

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

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 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 September, 2024	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Period Ended 30th September, 2023
1	Premiums earned (Net)	NL-4	70,435	70,435	1,43,628	1,43,628	54,733	54,733	1,11,327	1,11,327
2	Profit/ Loss on sale/redemption of Investments		719	719	1,188	1,188	256	256	971	971
3	Interest, Dividend & Rent – Gross (Refer Note 1)		4,569	4,569	9,076	9,076	3,700	3,700	7,267	7,267
4	Others:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(c) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	(d) Towards remuneration of MD/CEO/WTID/ Other KMP		91	91	185	185	97	97	194	194
	TOTAL (A)		75,814	75,814	1,54,077	1,54,077	58,786	58,786	1,19,760	1,19,760
6	Claims Incurred (Net)	NL-5	54,613	54,613	1,08,299	1,08,299	42,899	42,899	84,046	84,046
7	Commission	NL-6	7,645	7,645	17,736	17,736	8,965	8,965	19,560	19,560
8	Operating Expenses related to Insurance Business	NL-7	21,899	21,899	42,799	42,799	16,202	16,202	32,929	32,929
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		84,157	84,157	1,68,834	1,68,834	68,066	68,066	1,36,535	1,36,535
10	Operating Profit/(Loss) C= (A - B)		(8,343)	(8,343)	(14,757)	(14,757)	(9,280)	(9,280)	(16,776)	(16,776)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(8,343)	(8,343)	(14,757)	(14,757)	(9,280)	(9,280)	(16,776)	(16,776)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(8,343)	(8,343)	(14,757)	(14,757)	(9,280)	(9,280)	(16,776)	(16,776)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Period Ended 30th September, 2023
Interest, Dividend & Rent	4,693	4,693	9,371	9,371	3,942	3,942	7,590	7,590
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(124)	(124)	(295)	(295)	(242)	(242)	(323)	(323)
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*	4,569	4,569	9,076	9,076	3,700	3,700	7,267	7,267

* Term gross implies inclusive of TDS

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

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

FORM NL-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(8,343)	(14,757)	(9,280)	(16,776)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,565	2,921	1,346	2,762
	(b) Profit on sale of investments		576	638	302	467
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(44)	(99)	(110)	(186)
3	OTHER INCOME					
	(a) Profit on Sale/Discard of Fixed Assets		5	13	14	16
	TOTAL (A)		(6,241)	(11,284)	(7,728)	(13,718)
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		25	67	25	76
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		25	42	7	23
	(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		91	185	97	194
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		141	294	129	293
	Profit / (Loss) Before Tax		(6,382)	(11,578)	(7,857)	(14,011)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(6,382)	(11,578)	(7,857)	(14,011)
	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		(1,74,988)	(1,69,792)	(1,57,619)	(1,51,465)
	Balance carried forward to Balance Sheet		(1,81,370)	(1,81,370)	(1,65,476)	(1,65,476)

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

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th September, 2024	As at 30th September, 2023
	SOURCES OF FUNDS			
1	Share Capital	NL-8	53,430	50,758
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,58,717	2,26,059
4	Fair Value Change Account			
	-Shareholders' Funds		33	19
	-Policyholders' Funds		9	12
5	BORROWINGS	NL-11	-	-
	TOTAL		3,12,189	2,76,848
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	93,894	70,877
2	Investments-Policyholders	NL-12A	2,71,145	2,22,759
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	18,166	16,059
5	Deferred Tax Asset (Net)		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	9,853	3,620
	Advances and Other Assets	NL-16	33,437	19,895
	Sub-Total (A)		43,290	23,515
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	1,35,244	1,03,244
9	Provisions	NL-18	1,60,432	1,18,593
	Sub-Total (B)		2,95,676	2,21,837
	NET CURRENT ASSETS (C) = (A - B)		(2,52,386)	(1,98,323)
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,81,370	1,65,476
	TOTAL		3,12,189	2,76,848

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th September, 2024	As at 30th September, 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	218	30
5. Statutory demands/ liabilities in dispute, not provided for	12,379	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	4,476	2,146
(a). Claims against policies under litigation		
TOTAL	17,073	2,176

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
For The Quarter Ended 30th September, 2024					For The Period Ended 30th September, 2024			
Gross Direct Premium	1,04,814	6,843	1,365	1,13,022	2,01,618	12,507	2,955	2,17,080
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	28,114	2,023	77	30,213	51,683	2,929	162	54,774
Net Written Premium	76,700	4,821	1,288	82,809	1,49,935	9,578	2,793	1,62,306
Add: Opening balance of UPR	1,35,722	10,397	496	1,46,615	1,29,783	10,363	165	1,40,311
Less: Closing balance of UPR	1,47,498	10,903	588	1,58,989	1,47,498	10,903	588	1,58,989
Net Earned Premium	64,924	4,314	1,196	70,435	1,32,220	9,038	2,370	1,43,628
Gross Direct Premium								
- In India	1,04,814	6,843	1,365	1,13,022	2,01,618	12,507	2,955	2,17,080
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
For The Quarter Ended 30th September, 2023					For The Period Ended 30th September, 2023			
Gross Direct Premium	73,826	4,222	828	78,875	1,45,057	9,091	1,903	1,56,051
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	18,031	228	75	18,334	33,844	491	126	34,461
Net Written Premium	55,795	3,994	752	60,541	1,11,213	8,601	1,777	1,21,590
Add: Opening balance of UPR	1,03,756	7,808	125	1,11,689	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,09,715	7,670	111	1,17,497	1,09,715	7,670	111	1,17,497
Net Earned Premium	49,835	4,132	766	54,733	1,01,042	8,368	1,918	1,11,327
Gross Direct Premium								
- In India	73,826	4,222	828	78,875	1,45,057	9,091	1,903	1,56,051
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
Claims paid (Direct)	62,546	470	685	63,700	1,19,006	1,492	882	1,21,380
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,423	20	27	10,470	19,959	341	35	20,335
Net Claim Paid	52,123	450	657	53,230	99,047	1,151	847	1,01,045
Add: Claims Outstanding at the end of the year	31,591	2,383	1,042	35,016	31,591	2,383	1,042	35,016
Less: Claims Outstanding at the beginning of the year	30,066	2,169	1,398	33,633	24,816	2,145	801	27,762
Net Incurred Claims	53,648	664	302	54,613	1,05,822	1,389	1,088	1,08,299
Claims Paid (Direct)								
-In India	62,546	470	25	63,040	1,19,006	1,492	27	1,20,525
-Outside India	-	-	660	660	-	-	855	855
Estimates of IBNR and IBNER at the end of the period (net)	16,004	1,771	718	18,493	16,004	1,771	718	18,493
Estimates of IBNR and IBNER at the beginning of the period (net)	16,367	1,978	761	19,106	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 September, 2023				For The Period Ended 30th September, 2023			
Claims paid (Direct)	47,552	495	395	48,442	90,884	885	813	92,583
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	8,016	47	18	8,080	14,211	64	78	14,353
Net Claim Paid	39,536	449	378	40,362	76,673	821	736	78,230
Add: Claims Outstanding at the end of the year	24,916	2,921	907	28,743	24,916	2,921	907	28,743
Less: Claims Outstanding at the beginning of the year	22,824	2,760	622	26,206	19,516	2,721	689	22,926
Net Incurred Claims	41,627	610	662	42,899	82,073	1,021	953	84,046
Claims Paid (Direct)								
-In India	47,552	495	(36)	48,011	90,884	885	31	91,801
-Outside India	-	-	431	431	-	-	782	782
Estimates of IBNR and IBNER at the end of the period (net)	13,317	2,328	528	16,173	13,317	2,328	528	16,173
Estimates of IBNR and IBNER at the beginning of the period (net)	12,684	2,370	377	15,431	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 September, 2024				For The Period Ended 30th September, 2024			
Commission & Remuneration	22,535	1,624	727	24,886	41,763	3,263	1,536	46,562
Rewards	1,334	48	-	1,382	1,962	66	-	2,028
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	23,869	1,671	727	26,268	43,725	3,329	1,536	48,590
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	17,025	1,593	6	18,623	28,691	2,151	12	30,854
Net Commission	6,844	79	721	7,645	15,034	1,178	1,524	17,736
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,123	140	-	3,263	5,416	213	-	5,629
Corporate Agents-Banks/FII/HFC	9,779	805	-	10,586	16,929	1,726	-	18,655
Corporate Agents-Others	4,926	553	719	6,199	9,442	1,085	1,522	12,049
Insurance Brokers	6,007	170	8	6,185	11,878	300	14	12,192
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	9	0	-	9	23	0	-	23
Insurance Marketing Firm	13	1	-	14	19	2	-	21
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	12	2	-	13	18	3	-	21
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	23,869	1,671	727	26,268	43,725	3,329	1,536	48,590
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	23,869	1,671	727	26,268	43,725	3,329	1,536	48,590
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2023				For The Period Ended 30th September, 2023			
Commission & Remuneration	13,669	1,380	268	15,317	26,466	2,431	399	29,295
Rewards	676	19	-	694	2,189	82	-	2,270
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7,023	20	3	7,047	11,957	42	8	12,007
Net Commission	7,322	1,379	264	8,965	16,697	2,471	391	19,560
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	2,101	83	-	2,184	3,898	155	-	4,053
Corporate Agents-Banks/FII/HFC	5,010	821	-	5,831	9,651	1,447	-	11,099
Corporate Agents-Others	3,508	423	268	4,199	6,371	623	399	7,393
Insurance Brokers	3,706	71	-	3,778	8,681	285	-	8,967
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	14	0	-	14	27	0	-	27
Insurance Marketing Firm	7	0	-	7	26	1	-	27
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
1	Employees' remuneration & welfare benefits	13,358	991	55	14,404	26,343	1,093	114	27,550
2	Travel, conveyance and vehicle running expenses	386	25	5	416	729	45	11	785
3	Training expenses	224	15	3	242	288	18	4	310
4	Rents, rates & taxes	606	40	8	654	1,145	71	17	1,233
5	Repairs	119	8	2	129	186	12	3	201
6	Printing & stationery	59	7	-	66	172	-	-	172
7	Communication expenses	191	13	2	206	379	24	6	409
8	Legal & professional charges	589	38	8	635	1,012	63	15	1,090
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	7	-	-	7	14	1	-	15
	(b) Management services	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	1	-	-	1
10	Advertisement and publicity	468	57	6	531	1,791	138	33	1,962
11	Interest & Bank Charges	141	9	2	152	275	17	4	296
12	Depreciation	1,222	80	16	1,318	2,374	147	35	2,556
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	484	32	6	522	707	17	4	728
15	Information Technology Expenses	1,052	124	-	1,176	2,416	7	-	2,423
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	70	8	-	78	145	-	-	145
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	-	-	-	-
	(c) Insurance	4	-	-	4	7	-	-	7
	(d) Miscellaneous expenses	32	2	-	34	72	4	1	77
	(e) Stamp duty	12	1	-	13	27	-	-	27
	(f) Electricity expense	79	5	1	85	151	9	2	162
	(g) Housekeeping charges	210	14	3	227	451	28	7	486
	(h) Data center charges	360	23	5	388	871	54	13	944
	(i) Agent training expenses	20	1	21	42	23	1	-	23
	(j) Medical fees	139	68	-	207	369	3	-	372
	(k) Call centre charges	186	12	2	200	376	23	6	405
	(l) Transaction processing services	171	11	2	184	390	24	6	420
	TOTAL	20,189	1,584	126	21,899	40,719	1,799	281	42,799
	In India	20,188	1,584	126	21,898	40,718	1,799	281	42,798
	Outside India	1	0	0	1	1	0	0	1

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2023				For The Period Ended 30th September, 2023			
1	Employees' remuneration & welfare benefits	10,794	728	40	11,562	20,973	1,226	92	22,291
2	Travel, conveyance and vehicle running expenses	255	15	3	273	657	41	9	706
3	Training expenses	200	11	2	213	260	16	3	280
4	Rents, rates & taxes	314	18	3	335	718	45	9	772
5	Repairs	127	7	1	135	217	14	3	234
6	Printing & stationery	69	6	-	75	177	10	0	186
7	Communication expenses	124	7	1	132	370	23	5	398
8	Legal & professional charges	245	14	2	261	521	33	7	560
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) As auditor	7	-	-	7	14	1	0	15
	(b) Certification Services	-	-	-	-	4	0	0	5
	(c) Management services	4	-	-	4	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	185	11	2	198	810	51	11	872
11	Interest & Bank Charges	146	8	1	155	281	18	4	303
12	Depreciation	1,075	61	11	1,147	2,087	131	27	2,246
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	76	4	1	81	173	11	2	186
15	Information Technology Expenses	684	59	-	743	1,528	85	0	1,613
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	43	4	-	47	93	5	0	98
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	(21)	(0)	(0)	(3)
	(c) Insurance	3	-	-	3	9	1	0	9
	(d) Miscellaneous expenses	34	2	-	36	108	7	1	116
	(e) Stamp duty	8	1	-	9	21	1	0	22
	(f) Electricity expense	66	4	1	71	118	7	2	127
	(g) Housekeeping charges	170	10	2	182	337	21	4	362
	(h) Data center charges	152	9	2	163	599	38	8	644
	(i) Agent training expenses	7	-	-	7	18	1	0	19
	(j) Medical fees	46	25	-	71	131	41	0	172
	(k) Call centre charges	69	4	1	74	233	15	3	251
	(l) Transaction processing services	204	12	2	218	412	26	5	443
	TOTAL	15,107	1,020	75	16,202	30,866	1,866	197	32,929
	In India	15,107	1,020	75	16,202	30,755	1,859	195	32,810
	Outside India	-	-	-	-	111	7	1	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 September, 2024	As at 30th September, 2023
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (30th Sept 2023: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	Issued Capital		
	53,42,99,731 Equity Shares of Rs 10 each (30th Sept, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	53,430	50,758
3	Subscribed Capital		
	53,42,99,731 Equity Shares of Rs 10 each (30th Sept, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	53,430	50,758
4	Called-up Capital		
	53,42,99,731 Equity Shares of Rs 10 each (30th Sept, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	53,430	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		
	53,42,99,731 Equity Shares of Rs 10 each (30th Sept, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	53,430	50,758
	TOTAL	53,430	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 September, 2024		As at 30th September, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,51,73,064	45.89%	23,30,06,086	45.91%
· Foreign	23,55,58,421	44.08%	22,38,68,580	44.10%
Investors				
· Indian	-	-	-	-
· Foreign	5,35,68,246	10.03%	5,07,07,454	9.99%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	53,42,99,731	100.00%	50,75,82,120	100%

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 SEPTEMBER, 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	24,51,73,064	45.89	24,517	-	-	-	-
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	23,55,58,421	44.08	23,556	-	-	-	-
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	5,35,68,246	10.03	5,357	-	-	-	-
	Total	3	53,42,99,731	100	53,430	-	-	-	-

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	22,68,790	0.09	227	-	-	-	-
	(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	-	-	-	-
	BIRLA INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	3	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,36,98,09,351	52.58	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	8.52	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. T. 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								
1.1)	Institutions								
i)	Mutual Funds	55	6,42,99,918	2.47	6,430	-	-	-	-
ii)	Foreign Portfolio Investors	214	17,10,40,189	6.57	17,104	-	-	-	-
iii)	Financial Institutions/Banks	129	4,63,284	0.02	46	-	-	-	-
iv)	Insurance Companies	22	5,77,65,454	2.22	5,777	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	13	9,73,35,974	3.74	9,734	-	-	-	-
ix)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.84	10,000	-	-	-	-
	Qualified Institutional Buyer	2	3,12,054	0.01	31	-	-	-	-
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	5,05,322	16,03,24,776	6.15	16,032	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	764	5,30,57,442	2.04	5,306	-	-	-	-
iii)	NBFCs registered with RBI	5	1,34,966	0.01	13	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,594	63,74,871	0.24	637	-	-	-	-
	Clearing Members	13	8,865	0.00	1	-	-	-	-
	Non Resident Indian Non Repatriable	4,158	48,11,412	0.18	481	-	-	-	-
	Bodies Corporate	2,404	4,92,46,170	1.89	4,925	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	39	17,18,306	0.07	172	-	-	-	-
	HUF	8,691	81,39,221	0.31	814	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.70	1,836	-	-	-	-
	Foreign Nationals	13	6,915	0.00	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	1,68,87,876	0.65	1,689	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	5,27,478	2,60,51,02,541	100	2,60,510	-	-	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 September, 2024	As at 30th September, 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	32,349	-
	- Balance at the end of the year	2,58,564	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	17	50
	- Balance at the end of the year	153	90
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,58,717	2,26,059

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 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 September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	31,038	22,489	58,531	79,128	89,570	1,01,618
2	Other Approved Securities	24,477	25,099	98,507	71,035	1,22,984	96,133
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	15,490	10,494	34,405	35,149	49,895	45,643
	(e) Other Securities						
	- Fixed Deposits	-	515	1,000	-	1,000	515
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,539	2,538	22,806	12,891	25,345	15,429
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	7,019	2,498	27,224	2,479	34,244	4,978
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,049	-	4,056	-	6,105	-
2	Other Approved Securities	503	502	1,012	1,005	1,516	1,507
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	15	-	-	-	15	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	4,769	3,895	6,359	8,180	11,127	12,075
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	5,030	-	5,030
	(e) Other Securities						
	- Fixed Deposits	1,040	500	3,500	1,000	4,540	1,500
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,440	2,347	12,250	4,852	14,690	7,198
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,514	-	-	-	2,514	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	1,494	2,010	1,494	2,010
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	93,894	70,877	2,71,145	2,22,759	3,65,040	2,93,637

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023
1	Long Term Investments--						
	Book Value	80,564	63,633	2,42,474	2,00,683	3,23,038	2,64,315
	Market Value	80,768	62,707	2,42,604	1,96,644	3,23,372	2,59,351
2	Short Term Investments--						
	Book Value	13,330	7,243	28,671	22,077	42,002	29,320
	Market Value	13,283	7,244	28,627	22,054	41,911	29,299

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 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 September, 2024	As at 30th September, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	26,357	1,915	-	28,271	13,221	1,834	-	15,055	13,216	12,401
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	384	9	9	384	280	15	9	286	98	104
Information Technology Equipment	3,217	564	74	3,706	2,288	196	74	2,410	1,296	468
Vehicles	1,643	393	80	1,956	429	214	47	596	1,360	751
Office Equipment	970	84	20	1,033	643	81	20	705	329	230
Others:Leasehold Improvement	2,706	114	63	2,758	1,136	216	63	1,290	1,468	1,138
TOTAL	35,278	3,079	247	38,108	17,998	2,555	213	20,342	17,767	15,092
Capital Work in progress	153	362	117	397	-	-	-	-	397	967
Grand Total	35,431	3,441	364	38,505	17,998	2,555	213	20,342	18,166	16,059
Previous Year	28,114	6,295	2,674	31,736	13,762	2,246	331	15,677	16,059	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Cash (including cheques, drafts and stamps)	38	42
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	204	12
	(bb) Others	40	38
	(b) Current Accounts	9,571	3,528
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	9,853	3,620
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	9,853	3,620
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,249	1,937
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	423	551
6	Goods & Service Tax Credit	5,688	2,997
7	Others:		
	(a) Advance to Suppliers	1,930	1,256
	(b) Other advances	4,809	4,477
	TOTAL (A)	15,100	11,218
	OTHER ASSETS		
1	Income accrued on investments	7,584	5,977
2	Outstanding Premiums	-	-
3	Agents' Balances	123	99
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	940	986
6	Due from subsidiaries/ holding//Group Companies	26	28
7	Investments held for Unclaimed Amount of Policyholders	209	240
8	Others:		
	(a) Rent and other deposits	1,092	1,342
	(b) Receivable from Investment	8,356	-
	(c) Other Recoverable	8	4
	TOTAL (B)	18,337	8,677
	TOTAL (A+B)	33,437	19,895

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

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Agents' Balances	16,005	10,431
2	Balances due to other insurance companies	17,737	15,296
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	-	-
	(b) For Other Policies	3,491	2,344
5	Unallocated Premium	25,053	22,089
6	Sundry creditors	11,403	12,855
7	Due to subsidiaries/ holding /Group Companies	3,898	1,114
8	Claims Outstanding	35,014	28,735
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	69	150
11	Income accrued on Unclaimed amounts	36	20
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	9,974	6,607
14	Others:		
	(a) Tax deducted/collected payable	2,154	1,639
	(b) Provident fund payable	388	362
	(c) Due to employees	2,082	1,600
	(d) Payable for investment	7,919	-
	(e) Claims Payable	22	2
	TOTAL	1,35,244	1,03,244

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Reserve for Unexpired Risk	1,58,851	1,17,402
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	302	100
	(b) For Compensated absence	545	464
	(c) For Long Term Incentive Plan	595	532
	(d) Free look Reserve	139	95
	TOTAL	1,60,432	1,18,593

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 September, 2024	As at 30th September, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	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 30th September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023
1	Gross Direct Premium Growth Rate**	43%	39%	23%	23%
2	Gross Direct Premium to Net worth Ratio	0.86	1.66	0.71	1.40
3	Growth rate of Net Worth	22%	22%	-11%	-11%
4	Net Retention Ratio**	73%	75%	77%	78%
5	Net Commission Ratio**	9%	11%	15%	16%
6	Expense of Management to Gross Direct Premium Ratio**	43%	42%	41%	41%
7	Expense of Management to Net Written Premium Ratio**	36%	37%	41%	43%
8	Net Incurred Claims to Net Earned Premium**	78%	75%	78%	75%
9	Claims paid to claims provisions**	76%	80%	76%	69%
10	Combined Ratio**	113%	113%	120%	118%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	2.34	1.20	2.42	1.20
13	Underwriting balance ratio	-0.19	-0.18	-0.24	-0.23
14	Operating Profit Ratio	-12%	-10%	-17%	-15%
15	Liquid Assets to liabilities ratio	0.22	0.22	0.18	0.18
16	Net earning ratio	-8%	-7%	-13%	-12%
17	Return on net worth ratio	-5%	-9%	-7%	-13%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.80	1.80	2.13	2.13
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	-1.22	-2.21	-1.55	-2.76
24	Book value per share	24.48	24.48	21.94	21.94

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

FORM NL-20 -ANALYTICAL RATIOS

**SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH SEPTEMBER 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 September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 30th September, 2024	39%	74%	10%	42%	37%	80%	85%	117%	1.19	-0.22
Previous Period ended 30th September, 2023	26%	77%	15%	41%	42%	81%	75%	124%	1.21	-0.28
Personal Accident										
Current Period ended 30th September, 2024	38%	77%	12%	41%	31%	15%	23%	46%	1.39	0.52
Previous Period ended 30th September, 2023	15%	95%	29%	48%	50%	12%	18%	63%	1.23	0.36
Travel Insurance										
Current Period ended 30th September, 2024	55%	95%	55%	61%	65%	46%	0%	111%	0.58	-0.22
Previous Period ended 30th September, 2023	-49%	93%	22%	45%	48%	50%	5%	98%	0.57	0.06
Total Health										
Current Period ended 30th September, 2024	39%	75%	11%	42%	37%	75%	80%	113%	1.20	-0.18
Previous Period ended 30th September, 2023	23%	78%	16%	41%	43%	75%	69%	118%	1.20	-0.23
Workmen's Compensation/ Employer's liability										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th September, 2023	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 30th September, 2024	39%	75%	11%	42%	37%	75%	80%	113%	1.20	-0.18
Previous Period ended 30th September, 2023	23%	78%	16%	41%	43%	75%	69%	118%	1.20	-0.23
Total-Current Period ended 30th September, 2024	39%	75%	11%	42%	37%	75%	80%	113%	1.20	-0.18
Total-Previous Period ended 30th September, 2024	23%	78%	16%	41%	43%	75%	69%	118%	1.20	-0.23

Current Period is Period Ended 30th September, 2024
Previous Period is Period Ended 30th September, 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 September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of Expenses (including ESOP)	40	265	183	379
			b) Recovery of Expenses (Others)	-	-	22	22
			c) Issue of Equity Share Capital including Securities Premium	9,177	16,060	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	1,767	3,100	-	-
			b) Reimbursement of Expenses (Rent)	109	178	68	116
			c) Recovery of Expenses (Others)	-	-	3	3
			d) Recovery of Rent	9	19	5	5
			e) Transfer of Assets (Car)	-	14	-	-
			f) Security Deposit Paid	-	66	-	-
			g) Transfer of Liability (Employee Transfer)	-	-	-	-
			h) Security Deposit Refundable (Liability)	4	4	4	4
			i) 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)	811	1,441	682	1,665
			c) Transfer of Asset (Employee Transfer)	1	1	77	77
			d) Transfer of Liability (Employee Transfer)	-	2	-	5
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	728	1,311	216	409
			b) Reimbursement of Expenses (Rent)	8	15	-	-
			c) Reimbursement of Expense (Others)	-	-	2	2
			d) Recovery of Rent	1	2	2	2
			e) Recovery of Expenses (Others)	0	-	-	-
			f) Transfer of Asset (Employee Transfer)	-	-	-	0
			g) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	1	9	13	24
			b) Recovery of Expenses (Others)	-	-	1	1
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	5	9	-	-
			b) Reimbursement of Expenses (Rent)	-	-	3	3
			c) Recovery of Expenses (Others)	-	-	-	-
			d) Security Deposit Receivable (Assets)	4	4	4	4
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	44	98	57	129
			b) Recovery of Expenses (Others)	-	-	2	2
8	Momentum Strategic Investments (Pty) Ltd. formerly know as (Formerly k	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	8,817	15,431	-	-
9	Aditya Birla Sun Life Insurance Company Limited (formerly known as Bir	Subsidiary of entity having joint control	a) Group Insurance Receipts	3	3	-	-
			b) Group Insurance Refund	-	-	-	3
			c) Reimbursement of Expenses (Salary)	17	25	-	6
			d) Reimbursement of Expenses (Rent)	147	267	76	158
			e) Reimbursement of Expenses (Others)	15	15	-	-
			f) Transfer of Asset (Employee Transfer)	0	0	-	-
			g) Transfer of Liability (Employee Transfer)	3	12	-	1
			h) Recovery of Rent	1	2	2	2
			i) Recovery of Expenses (Salary)	-	-	111	111
			j) Recovery of Expenses (Others)	-	-	-	-
			k) Security Deposit Paid	54	54	-	24
			l) Security Deposit Received	-	-	0	0
			m) Interest on NCD	-	-	-	-
			n) Insurance Deposit - Liability	1	1	1	1
			o) Insurance Deposit - Assets	-	-	0	0
			p) Investment in NCD	1,000	1,000	1,000	1,000
			q) Security Deposit Receivable (Assets)	194	194	130	130
			r) Security Deposit Refundable (Liability)	2	2	2	2
10	Grasim Industries Limited	Parent of Entity having joint control	a) Transfer of Asset (Employee Transfer)	1	1	-	-
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	-	-	3
			b) Wellness Tracking services	8	66	31	44
			c) Transfer of Assets (Employee Transfer)	-	-	1	3
			d) Transfer of Liability (Employee Transfer)	-	-	2	5
			e) Purchase of Assets (Others)	-	-	-	1
			f) Recovery of Rent	15	31	15	30
			g) Recovery of Expenses (Salary)	-	-	-	-
12	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	-	-	850	1,233

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	Related Party Transactions			
				Consideration paid / (received)*			
				For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023
13	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Insurance Receipts	-	-	-	-
			b) Reimbursement of Expenses (Rent)	17	40	14	20
			c) Security Deposit Paid	5	11	-	-
			d) Transfer of Liability (Employee Transfer)	-	-	-	-
			e) Recovery of Rent	2	3	2	3
			f) Reimbursement of Expenses (Others)	4	4	-	-
			g) Recovery of Expenses (Others)	-	-	-	-
			h) Security Deposit Received	-	-	-	3
			i) Security Deposit Refundable (Liability)	2	2	2	2
			j) Security Deposit Receivable (Assets)	24	24	14	14
14	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	2,005	3,509	-	-
15	Momentum Metropolitan Services Private Limited (Formerly Known as M	Other Related party	a) Group Insurance Refund	-	4	-	-
16	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	64	166	59	106
17	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	5	7	3	6
18	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	50	86	80	129
19	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	102	184	-	-
			b) Transfer of Liability (Employee Transfer)	22	22	-	4
			c) Reimbursement of Expenses (Others)	25	39	0	0
			d) Recovery of Expenses (Rent)	-	0	-	-
			e) Recovery of Expenses (car transfer)	14	14	-	-
20	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	271	450	306	754
21	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	20	82	212	272
22	Bhuvita Nandu	Key Managerial Personnel	a) Remuneration	19	28	22	31
23	Veer Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	-	-	25	25
24	Sandeep Kedia	Key Managerial Personnel	a) Remuneration	36	36	-	-

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

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

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	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the	Expenses recognised up to the quarter end during the year in respect of bad
1	Aditya Birla Capital Ltd.	Entity having joint control	41	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	2591	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	343	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	311	Payable	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	12	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	424	Payable	No	-	-	-
9	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	1000	Investment in NCD	No	-	-	-
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	26	Receivable	No	-	-	-
11	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	31	Payable	No	-	-	-
12	Metropolitan International Support (Pty) Ltd.	Other Related party	23	Receivable	No	-	-	-
13	Birla Management Centre Service Pvt. Ltd.	Other related party	69	Payable	No	-	-	-
14	Aditya Birla Educational Trust	Other related party	0	Receivable	No	-	-	-
15	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	86	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 30TH SEPTEMBER, 2024

(Amount in Rs. Lakhs)

Item No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	93,894	93,894
	Policyholders as per NL-12 A of BS	2,71,145	-	2,71,145
(A)	Total Investments as per BS	2,71,145	93,894	3,65,040
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	18,166	-	18,166
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	8,445	-	8,445
	Current Assets:			
(E)	Cash & Bank Balances as per BS	9,853	0	9,853
(F)	Advances and Other assets as per BS	31,157	2,280	33,437
(G)	Total Current Assets as per BS...(E)+(F)	41,010	2,280	43,290
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,263	1,094	2,357
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	9	33	42
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	3,30,321	96,175	4,26,495
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	9,718	1,127	10,845
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	3,20,603	95,048	4,15,651

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			
	Inadmissible Fixed assets			
(a)	Furniture & Fixture	98	-	98
(b)	Leasehold Improvements	1,468	-	1,468
(c)	Software	6,879	-	6,879
	Inadmissible Current assets			
(a)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	158	-	158
(b)	co-insurer's balances outstanding for more than ninety days	19	-	19
(c)	Investments pertaining to Unclaimed Policyholder's accounts	209	-	209
(d)	Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	610	-	610
(e)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	244	1,094	1,338
(f)	Loans or Temporary Advances to the Full time Employees of the Insurers	19	-	19
(g)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
(h)	Other Reinsurer's balances outstanding for more than 180 days	6	-	6
	Fair value change account	9	33	42



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 SEPTEMBER, 2024

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,07,204	1,58,851
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,07,204	1,58,851
(d)	Outstanding Claim Reserve (other than IBNR reserve)	22,312	16,520
(e)	IBNR reserve	21,390	18,493
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,50,906	1,93,865

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 SEPTEMBER, 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	4,31,162	3,33,806	2,43,716	2,01,863	66,761	60,559	66,761
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	4,31,162	3,33,806	2,43,716	2,01,863	66,761	60,559	66,761



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

(Amount in Rs. Lakhs)

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,20,603
	Deduct:	
(B)	Current Liabilities as per BS	1,93,865
(C)	Provisions as per BS	1,580
(D)	Other Liabilities	1,00,129
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	25,029
	Shareholder's FUNDS	
(F)	Available Assets	95,048
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	95,048
(I)	Total ASM (E+H)	1,20,076
(J)	Total RSM	66,761
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.80

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 September, 2024.

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Health Booster	153	ADIHLIA25035V012425	Health	Class rated product	20.08.2024

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

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement of Investment Assets (General Insurer)
(Business within India)

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

(Amount in Rs. Lakhs)			
S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	93,894
	Investments (Policyholders)		2,71,145
2	Loans	9	-
3	Fixed Assets	10	18,166
4	Current Assets		
	a. Cash & Bank Balance	11	9,853
	b. Advances & Other Assets	12	33,437
5	Current Liabilities		
	a. Current Liabilities	13	1,35,244
	b. Provisions	14	1,60,432
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,81,370
	Application of Funds as per Balance Sheet (A)		3,12,190
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,166
3	Cash & Bank Balance (if any)	11	9,853
4	Advances & Other Assets (if any)	12	33,437
5	Current Liabilities	13	1,35,244
6	Provisions	14	1,60,432
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,81,370
	(B)		(52,850)
	'Investment Assets' As per FORM 3B	(A-B)	3,65,040

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%	-	33,087	62,588	95,675	26%	-	95,675	95,171
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	58,068	1,62,107	2,20,175	60%	-	2,20,175	2,20,413
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment		-	12,073	51,524	63,597	17%	-	63,597	63,564
	b. Other Investment	Not exceeding 70%	-	-	-	-	0%	-	-	-
	2. Approved Investments		-	23,720	57,505	81,226	22%	42	81,268	81,307
	3. Other Investments		-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	93,861	2,71,136	3,64,998	100%	42	3,65,040	3,65,283

- 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 (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities	Not less than 20%	1,13,301	32%	(17,626)	-110%	95,675	26%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,30,386	66%	(10,211)	-64%	2,20,175	60%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		16,518	5%	19,220	120%	35,737	10%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments	Not Exceeding 70%	17,344	5%	10,516	66%	27,860	8%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		84,705	24%	(3,480)	-22%	81,226	22%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	TOTAL		3,48,953	100.00%	16,045	100.00%	3,64,998	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 September 2024	As % of total for this class	As at 30th September 2023	As % of total for this class	As at 30th September 2024	As % of total for this class	As at 30th September 2023	As % of total for this class
Break down by credit rating								
AAA rated	1,22,016	33%	71,325	25%	1,21,961	33%	71,852	24%
AA or better	6,172	2%	1,143	0%	6,221	2%	1,237	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)	2,37,095	65%	2,16,182	75%	2,36,858	65%	2,20,547	75%
	3,65,283	100%	2,88,650	100%	3,65,040	100%	2,93,636	100%
Breakdown By Residual Maturity								
Upto 1 year	30,768	8%	17,224	6%	30,859	8%	17,245	6%
More than 1 year and upto 3 years	84,100	23%	51,643	18%	84,302	23%	52,182	18%
More than 3 years and upto 7 years	1,51,371	41%	1,55,059	54%	1,51,888	42%	1,59,039	54%
More than 7 years and upto 10 years	51,245	14%	30,499	11%	50,634	14%	30,690	10%
above 10 years	36,657	10%	22,150	8%	36,214	10%	22,405	8%
Any other								
Mutual Fund	11,143	3%	12,075	4%	11,143	3%	12,075	4%
	3,65,283	100%	2,88,650	100%	3,65,040	100%	2,93,636	100%
Breakdown by type of the issuer								
a. Central Government	95,171	26%	98,977	34%	95,675	26%	1,01,618	35%
b. State Government	1,25,242	34%	95,920	33%	1,24,500	34%	97,641	33%
c. Corporate Securities	1,28,188	35%	79,663	28%	1,28,182	35%	80,288	27%
d. Any other (includes FD and MF)	16,683	5%	14,090	5%	16,683	5%	14,090	5%
	3,65,283	100%	2,88,650	100%	3,65,040	100%	2,93,636	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 September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024
1	Investments Assets	1,13,492	80,001	-	-	14,690	12,302	2,36,816	2,38,361	3,64,998	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)	1,13,492	80,001	-	-	14,690	12,302	2,36,816	2,38,361	3,64,998	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 September, 2024

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 30th September, 2024				Upto the Period Ended 30th September, 2024				Upto the Period Ended 30th September, 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	1,08,858	2,679	2.46%	2.46%	1,14,849	4,883	4.25%	4.25%	1,11,733	4,542	4.07%	4.07%
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	1,18,649	2,120	1.79%	1.79%	1,13,626	4,043	3.56%	3.56%	99,859	3,688	3.67%	3.67%
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	1,228	23	1.87%	1.87%	1,146	37	3.70%	3.70%	-	-	0.00%	0.00%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTUN	21,528	421	1.96%	1.96%	18,858	729	3.87%	3.87%	8,594	317	3.69%	3.69%
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	5,022	22	1.61%	1.61%	5,022	22	3.21%	3.21%	-	-	0.00%	0.00%
(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	22,105	532	2.41%	2.41%	19,545	822	4.21%	4.21%	13,755	462	3.36%	3.36%
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	11,519	78	0.67%	0.67%	13,655	371	2.72%	2.72%	10,542	369	3.50%	3.50%
D09	Corporate Securities - Debentures	ECDS	40,115	801	2.00%	2.00%	38,348	1,531	3.95%	3.95%	26,739	1,054	3.94%	3.94%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	19	1.86%	1.86%	999	37	3.67%	3.67%	999	37	3.67%	3.67%
D16	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	4,552	93	2.05%	2.05%	4,554	184	4.04%	4.04%	2,001	78	3.92%	3.92%
D17	Deposits - CDs with Scheduled Banks	EDCD	11,855	215	1.81%	1.81%	10,062	369	3.66%	3.66%	6,918	247	3.57%	3.57%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,111	29	1.93%	1.93%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18,476	343	1.86%	1.86%	17,132	622	3.63%	3.63%	11,047	392	3.54%	3.54%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,586	29	1.85%	1.85%	1,710	60	3.49%	3.49%	1,149	43	3.73%	3.73%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	11	-	0.00%	0.00%	11	-	0.00%	0.00%	-	-	-	-
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			3,62,845	7,374	2.03%	2.03%	3,55,446	13,711	3.86%	3.86%	2,94,259	11,279	3.83%	3.83%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM shall be prepared in respect of each fund.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6 Investment Regulations, as amended from time to time, to be referred

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

Statement as at 30th September, 2024

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th September, 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	13,074	219	8	24%
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	13,074	219	8	24%
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	20,471	-	31	37%
3	GIC Re	1	20,892	79	-	38%
4	Other	-	-	-	-	0%
	Total (B)	3	41,363	79	31	76%
	Grand Total (C) = (A) + (B)	5	54,437	298	39	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 SEPTEMBER, 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 September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024	For The Quarter Ended 30th September, 2024
Andhra Pradesh	-	-	-	-	-	-	1,742	156	-	-	-	1,898	1,898
Arumachal Pradesh	-	-	-	-	-	-	54	3	-	-	-	57	57
Assam	-	-	-	-	-	-	1,100	46	-	-	-	1,146	1,146
Bihar	-	-	-	-	-	-	972	77	-	-	-	1,049	1,049
Chhattisgarh	-	-	-	-	-	-	414	25	-	-	-	439	439
Goa	-	-	-	-	-	-	140	5	-	-	-	144	144
Gujarat	-	-	-	-	-	-	5,169	518	-	-	-	5,687	5,687
Haryana	-	-	-	-	-	-	7,329	515	66	-	-	7,909	7,909
Himachal Pradesh	-	-	-	-	-	-	102	6	-	-	-	108	108
Jharkhand	-	-	-	-	-	-	564	38	-	-	-	602	602
Karnataka	-	-	-	-	-	-	16,232	572	-	-	-	16,804	16,804
Kerala	-	-	-	-	-	-	2,176	35	-	-	-	2,212	2,212
Madhya Pradesh	-	-	-	-	-	-	2,143	89	-	-	-	2,232	2,232
Maharashtra	-	-	-	-	-	-	34,939	2,640	1,290	-	-	38,869	38,869
Manipur	-	-	-	-	-	-	117	6	-	-	-	123	123
Meghalaya	-	-	-	-	-	-	39	2	-	-	-	41	41
Mizoram	-	-	-	-	-	-	5	1	-	-	-	5	5
Nagaland	-	-	-	-	-	-	15	2	-	-	-	17	17
Odisha	-	-	-	-	-	-	1,101	63	-	-	-	1,164	1,164
Punjab	-	-	-	-	-	-	1,190	68	-	-	-	1,258	1,258
Rajasthan	-	-	-	-	-	-	2,409	242	-	-	-	2,652	2,652
Sikkim	-	-	-	-	-	-	37	4	-	-	-	41	41
Tamil Nadu	-	-	-	-	-	-	4,950	187	-	-	-	5,137	5,137
Telangana	-	-	-	-	-	-	7,366	242	-	-	-	7,607	7,607
Tripura	-	-	-	-	-	-	89	4	-	-	-	93	93
Uttarakhand	-	-	-	-	-	-	275	17	-	-	-	292	292
Uttar Pradesh	-	-	-	-	-	-	8,153	210	9	-	-	8,371	8,371
West Bengal	-	-	-	-	-	-	1,969	119	-	-	-	2,088	2,088
TOTAL (A)	-	-	-	-	-	-	1,00,790	5,891	1,365	-	-	1,08,046	1,08,046
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	5	5
Chandigarh	-	-	-	-	-	-	110	4	-	-	-	114	114
Dadra and Nagar Haveli	-	-	-	-	-	-	18	2	-	-	-	20	20
Daman & Diu	-	-	-	-	-	-	12	1	-	-	-	14	14
Govt. of NCT of Delhi	-	-	-	-	-	-	3,744	936	-	-	-	4,679	4,679
Jammu & Kashmir	-	-	-	-	-	-	97	6	-	-	-	103	103
Ladakh	-	-	-	-	-	-	1	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Puducherry	-	-	-	-	-	-	36	2	-	-	-	38	38
TOTAL (B)	-	-	-	-	-	-	4,024	952	-	-	-	4,975	4,975
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,04,813	6,843	1,365	-	-	1,13,021	1,13,021

Aditya Birla Health Insurance Co. Limited

Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH SEPTEMBER, 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 September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024	Upto The Period Ended 30th September, 2024
Andhra Pradesh	-	-	-	-	-	-	2,905	294	-	-	-	3,199	3,199
Arunachal Pradesh	-	-	-	-	-	-	107	5	-	-	-	113	113
Assam	-	-	-	-	-	-	1,948	82	-	-	-	2,030	2,030
Bihar	-	-	-	-	-	-	1,740	148	-	-	-	1,888	1,888
Chhattisgarh	-	-	-	-	-	-	778	46	-	-	-	823	823
Goa	-	-	-	-	-	-	255	11	-	-	-	266	266
Gujarat	-	-	-	-	-	-	9,519	873	-	-	-	10,392	10,392
Haryana	-	-	-	-	-	-	18,607	952	183	-	-	19,741	19,741
Himachal Pradesh	-	-	-	-	-	-	194	12	-	-	-	206	206
Jharkhand	-	-	-	-	-	-	1,020	71	-	-	-	1,091	1,091
Karnataka	-	-	-	-	-	-	31,277	1,041	8	-	-	32,326	32,326
Kerala	-	-	-	-	-	-	3,170	76	-	-	-	3,245	3,245
Madhya Pradesh	-	-	-	-	-	-	3,539	147	-	-	-	3,686	3,686
Maharashtra	-	-	-	-	-	-	66,714	5,110	2,753	-	-	74,576	74,576
Manipur	-	-	-	-	-	-	179	11	-	-	-	190	190
Meghalaya	-	-	-	-	-	-	69	4	-	-	-	72	72
Mizoram	-	-	-	-	-	-	6	1	-	-	-	7	7
Nagaland	-	-	-	-	-	-	26	4	-	-	-	29	29
Odisha	-	-	-	-	-	-	1,932	107	-	-	-	2,039	2,039
Punjab	-	-	-	-	-	-	2,273	125	-	-	-	2,398	2,398
Rajasthan	-	-	-	-	-	-	4,458	471	-	-	-	4,929	4,929
Sikkim	-	-	-	-	-	-	75	7	-	-	-	82	82
Tamil Nadu	-	-	-	-	-	-	7,551	367	-	-	-	7,918	7,918
Telangana	-	-	-	-	-	-	19,519	521	-	-	-	20,040	20,040
Tripura	-	-	-	-	-	-	157	7	-	-	-	164	164
Uttarakhand	-	-	-	-	-	-	521	31	-	-	-	552	552
Uttar Pradesh	-	-	-	-	-	-	11,591	385	12	-	-	11,988	11,988
West Bengal	-	-	-	-	-	-	3,658	216	-	-	-	3,874	3,874
TOTAL (A)	-	-	-	-	-	-	1,93,786	11,125	2,955	-	-	2,07,866	2,07,866
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	10	1	-	-	-	11	11
Chandigarh	-	-	-	-	-	-	187	11	-	-	-	198	198
Dadra and Nagar Haveli	-	-	-	-	-	-	32	3	-	-	-	35	35
Daman & Diu	-	-	-	-	-	-	40	3	-	-	-	43	43
Govt. of NCT of Delhi	-	-	-	-	-	-	7,314	1,349	-	-	-	8,663	8,663
Jammu & Kashmir	-	-	-	-	-	-	182	10	-	-	-	192	192
Ladakh	-	-	-	-	-	-	2	1	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	1	-	-	-	-	1	1
Poducherry	-	-	-	-	-	-	64	5	-	-	-	69	69
TOTAL (B)	-	-	-	-	-	-	7,832	1,382	-	-	-	9,214	9,214
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	2,01,618	12,507	2,955	-	-	2,17,080	2,17,080

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 30th September, 2024		For the Quarter 30th September, 2023		Upto the Quarter Ended 30th September, 2024		Upto the Quarter Ended 30th September, 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	1,04,813	1,32,691	73,825	1,10,342	2,01,618	2,57,522	1,45,056	2,41,060
7	Personal Accident	6,843	65,571	4,222	61,098	12,507	1,14,089	9,091	75,959
8	Travel	1,365	60	828	6	2,955	129	1,903	21
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 30th September, 2024		Upto the Quarter Ended 30th September, 2024		For the Quarter 30th September, 2023		Upto the Quarter Ended 30th September, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	72,184	17,787	1,26,639	30,910	65,055	12,795	1,16,203	22,042
2	Corporate Agents-Banks	70,058	25,154	1,29,016	42,770	60,152	15,146	1,10,147	28,319
3	Corporate Agents -Others	3,525	15,266	7,147	29,330	777	9,620	1,378	17,603
4	Brokers	44,584	52,042	91,995	1,09,048	37,199	38,656	72,949	83,479
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	5,008	2,148	9,451	3,495	7,658	2,550	13,744	4,195
	Online (Through Company Website)	1,996	406	5,912	1,173	-	-	849	122
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	261	79	497	134	275	52	1,211	196
9	Point of sales person (Direct)	476	93	664	135	31	3	31	3
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	230	46	419	86	299	52	528	91
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,98,322	1,13,021	3,71,740	2,17,080	1,71,446	78,875	3,17,040	1,56,051
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,98,322	1,13,021	3,71,740	2,17,080	1,71,446	78,875	3,17,040	1,56,051

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2024

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	43,144	55	331	43,530
2	Claims reported during the period	5,98,234	360	4,014	6,02,608
	(a) Booked During the period	5,96,328	344	4,005	6,00,677
	(b) Reopened during the Period	1,906	16	9	1,931
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	5,74,423	185	3,605	5,78,213
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	25,023	88	380	25,491
	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	41,932	142	360	42,434
	Less than 3months	39,926	142	349	40,417
	3 months to 6 months	1,969	-	10	1,979
	6months to 1 year	37	-	1	38
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 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	10,41,217	700	5,854	10,47,771
	(a) Booked During the period	10,38,273	669	5,845	10,44,787
	(b) Reopened during the Period	2,944	31	9	2,984
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	9,75,546	432	5,169	9,81,147
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	38,936	211	505	39,652
	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	41,932	142	360	42,434
	Less than 3months	39,926	142	349	40,417
	3 months to 6 months	1,969	-	10	1,979
	6months to 1 year	37	-	1	38
	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 SEPTEMBER, 2024

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	17,066	273	684	18,023
2	<u>Claims reported during the period</u>	83,301	1,485	790	85,576
	(a) Booked During the period	81,844	1,424	764	84,031
	(b) Reopened during the Period	1,457	62	26	1,545
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	59,343	348	661	60,352
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	9,286	583	218	10,086
	Other Adjustment (to be specified)	11,372	33	236	11,641
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>	20,366	796	358	21,520
	Less than 3months	20,258	796	284	21,338
	3 months to 6 months	82	-	70	153
	6months to 1 year	25	-	4	29
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 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>	1,60,619	3,140	1,890	1,65,649
	(a) Booked During the period	1,58,186	2,981	1,864	1,63,030
	(b) Reopened during the Period	2,434	159	26	2,618
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,13,078	1,306	858	1,15,241
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	16,550	1,557	299	18,406
	Other Adjustment (to be specified)	21,334	131	686	22,152
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>	20,366	796	358	21,520
	Less than 3months	20,258	796	284	21,338
	3 months to 6 months	82	-	70	153
	6months to 1 year	25	-	4	29
	1year and above	-	-	-	-

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2024

(Amount in Rs. Lakhs)

[illegible]

FOR THE PERIOD ENDED 30TH SEPTEMBER, 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 September, 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 September 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 September 30, 2024)		-
6	No of branches at the end of the quarter (period ended September 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:		6,909
	(b) Off-roll:		316
	(c) Total		7,225
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,28,559
	(b) Corporate Agents-Banks		19
	(c)Corporate Agents-Others		56
	(d) Insurance Brokers		349
	(e) Web Aggregators		8
	(f) Insurance Marketing Firm		51
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		2,563
	(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	6,710	1,22,330
Recruitments during the quarter	1,053	9,322
Attrition during the quarter	854	47
Number at the end of the quarter	6,909	1,31,605

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 September 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	Director	Change in Designation from Additional Director to Director w.e.f. August 09, 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	Till July 12, 2024
16	Mr. Amit Jain	Chief Distribution Officer	KMP	From July 13, 2024
17	Mr. Sandeep Kedia	Chief Financial Officer	KMP	From July 13, 2024
18	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
19	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
20	Mr. Dhruv Shankar	Head – Digital & Direct Sales	KMP	Role enhancement from Head – Digital to Head – Digital & Direct Sales from July 26, 2024
21	Ms. Anu Raj	Head - Marketing	KMP	-
22	Ms. Varij Pujara	Chief Distribution Officer	KMP	Till July 12, 2024
23	Mr. Nirav Shah	Appointed Actuary	KMP	-
24	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
25	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
26	Ms. Bhavita Nandu	Company Secretary	KMP	-
27	Mr. Samir Gupta	Chief Data & Innovation Officer	KMP	From August 05, 2024
28	Mr. Virendra Agarwal	Head – Internal Audit	KMP	From August 19, 2024

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 SEPTEMBER, 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	1,015	3	984
		Social	1,875	3,263	3,00,214
7	Personal Accident	Rural	1,014	1	3,312
		Social	3,059	334	13,30,679
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	2,029	4	4,296
		Social	4,934	3,597	16,30,893

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 ending 31st March, 2024 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ending 31st March, 2024 is NIL
(iii) Obligation of the Insurer to be met for Financial Year 2024-25 is NIL

STATEMENT FOR THE QUARTER ENDING 30th September, 2024

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 30th September, 2024	Upto the Quarter Ending 30th September, 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	-	7	1	3	1	2	17
b)	Claims Related	37	989	178	275	498	75	1,904
c)	Policy Related	12	174	87	53	34	12	306
d)	Premium Related	-	27	7	7	11	2	48
e)	Refund Related	2	107	72	24	12	1	154
f)	Coverage Related	1	5	2	1	1	2	8
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	4	47	11	19	19	2	80
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	7	72	33	21	17	8	150
	Total	63	1,428	391	403	593	104	2,667

2	Total No. of policies during previous year:*	14,70,560
3	Total No. of claims during previous year:	6,13,163
4	Total No. of policies during current year:*	1,90,55,369
5	Total No. of claims during current year:	10,71,591
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.4
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	18

*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	104	100%	-	-	104	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	104	100%	-	-	104	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 September, 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