

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

FORM NL-I-B-RA  
REVENUE ACCOUNT

(Amount in Rs. Lakhs)

S.No	Particulars	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
		For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021
1	Premiums earned (Net)	41,198	41,198	41,198	41,198	23,804	23,804	23,804	23,804
2	Profit/ Loss on sale/redemption of Investments	65	65	65	65	191	191	191	191
3	Interest, Dividend & Rent – Gross	2,058	2,058	2,058	2,058	1,470	1,470	1,470	1,470
	<b>Note 1</b>								
4	Other:								
	(a) Other Income	-	-	-	-	1	1	1	1
	(b) Contribution from the Shareholders' Account	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>	<b>43,321</b>	<b>43,321</b>	<b>43,321</b>	<b>43,321</b>	<b>25,466</b>	<b>25,466</b>	<b>25,466</b>	<b>25,466</b>
6	Claims Incurred (Net)	23,511	23,511	23,511	23,511	24,521	24,521	24,521	24,521
7	Commission	2,170	2,170	2,170	2,170	(22)	(22)	(22)	(22)
8	Operating Expenses related to Insurance Business	24,931	24,931	24,931	24,931	14,255	14,255	14,255	14,255
9	Premium Deficiency	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>50,612</b>	<b>50,612</b>	<b>50,612</b>	<b>50,612</b>	<b>38,754</b>	<b>38,754</b>	<b>38,754</b>	<b>38,754</b>
10	Operating Profit/(Loss) C= (A - B)	(7,291)	(7,291)	(7,291)	(7,291)	(13,288)	(13,288)	(13,288)	(13,288)
11	<b>APPROPRIATIONS</b>								
	Transfer to Shareholders' Account	(7,291)	(7,291)	(7,291)	(7,291)	(13,288)	(13,288)	(13,288)	(13,288)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>	<b>(7,291)</b>	<b>(7,291)</b>	<b>(7,291)</b>	<b>(7,291)</b>	<b>(13,288)</b>	<b>(13,288)</b>	<b>(13,288)</b>	<b>(13,288)</b>

**Note - 1**

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021
Interest, Dividend & Rent	2,289	2,289	2,289	2,289	1,614	1,614	1,614	1,614
<b>Add/Less:-</b>								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(231)	(231)	(231)	(231)	(144)	(144)	(144)	(144)
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	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>2,058</b>	<b>2,058</b>	<b>2,058</b>	<b>2,058</b>	<b>1,470</b>	<b>1,470</b>	<b>1,470</b>	<b>1,470</b>

\* Term gross implies inclusive of TDS

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

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

FORM NL-2-B-PL

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021
<b>1</b>	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(7,291)	(7,291)	(13,288)	(13,288)
<b>2</b>	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		620	620	533	533
	(b) Profit on sale of investments		20	20	144	144
	(c) (Loss on sale/ redemption of investments)		-	-	(0)	(0)
	(d) Accretion/(Amortisation) of Debt Securities		(63)	(63)	(48)	(48)
<b>3</b>	<b>OTHER INCOME</b>		-	-	-	-
	<b>TOTAL (A)</b>		<b>(6,714)</b>	<b>(6,714)</b>	<b>(12,659)</b>	<b>(12,659)</b>
<b>4</b>	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		150	150	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
<b>5</b>	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		194	194	44	44
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		(9)	(9)	0	0
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>335</b>	<b>335</b>	<b>44</b>	<b>44</b>
	<b>Loss Before Tax</b>		<b>(7,049)</b>	<b>(7,049)</b>	<b>(12,703)</b>	<b>(12,703)</b>
	Provision for Taxation		-	-	-	-
	<b>Loss After Tax</b>		<b>(7,049)</b>	<b>(7,049)</b>	<b>(12,703)</b>	<b>(12,703)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of loss brought forward from last year		(1,29,586)	(1,29,586)	(98,442)	(98,442)
	<b>Balance carried forward to Balance Sheet</b>		<b>(1,36,635)</b>	<b>(1,36,635)</b>	<b>(1,11,145)</b>	<b>(1,11,145)</b>

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

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

FORM NL-3-B-BS

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule	As at 30th June 2022	As at 30th June 2021
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8	45,687	37,858
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	2,500
3	RESERVES AND SURPLUS	NL-10	1,64,613	1,10,242
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		6	-
	-Policyholders' Funds		7	12
5	BORROWINGS	NL-11	-	-
	<b>TOTAL</b>		<b>2,10,313</b>	<b>1,50,612</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS-Shareholders	NL-12	43,407	28,687
2	INVESTMENTS-Policyholders	NL-12A	1,52,360	96,141
		Less : Provision	(300)	(850)
		Net Policyholders' investments	<b>1,52,060</b>	<b>95,291</b>
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	12,288	9,776
5	DEFERRED TAX ASSET (Net)			
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15	2,728	5,411
	Advances and Other Assets	NL-16	20,685	12,521
	<b>Sub-Total (A)</b>		<b>23,413</b>	<b>17,931</b>
6	DEFERRED TAX LIABILITY (Net)	NL-17	76,386	54,399
7	CURRENT LIABILITIES	NL-18	81,104	57,818
8	PROVISIONS			
	<b>Sub-Total (B)</b>		<b>1,57,490</b>	<b>1,12,217</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,34,077)</b>	<b>(94,286)</b>
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,36,635	1,11,145
	<b>TOTAL</b>		<b>2,10,313</b>	<b>1,50,612</b>

**CONTINGENT LIABILITIES**

Particulars	As at 30th June 2022	As at 30th June 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	714	550
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
<b>TOTAL</b>	<b>744</b>	<b>580</b>

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
Gross Direct Premium	56,992	4,180	1,867	63,039	56,992	4,180	1,867	63,039
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	10,107	291	75	10,473	10,107	291	75	10,473
<b>Net Written Premium</b>	<b>46,885</b>	<b>3,889</b>	<b>1,792</b>	<b>52,566</b>	<b>46,885</b>	<b>3,889</b>	<b>1,792</b>	<b>52,566</b>
Add: Opening balance of UPR	58,837	6,668	31	65,536	58,837	6,668	31	65,536
Less: Closing balance of UPR	69,761	7,053	90	76,904	69,761	7,053	90	76,904
<b>Net Earned Premium</b>	<b>35,961</b>	<b>3,504</b>	<b>1,733</b>	<b>41,198</b>	<b>35,961</b>	<b>3,504</b>	<b>1,733</b>	<b>41,198</b>
<b>Gross Direct Premium</b>								
- In India	56,992	4,180	1,867	63,039	56,992	4,180	1,867	63,039
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2021				For The Period Ended 30th June 2021			
Gross Direct Premium	32,998	3,376	378	36,752	32,998	3,376	378	36,752
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	8,209	312	19	8,540	8,209	312	19	8,540
<b>Net Written Premium</b>	<b>24,789</b>	<b>3,064</b>	<b>359</b>	<b>28,212</b>	<b>24,789</b>	<b>3,064</b>	<b>359</b>	<b>28,212</b>
Add: Opening balance of UPR	43,104	6,276	280	49,660	43,104	6,276	280	49,660
Less: Closing balance of UPR	46,275	7,760	31	54,066	46,275	7,760	31	54,066
<b>Net Earned Premium</b>	<b>21,618</b>	<b>1,580</b>	<b>608</b>	<b>23,806</b>	<b>21,618</b>	<b>1,580</b>	<b>608</b>	<b>23,806</b>
<b>Gross Direct Premium</b>								
- In India	32,998	3,376	378	36,752	32,998	3,376	378	36,752
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
Claims paid (Direct)	25,346	1,066	99	26,511	25,346	1,066	99	26,511
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,939	241	4	5,184	4,939	241	4	5,184
<b>Net Claim Paid</b>	<b>20,407</b>	<b>825</b>	<b>95</b>	<b>21,327</b>	<b>20,407</b>	<b>825</b>	<b>95</b>	<b>21,327</b>
Add: Claims Outstanding at the end of the year	13,821	2,819	274	16,914	13,821	2,819	274	16,914
Less: Claims Outstanding at the beginning of the year	11,388	2,894	447	14,729	11,388	2,894	447	14,729
<b>Net Incurred Claims</b>	<b>22,839</b>	<b>750</b>	<b>(78)</b>	<b>23,511</b>	<b>22,839</b>	<b>750</b>	<b>(78)</b>	<b>23,511</b>
<b>Claims Paid (Direct)</b>								
-In India	25,346	1,066	99	26,511	25,346	1,066	99	26,511
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	8,790	2,451	274	11,515	8,790	2,451	274	11,515
Estimates of IBNR and IBNER at the beginning of the period (net)	7,739	2,712	447	10,897	7,739	2,712	447	10,897

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2021				For The Period Ended 30th June 2021			
Claims paid (Direct)	22,034	305	9	22,348	22,034	305	9	22,348
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,296	30	0	2,326	2,296	30	0	2,326
<b>Net Claim Paid</b>	<b>19,738</b>	<b>275</b>	<b>9</b>	<b>20,022</b>	<b>19,738</b>	<b>275</b>	<b>9</b>	<b>20,022</b>
Add Claims Outstanding at the end of the year	17,380	2,985	350	20,715	17,380	2,985	350	20,715
Less Claims Outstanding at the beginning of the year	12,860	3,080	275	16,215	12,860	3,080	275	16,215
<b>Net Incurred Claims</b>	<b>24,258</b>	<b>180</b>	<b>84</b>	<b>24,522</b>	<b>24,258</b>	<b>180</b>	<b>84</b>	<b>24,522</b>
<b>Claims Paid (Direct)</b>								
-In India	22,034	305	9	22,348	22,034	305	9	22,348
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	6,209	2,973	341	9,522	6,209	2,973	341	9,522
Estimates of IBNR and IBNER at the beginning of the period (net)	8,106	3,030	275	11,411	8,106	3,030	275	11,411

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
Commission & Remuneration	5,446	431	8	5,885	5,446	431	8	5,885
Rewards	386	28	-	414	386	28	-	414
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	5,832	459	8	6,299	5,832	459	8	6,299
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,021	101	7	4,129	4,021	101	7	4,129
Net Commission	1,811	358	1	2,170	1,811	358	1	2,170
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	821	33	-	854	821	33	-	854
Corporate Agents-Banks/FII/HFC	1,363	207	-	1,570	1,363	207	-	1,570
Corporate Agents-Others	1,013	21	8	1,042	1,013	21	8	1,042
Insurance Brokers	2,626	198	-	2,824	2,626	198	-	2,824
Direct Business - Onlinee	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	5	0	-	5	5	0	-	5
Insurance Marketing Firm	4	0	-	4	4	0	-	4
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	5,832	459	8	6,299	5,832	459	8	6,299
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	5,832	459	8	6,299	5,832	459	8	6,299
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2021				For The Period Ended 30th June 2021			
Commission & Remuneration	3,696	494	-	4,190	3,696	494	-	4,190
Rewards	229	9	-	238	229	9	-	238
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	3,925	503	-	4,428	3,925	503	-	4,428
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,428	22	-	4,450	4,428	22	-	4,450
Net Commission	(503)	481	-	(22)	(503)	481	-	(22)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	850	29	-	879	850	29	-	879
Corporate Agents-Banks/FII/HFC	1,444	390	-	1,834	1,444	390	-	1,834
Corporate Agents-Others	475	8	-	483	475	8	-	483
Insurance Brokers	892	76	-	968	892	76	-	968
Direct Business - Onlinee	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	261	0	-	261	261	0	-	261
Insurance Marketing Firm	3	0	-	3	3	0	-	3
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	(0)	-	-	(0)	(0)	-	-	(0)
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	3,925	503	-	4,428	3,925	503	-	4,428
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	3,926	503	-	4,428	3,926	503	-	4,428
Outside India	-	-	-	-	-	-	-	-

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

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
1	Employees' remuneration & welfare benefits	9,541	534	312	10,388	9,541	534	312	10,388
2	Travel, conveyance and vehicle running expenses	368	27	12	407	368	27	12	407
3	Training expenses	890	65	29	984	890	65	29	984
4	Rents, rates & taxes	327	24	11	362	327	24	11	362
5	Repairs	106	8	3	118	106	8	3	118
6	Printing & stationery	197	8	6	211	197	8	6	211
7	Communication expenses	178	13	6	197	178	13	6	197
8	Legal & professional charges	573	42	19	633	573	42	19	633
9	Auditors' fees, expenses etc								
	(a) as auditor	7	0	0	7	7	0	0	7
	(b) Certification Services	1	0	0	1	1	0	0	1
	(c) out of pocket expenses	0	0	0	0	0	0	0	0
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	6,084	446	199	6,730	6,084	446	199	6,730
11	Interest & Bank Charges	108	8	4	119	108	8	4	119
12	Depreciation	821	60	27	909	821	60	27	909
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,828	134	60	2,022	1,828	134	60	2,022
15	Information Technology Expenses	387	17	13	416	387	17	13	416
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	85	4	3	92	85	4	3	92
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	(c) Insurance	5	0	0	6	5	0	0	6
	(d) Director's sitting fees	12	1	0	13	12	1	0	13
	(e) Miscellaneous expenses	18	1	1	20	18	1	1	20
	(f) Stamp duty	67	3	2	72	67	3	2	72
	(g) Electricity expense	35	3	1	38	35	3	1	38
	(h) Housekeeping charges	134	10	4	149	134	10	4	149
	(i) Data center charges	349	26	11	386	349	26	11	386
	(j) Agent training expenses	48	4	2	54	48	4	2	54
	(k) Medical fees	66	20	2	88	66	20	2	88
	(l) Call centre charges	325	24	11	359	325	24	11	359
	(m) Transaction processing services	136	10	4	151	136	10	4	151
	(n) Loss / (Profit) on Sale of Fixed Assets	(2)	(0)	(0)	(3)	(2)	(0)	(0)	(3)
	<b>TOTAL</b>	<b>22,696</b>	<b>1,491</b>	<b>743</b>	<b>24,931</b>	<b>22,696</b>	<b>1,491</b>	<b>743</b>	<b>24,931</b>
	In India	22,669	1,489	742	24,901	22,669	1,489	742	24,901
	Outside India	27	2	1	30	27	2	1	30

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th June 2021				For The Period Ended 30th June 2021			
1	Employees' remuneration & welfare benefits	7,667	683	88	8,437	7,667	683	88	8,437
2	Travel, conveyance and vehicle running expenses	74	8	1	82	74	8	1	82
3	Training expenses	47	5	1	53	47	5	1	53
4	Rents, rates & taxes	175	18	2	195	175	18	2	195
5	Repairs	83	9	1	93	83	9	1	93
6	Printing & stationery	93	4	1	98	93	4	1	98
7	Communication expenses	144	15	2	160	144	15	2	160
8	Legal & professional charges	219	22	3	244	219	22	3	244
9	Auditors' fees, expenses etc								
	(a) As auditor	5	1	0	6	5	1	0	6
	(b) Certification Services	1	0	0	1	1	0	0	1
	(c) Out of Pocket Expenses	0	0	0	0	0	0	0	0
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	2,410	247	28	2,684	2,410	247	28	2,684
11	Interest & Bank Charges	61	6	1	68	61	6	1	68
12	Depreciation	660	67	8	735	660	67	8	735
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	259	27	3	289	259	27	3	289
15	Information Technology Expenses	282	12	3	297	282	12	3	297
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	27	1	0	29	27	1	0	29
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	-	-	-	-
	(c) Insurance	2	0	0	3	2	0	0	3
	(d) Director's sitting fees	13	1	0	15	13	1	0	15
	(e) Miscellaneous expenses	32	3	0	35	32	3	0	35
	(f) Stamp duty	29	1	0	31	29	1	0	31
	(g) Electricity expense	43	4	0	48	43	4	0	48
	(h) Housekeeping charges	106	11	1	118	106	11	1	118
	(i) Data center charges	37	4	0	42	37	4	0	42
	(j) Agent training expenses	4	0	0	4	4	0	0	4
	(l) Wellness expense	-	-	-	-	-	-	-	-
	(k) Medical fees	23	5	0	28	23	5	0	28
	(l) Call centre charges	179	18	2	200	179	18	2	200
	(m) Transaction processing services	237	24	3	264	237	24	3	264
	(n) Loss / (Profit) on Sale of Fixed Assets	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>12,911</b>	<b>1,197</b>	<b>148</b>	<b>14,255</b>	<b>12,911</b>	<b>1,197</b>	<b>148</b>	<b>14,255</b>
	In India	12,907	1,196	148	14,251	12,907	1,196	148	14,251
	Outside India	4	1	0	5	4	1	0	5

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

**FORM NL-8-SHARE CAPITAL SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	<b>Authorised Capital</b>		
	60,00,00,000 equity shares of Rs.10 each (30th June 2021: 44,00,00,000 Equity shares of Rs. 10 each)	60,000	44,000
2	<b>Issued Capital</b>		
	45,68,74,666 Equity Shares of Rs 10 each (30th June 2021: 37,85,76,094 Equity Shares of Rs 10 each)	45,687	37,858
3	<b>Subscribed Capital</b>		
	45,68,74,666 Equity Shares of Rs 10 each (30th June 2021: 37,85,76,094 Equity Shares of Rs 10 each)	45,687	37,858
4	<b>Called-up Capital</b>		
5	<b>Paid-up Capital</b>		
	<b>TOTAL</b>	<b>45,687</b>	<b>37,858</b>

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



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

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

Shareholder	As at 30th June 2022		As at 30th June 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	51%	19,30,73,812	51%
· Foreign	22,38,68,580	49%	18,55,02,282	49%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
<b>TOTAL</b>	<b>45,68,74,666</b>	<b>100%</b>	<b>37,85,76,094</b>	<b>100%</b>

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

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

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED  
INSURANCE COMPANY, AS AT QUARTER ENDED 30TH JUNE, 2022

SL No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited	1	23,30,06,086	51	23,301	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pvt) Limited	1	22,38,68,580	49	22,387	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	45,68,74,666	100	45,687	-	-	-	-

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

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Baijal	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.01	13	-	-	-	-
ii)	Bodies Corporate:								
	Birla Consultants Limited	1	1,22,334	0.01	12	-	-	-	-
	Birla Industrial Finance (India) Limited	1	1,22,479	0.01	12	-	-	-	-
	Birla Industrial Investments (India) Limited	1	26,119	0.00	3	-	-	-	-
	ECE Industries LTD.	1	4,71,931	0.02	47	-	-	-	-
	Grasim Industries Limited	1	1,30,92,40,000	54.18	1,30,924	-	-	7,70,00,000	5.88
	Hindalco Industries Limited	1	3,95,11,455	1.64	3,951	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.64	18,451	-	-	-	-
	Rairatna Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Umanan Commercial Company Private Limited	1	3,74,44,766	1.55	3,744	-	-	-	-
	Vikram Holdings PVT LTD.	1	1,050	0.00	0	-	-	-	-
	Vaibhav Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Birla Institute of Technology and Science	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.39	3,360	-	-	2,50,000	0.74
	Renka Investment & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	IGH Holdings Private Limited	1	5,36,92,810	2.22	5,369	-	-	2,50,000	0.47
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.16	2,801	-	-	-	-
	P.T. Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P.T. Elegant Textile Industry (GDR)	1	11,32,250	0.05	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.11	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	2,25,07,000	0.93	2,251	-	-	2,25,00,000	99.97
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	46	2,91,47,933	1.21	2,915	-	-	-	-
ii)	Foreign Portfolio Investors	144	6,15,30,855	2.55	6,153	-	-	-	-
iii)	Financial Institutions/Banks	140	11,63,106	0.05	116	-	-	-	-
iv)	Insurance Companies	14	5,85,76,473	2.42	5,858	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	3	9,95,38,651	4.12	9,954	-	-	-	-
ix)	Any other (Please specify)								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	4.14	10,000	-	-	-	-
	Qualified Institutional Buyer	2	2,35,386	0.01	24	-	-	-	-
1.2)	Central Government/ State Government(s) / President of India	3	12,818	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	533978	20,40,93,269	8.45	20,409	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	867	5,31,20,129	2.20	5,312	-	-	-	-
iii)	NBFCs registered with RBI	11	2,06,977	0.01	21	-	-	-	-
iv)	Others:								
	Trusts	46	13,12,410	0.05	131	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.76	1,836	-	-	-	-
	Non-Resident Indian (NRI)	8906	1,14,16,537	0.47	1,142	-	-	-	-
	Clearing Members	93	4,82,576	0.02	48	-	-	-	-
	Bodies Corporate	2467	4,30,43,767	1.78	4,304	-	-	-	-
	Foreign Nationals	12	8,690	0.00	1	-	-	-	-
v)	Any other (Please Specify)								
	Outstanding GDRs (Balancing Figure)	1	1,69,20,634	0.70	1,692	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>546768</b>	<b>2,41,65,14,709</b>	<b>100.01</b>	<b>2,41,651</b>	<b>0</b>	<b>0</b>	<b>10,00,00,000</b>	<b>4.14</b>



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

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Balance at the beginning of the year	1,38,289	1,02,060
	Add: Additions during the year	26,324	8,182
	Balance at the end of the year	1,64,613	1,10,242
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>1,64,613</b>	<b>1,10,242</b>

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

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

**FORM NL-11-BORROWINGS SCHEDULE**

*(Amount in Rs. Lakhs)*

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

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

*(Amount in Rs. Lakhs)*

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	20,021	9,876	60,793	34,320	80,814	44,196
2	Other Approved Securities	15,126	15,722	60,038	30,320	75,164	46,042
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	6,867	10,739	6,867	10,739
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	-	-	-	-	-	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,566	2,587	4,792	1,021	7,358	3,608
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	4,500	4,548	4,500	4,548
5	Other than Approved Investments	-	-	1,000	500	1,000	500
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,454	-	2,476	-	4,930	-
2	Other Approved Securities	1,512	-	501	-	2,013	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,478	-	6,395	7,167	7,873	7,167
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	3,992	2,014	3,992	2,014
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	250	-	-	-	250	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	1,005	2,004	1,005	2,004
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	502	-	1,507	-	2,009
5	Other than Approved Investments	-	-	-	2,001	-	2,001
	<b>TOTAL</b>	<b>43,407</b>	<b>28,687</b>	<b>1,52,360</b>	<b>96,141</b>	<b>1,95,767</b>	<b>1,24,828</b>

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021	As at 30th June 2022	As at 30th June 2021
<b>1</b>	<b>Long Term Investments--</b>						
	Book Value	37,713	28,185	1,37,990	81,448	1,75,703	1,09,633
	Market Value	36,516	28,442	1,32,957	81,496	1,69,474	1,09,937
<b>2</b>	<b>Short Term Investments--</b>						
	Book Value	5,694	502	14,370	14,692	20,064	15,194
	Market Value	5,682	509	14,398	14,578	20,080	15,087

## 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-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

#### Provisions against Non-performing Loans

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

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

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

**FORM NL-14-FIXED ASSETS SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th June 2022	As at 30th June 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	15,826	1,166	-	16,992	6,859	653	-	7,512	9,480	6,023
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	260	26	-	286	171	13	-	184	102	54
Information Technology Equipment	2,717	21	-	2,738	1,771	115	-	1,886	852	835
Vehicles	391	75	56	410	112	30	24	118	292	116
Office Equipment	651	33	-	684	510	23	-	534	151	179
Others:Leasehold Improvement	1,609	154	-	1,763	776	74	-	850	913	876
<b>TOTAL</b>	<b>21,454</b>	<b>1,475</b>	<b>56</b>	<b>22,873</b>	<b>10,199</b>	<b>908</b>	<b>24</b>	<b>11,083</b>	<b>11,790</b>	<b>8,083</b>
Work in progress	230	157	281	106	-	-	-	-	106	5
Intangible Assets under development	210	1,348	1,166	392	-	-	-	-	392	1,688
<b>Grand Total</b>	<b>21,894</b>	<b>2,980</b>	<b>1,503</b>	<b>23,371</b>	<b>10,199</b>	<b>908</b>	<b>24</b>	<b>11,083</b>	<b>12,288</b>	<b>9,776</b>
<b>Previous Year</b>	<b>16,638</b>	<b>1,756</b>	<b>729</b>	<b>17,665</b>	<b>7,186</b>	<b>735</b>	<b>32</b>	<b>7,889</b>	<b>9,776</b>	

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



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

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	Cash (including cheques, drafts and stamps)	48	20
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	8	6
	(b) Current Accounts	2,633	5,346
	(c) Others (to be specified)		
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>2,728</b>	<b>5,411</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,728	5,411
	Outside India	-	-

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

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

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,393	1,007
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	328	45
6	Others		
	(a) Advance to Suppliers	727	197
	Less: Provisions made	-	-
	Sub-total	<b>727</b>	<b>197</b>
	(b) Other advances (Gross Amount)	1,316	541
	Less: Provisions made	-	-
	Sub-total	<b>1,316</b>	<b>541</b>
	<b>TOTAL (A)</b>	<b>3,764</b>	<b>1,790</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	3,754	2,291
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	46	23
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	406	542
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	81	13
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent and other deposits	873	1,117
	(b) Input tax credit (net)	10,581	5,793
	(c) Unclaimed Investment account	257	49
	(d) Other Recoverable	24	21
	(e) Contribution to group gratuity fund	899	882
	(f) Receivable from Investment	-	-
	<b>TOTAL (B)</b>	<b>16,921</b>	<b>10,731</b>
	<b>TOTAL (A+B)</b>	<b>20,685</b>	<b>12,521</b>

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



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

## FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	Agents' Balances	4,199	2,147
2	Balances due to other insurance companies	6,502	9,747
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	218	159
	(b) For Other Policies	2,152	1,906
5	Unallocated Premium	16,750	4,598
6	Sundry creditors	16,917	7,954
7	Due to subsidiaries/ holding company	582	1,050
8	Claims Outstanding	16,906	20,711
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	187	13
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others (to be specified)		
	(a) Tax deducted payable	1,005	1,014
	(b) Other statutory dues	8,667	4,024
	(c) Provident fund payable	247	172
	(d) Advance from Corporate Clients	-	-
	(e) Due to employees	1,579	751
	(f) Payable for investment	-	-
	(g) Premium refund payable	416	80
	(h) Claims Payable	59	73
	<b>TOTAL</b>	<b>76,386</b>	<b>54,399</b>

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

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

**FORM NL-18-PROVISIONS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
1	Reserve for Unexpired Risk	76,822	53,967
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	(a) For Gratuity	1,092	957
	(b) For Compensated absence	314	258
	(c) Bonus Payable	2,794	2,537
	(d) Free look Reserve	82	99
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>81,104</b>	<b>57,818</b>

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

## Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

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

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(To the extent not written off or adjusted)

*(Amount in Rs. Lakhs)*

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

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

**FORM NL-20 -ANALYTICAL RATIOS**

S.No	Particular	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021
1	Gross Direct Premium Growth Rate**	72%	72%	50%	50%
2	Gross Direct Premium to Net worth Ratio	0.86	0.86	0.99	0.99
3	Growth rate of Net Worth	41%	41%	-7%	-7%
4	Net Retention Ratio**	83%	83%	77%	77%
5	Net Commission Ratio**	4%	4%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio**	50%	50%	51%	51%
7	Expense of Management to Net Written Premium Ratio**	52%	52%	50%	50%
8	Net Incurred Claims to Net Earned Premium**	57%	57%	103%	103%
9	Claims paid to claims provisions**	64%	64%	71%	71%
10	Combined Ratio**	109%	109%	153%	153%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to net premium ratio **	1.78	1.78	2.65	2.65
13	Underwriting balance ratio	-0.23	-0.23	-0.63	-0.63
14	Operating Profit Ratio	-18%	-18%	-56%	-56%
15	Liquid Assets to liabilities ratio	0.2	0.2	0.3	0.3
16	Net earning ratio	-13%	-13%	-45%	-45%
17	Return on net worth ratio	-10%	-10%	-34%	-34%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.16	2.16	1.61	1.61
19	<u>NPA Ratio</u>				
	Gross NPA Ratio	0.51%	0.51%	1.60%	1.60%
	Net NPA Ratio	0.36%	0.36%	0.93%	0.93%
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	-1.59	-1.59	-3.40	-3.40
24	Book value per share	16.12	16.12	10.42	10.42

**Aditya Birla Health Insurance Co. Limited**

**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 JUNE 2022

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Cargo	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Hull	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor OD	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor TP	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Motor	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Health	-	-	-	-	-	-	-	-	-	-
Current Period	73%	82%	4%	50%	52%	64%	65%	116%	1.78	-0.32
Previous Period	44%	75%	-2%	51%	50%	112%	72%	162%	2.57	-0.70
Personal Accident	-	-	-	-	-	-	-	-	-	-
Current Period	24%	93%	9%	47%	48%	21%	27%	69%	2.54	0.26
Previous Period	104%	91%	16%	50%	55%	11%	15%	66%	3.51	-0.18
Travel Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	394%	96%	0%	40%	42%	-4%	97%	37%	0.20	0.62
Previous Period	NA	95%	0%	39%	41%	14%	NA	55%	1.06	0.62
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments **	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous	-	-	-	-	-	-	-	-	-	-
Current Period	72%	83%	4%	50%	52%	57%	64%	109%	1.78	-0.23
Previous Period	50%	77%	0%	51%	50%	103%	71%	153%	2.65	-0.63
Total-Current Period	72%	83%	4%	50%	52%	57%	64%	109%	1.78	-0.23
Total-Previous Period	50%	77%	0%	51%	50%	103%	71%	153%	2.65	-0.63

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

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

**PART-A RELATED PARTY TRANSACTIONS**

Sr.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)			
				For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2021	For The Period Ended 30th June 2021
1	Aditya Birla Capital Ltd	Holding Company	a) Group Insurance Receipts(Net of Refund)	23	23	31	31
			b) Reimbursement of expenses (including ESOP)	14,535	14,535	5,100	5,100
2	Aditya Birla Finance Limited	Fellow Subsidiary	a) Reimbursement of Expenses	17	17	-	-
			b) Recovery of security deposit	2	2	-	-
3	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	a) Reimbursement of expenses (exc. go)	577	577	608	608
			b) Transfer of Asset (Employee Transfer)	0	0	0	0
			c) Transfer of Liability (Employee Transfer)	4	4	0	0
4	Aditya Birla Housing Finance Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	7
			b) Commission Exp	26	69	39	67
			c) Recovery of Expenses	2	3	-	0
			d) Transfer of Liability (Employee Transfer)	-	3	-	-
5	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	a) Brokerage Expenses	9	9	14	14
			b) Transfer of Assets (Employee Transfer)	12	12	-	-
			c) Reimbursement of expenses	0	0	1	1
6	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Fellow Subsidiary	a) Reimbursement of Expenses	63	63	22	22
			b) Transfer of Asset (Employee Transfer)	-	-	2	2
7	Aditya Birla Sun Life Insurance Company Limited (Formerly known as Birla Sun Life Insurance Company Limited)	Fellow Subsidiary	a) Reimbursement of Expenses	5	5	-	-
			b) Rent Expenses- Space Sharing	75	75	-	-
			c) Transfer of Asset (Employee Transfer)	4	4	70	70
			d) Transfer of Liability (Employee Transfer)	-	-	9	9
8	Aditya Birla Wellness Private Limited	Fellow Subsidiary	a) Outsource Contract wellness tracking services	369	369	396	396
			b) Transfer of Assets	-	-	5	5
			c) Rent Income- Space Sharing	21	21	21	21
9	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	a) Space sharing expense	6	6	-	-
			b) Recovery Security Deposit	1	1	-	-
10	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as MMI Strategic Investments (Pty) Ltd.)	Foreign Promoter	a) Issue of Additional Share Capital	13,965	13,965	4,900	4,900
11	M/s Ultratech Cement Ltd	Fellow Subsidiary of Holding Company	a) Group Insurance Receipts	-	-	0	0
			b) Group Insurance Refund	-	-	6	6
12	Grasim Industries Limited	Ultimate Holding company	a) Group Insurance Receipts	0	0	1	1
			b) Group Insurance Refund	3	3	2	2
13	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	a) Commission Expenses	24	24	13	13
14	Aditya Birla Management Corporation Private Ltd	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	(5)	(5)	-	-
			b) Transfer of Liability (Employee Transfer)	3	3	4	4
15	Momentum Metropolitan Services Private Limited	Other Related party	a) Reimbursement of expenses (exc. go)	-	-	1	1
16	Mr. Mayank Rathwal	Key Managerial Personnel	a) Managerial Remuneration	69	69	69	69
			b) Insurance Receipts Received	-	-	-	-
17	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	40	40	11	11
18	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	17	17	16	16
19	Birla Management Centre	Other Related party	a) Data centre service charges	38	38	12	12
20	Aditya Birla Education Trust	Other Related party	a) EAP & Counselling services	2	2	8	8
21	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	17	17	54	54

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

SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Holding Company	13	Payable	No	-	-	-
2	Aditya Birla Capital Technology Services Ltd	Fellow Subsidiary	11	Payable	No	-	-	-
3	Aditya Birla Finance Limited	Fellow Subsidiary	39	Payable	No	-	-	-
4	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	172	Payable	No	-	-	-
5	Aditya Birla Housing Finance Limited	Fellow Subsidiary	46	Payable	No	-	-	-
6	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	5	Receivable	No	-	-	-
7	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	24	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Fellow Subsidiary	31	Payable	No	-	-	-
9	Aditya Birla Wellness Private Limited	Fellow Subsidiary	138	Payable	No	-	-	-
10	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	1	Payable	No	-	-	-
11	Birla Management Centre	Fellow Subsidiary	41	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 JUNE, 2022

(Amount in Rs. Lakhs)

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	43,407	43,407
	Policyholders as per NL-12 A of BS	1,52,060	-	1,52,060
(A)	Total Investments as per BS	<b>1,52,060</b>	<b>43,407</b>	<b>1,95,467</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	12,288	-	12,288
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	4,254	-	4,254
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,727	1	2,728
(F)	Advances and Other assets as per BS	19,988	697	20,685
(G)	Total Current Assets as per BS...(E)+(F)	<b>22,715</b>	<b>698</b>	<b>23,413</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	609	260	870
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero	7	6	13
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	<b>1,87,063</b>	<b>44,105</b>	<b>2,31,168</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	4,870	267	5,137
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	<b>1,82,192</b>	<b>43,838</b>	<b>2,26,031</b>

Item .No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
(a)	Inadmissible Fixed assets			
	(a) Furniture & Fixture	103	-	103
	(b) Leasehold Improvements	914	-	914
	(c ) Software	3,238	-	3,238
	Inadmissible Current assets			
(b)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	48	-	48
(c )	Co-insurer's balances outstanding for more than ninety days	-	-	-
(d)	Investments pertaining to Unclaimed Policyholder's accounts	257	-	257
(e )	Service Tax Unutilized Credit outstanding for more than ninety days	214	-	214
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	47	261	308
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	5	-	5
(h)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	4	-	4
(i)	Other Reinsurer's balances outstanding for more than 180 days	34	-	34
(j)	Fair value change account	7	6	13

## 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-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**

**STATEMENT OF LIABILITIES :**  
**AS AT 30TH JUNE, 2022**

*(Amount in Rs. Lakhs)*

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	96,298	76,822
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	96,298	76,822
(d)	Outstanding Claim Reserve (other than IBNR reserve)	7,264	5,391
(e)	IBNR reserve	14,051	11,515
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>1,17,613</b>	<b>93,728</b>

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	1,98,954	1,59,160	1,04,500	81,718	31,832	24,515	31,832
9	Miscellaneous							
10	Crop							
	<b>Total</b>	<b>1,98,954</b>	<b>1,59,160</b>	<b>1,04,500</b>	<b>81,718</b>	<b>31,832</b>	<b>24,515</b>	<b>31,832</b>



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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH JUNE 2022**

*(Amount in Rs. Lakhs)*

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,82,192
	Deduct:	
(B)	Current Liabilities as per BS	93,728
(C)	Provisions as per BS	4,282
(D)	Other Liabilities	59,293
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	24,889
	Shareholder's FUNDS	
(F)	Available Assets	43,838
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	43,838
(I)	Total ASM (E+H)	68,728
(J)	Total RSM	31,832
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>2.16</b>

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

**FORM NL-27 -PRODUCTS INFORMATION**

Products Information						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Health Add-ons		ADIHLIA22177V012122	Health Insurance	Class rated product	03.11.2021
2	OPD Add-on		ADIHLIA22212V012122	Health Insurance	Class rated product	16.02.2022

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

**FORM NL-28-STATEMENT OF ASSETS - 3B**

**Statement of Investment Assets (General Insurer)**

(Business within India)

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

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	43,407
	Investments (Policyholders)		1,52,060
2	Loans	9	-
3	Fixed Assets	10	12,288
4	Current Assets		
	a. Cash & Bank Balance	11	2,728
	b. Advances & Other Assets	12	20,685
5	Current Liabilities		
	a. Current Liabilities	13	76,386
	b. Provisions	14	81,104
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,36,635
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>2,10,313</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,288
3	Cash & Bank Balance (if any)	11	2,728
4	Advances & Other Assets (if any)	12	20,685
5	Current Liabilities	13	76,386
6	Provisions	14	81,104
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,36,635
	<b>(B)</b>		<b>14,846</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>1,95,767</b>

S.No	'Investment' represented as	Reg. %	SH		PII	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	22,475	63,269	85,744	43.80%	-	85,744	82,704
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	39,113	1,23,808	1,62,921	83.23%	-	1,62,921	1,57,169
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	2,566	10,298	12,864	6.57%	-	12,864	12,545
	b. Other Investment		-	-	1,000	1,000	0.51%	-	1,000	972
	2. Approved Investments		-	1,722	17,247	18,969	9.69%	13	18,982	18,868
	3. Other Investments		-	-	-	-	0.00%	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>43,401</b>	<b>1,52,353</b>	<b>1,95,754</b>	<b>100.00%</b>	<b>13</b>	<b>1,95,767</b>	<b>1,89,554</b>

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

**PART - B**

**Statement of Accretion of Assets**

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	57,076	37.41%	28,668	66.35%	85,744	43.80%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	1,14,210	74.87%	48,711	112.74%	1,62,921	83.23%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	6,503	4.26%	(2,003)	-4.64%	4,500	2.30%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		8,388	5.50%	(24)	-0.06%	8,364	4.27%
	2. Other Investments		1,000	0.66%	0	0.00%	1,000	0.51%
	c. Approved Investments		22,447	14.71%	(3,478)	-8.05%	18,969	9.69%
	d. Other Investments (not exceeding 15%)		-	0.00%	-	0.00%	-	0.00%
	<b>TOTAL</b>		<b>1,52,548</b>	<b>100.00%</b>	<b>43,206</b>	<b>100.00%</b>	<b>1,95,754</b>	<b>100.00%</b>

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

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

**FORM NL-29 - DETAILS REGARDING DEBT SECURITIES**

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th June 2022	As % of total for this class	As at 30th June 2021	As % of total for this class	As at 30th June 2022	As % of total for this class	As at 30th June 2021	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	22,143	11.68%	25,178	20.14%	22,467	11.48%	24,420	19.56%
AA or better	1,147	0.60%	509	0.41%	1,256	0.64%	502	0.40%
Rated below AA but above A	-	0.00%	512	0.41%	-	0.00%	500	0.40%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (includes Sovereign, FD and MF)	1,66,264	87.71%	98,825	79.04%	1,72,044	87.88%	99,406	79.63%
	<b>1,89,554</b>	<b>100.00%</b>	<b>1,25,024</b>	<b>100.00%</b>	<b>1,95,767</b>	<b>100.00%</b>	<b>1,24,828</b>	<b>100.00%</b>
<b>Breakdown By Residual Maturity</b>								
Upto 1 year	12,207	6.44%	7,920	6.33%	12,191	6.23%	8,028	6.43%
More than 1 year and upto 3 years	17,791	9.39%	17,551	14.04%	18,109	9.25%	16,820	13.47%
More than 3 years and upto 7 years	1,30,344	68.76%	52,111	41.68%	1,35,350	69.14%	52,063	41.71%
More than 7 years and upto 10 years	21,339	11.26%	40,275	32.21%	22,244	11.36%	40,751	32.65%
above 10 years	-	0.00%	-	0.00%	-	-	-	0.00%
<b>Any other</b>								
Mutual Fund	7,873	4.15%	7,167	5.73%	7,873	4.02%	7,167	5.74%
	<b>1,89,554</b>	<b>100.00%</b>	<b>1,25,024</b>	<b>100.00%</b>	<b>1,95,767</b>	<b>100.00%</b>	<b>1,24,828</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	83,676	44.14%	43,608	34.88%	86,744	44.31%	44,197	35.41%
b. State Government	74,465	39.28%	46,293	37.03%	77,177	39.42%	46,042	36.88%
c. Corporate Securities	23,290	12.29%	27,957	22.36%	23,723	12.12%	27,423	21.97%
d. Any other (includes FD and MF)	8,123	4.29%	7,167	5.73%	8,123	4.15%	7,167	5.74%
	<b>1,89,554</b>	<b>100.00%</b>	<b>1,25,024</b>	<b>100.00%</b>	<b>1,95,767</b>	<b>100.00%</b>	<b>1,24,828</b>	<b>100.00%</b>

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

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For Period ended 30th June 2022	As on 31st Mar 2022	For Period ended 30th June 2022	As on 31st Mar 2022	For Period ended 30th June 2022	As on 31st Mar 2022	For Period ended 30th June 2022	As on 31st Mar 2022	For Period ended 30th June 2022	As on 31st Mar 2022
1	Investments Assets	24,723	28,263	-	-	-	-	1,71,031	1,24,284	1,95,754	1,52,548
2	Gross NPA	1,000	1,000	-	-	-	-	-	-	1,000	1,000
3	% of Gross NPA on Investment Assets (2/1)	4.04%	3.54%	-	-	-	-	-	-	0.51%	0.66%
4	Provision made on NPA	300	150	-	-	-	-	-	-	300	150
5	Provision as a % of NPA (4/2)	30.00%	15.00%	-	-	-	-	-	-	30.00%	15.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	24,423	28,113	-	-	-	-	1,71,031	1,24,284	1,95,454	1,52,398
8	Net NPA (2-4)	700	850	-	-	-	-	-	-	700	850
9	% of Net NPA to Net Investment Assets (8/7)	2.87%	3.02%	-	-	-	-	-	-	0.36%	0.56%
10	Write off made during the period	-	516	-	-	-	-	-	-	-	516



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

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

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 30th June 2022				Upto the year ended 30th June 2022				Upto the year ended 30th June 2021			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGSB	62,985	974	1.55%	1.55%	62,985	974	1.55%	1.55%	46,697	862	1.85%	1.85%
A04	Treasury Bills	CTRB	4,905	50	1.03%	1.03%	4,905	50	1.03%	1.03%	6,010	49	0.84%	0.84%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	51,524	947	1.84%	1.84%	47,178	2,736	5.80%	5.80%	37,233	2,271	6.02%	6.02%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C08	Bonds / Debentures issued by HUDCO	HTHD	1,500	25	1.81%	1.81%	1,500	25	1.81%	1.81%	1,508	27	1.78%	1.78%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,759	87	1.83%	1.83%	4,759	87	1.83%	1.83%	5,052	95	1.89%	1.89%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	BORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	997	1	0.15%	0.15%
(c) INFRASTRUCTURE INVESTMENTS														
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	8,376	133	1.58%	1.58%	8,376	133	1.58%	1.58%	5,618	114	2.03%	2.03%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,001	9	0.09%	0.09%
C36	Infrastructure - Debentures/ Bonds / CPs / Loans	ICDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	800	12	2.43%	2.43%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	1,000	21	7.01%	7.01%	1,000	21	7.01%	7.01%	1,003	(1)	-0.08%	-0.08%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	3,584	58	1.61%	1.61%	3,584	58	1.61%	1.61%	3,929	48	1.22%	1.22%
D09	Corporate Securities - Debentures	ECDS	6,843	133	1.95%	1.95%	6,843	133	1.95%	1.95%	7,723	151	2.04%	2.04%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	18	1.81%	1.81%	999	18	1.81%	1.81%	-	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	250	3	1.26%	1.26%	250	3	1.26%	1.26%	-	-	0.00%	0.00%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5,675	54	0.95%	0.95%	5,675	54	0.95%	0.95%	5,308	59	1.11%	1.11%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,753	27	1.02%	1.02%	2,753	27	1.02%	1.02%	2,971	27	0.91%	0.91%
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
Total			1,69,477	2,699	1.59%	1.59%	1,69,477	2,699	1.59%	1.59%	1,31,189	2,289	1.74%	1.74%

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

**FORM NL-32-DOWN GRADING OF INVESTMENT**

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

*(Amount in Rs. Lakhs)*

S.No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	NIL	-	-	-	-	-	-	-	-
B.	As on Date								
	8.40% Jharkhand RPI Co Ltd Ser B Tran 1 Deb S20 20 04 2022	IORD	999.92	24-05-2018	CARE	AA	D	26-10-2020	-

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

FORM NL-33 - REINSURANCE RISK CONCENTRATION

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th June 2022			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	2	-	120.90	-	1.15%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	120.90	-	1.15%
	<b>Within India</b>					
1	Indian Insurance Companies					
2	FRBs	2	7,792.84	-	-	74.38%
3	GIC Re	1	2,533.37	25.58	-	24.47%
4	Other (to be Specified)					
	Total (B)	3	10,326.22	25.58	-	98.85%
	<b>Grand Total (C) = (A) + (B)</b>	<b>3</b>	<b>10,326.22</b>	<b>146.48</b>	<b>-</b>	<b>100.00%</b>

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH JUNE 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Quarter Ended 30th June 2022
Andhra Pradesh	-	-	-	-	-	-	449	49	-	-	-	498	498
Arunachal Pradesh	-	-	-	-	-	-	9	0	-	-	-	9	9
Assam	-	-	-	-	-	-	441	13	-	-	-	454	454
Bihar	-	-	-	-	-	-	439	38	-	-	-	477	477
Chhattisgarh	-	-	-	-	-	-	152	12	-	-	-	163	163
Goa	-	-	-	-	-	-	69	3	-	-	-	72	72
Gujarat	-	-	-	-	-	-	2,886	189	-	-	-	3,075	3,075
Haryana	-	-	-	-	-	-	7,199	295	133	-	-	7,627	7,627
Himachal Pradesh	-	-	-	-	-	-	54	5	-	-	-	59	59
Jharkhand	-	-	-	-	-	-	183	7	-	-	-	191	191
Karnataka	-	-	-	-	-	-	7,933	723	1,413	-	-	10,069	10,069
Kerala	-	-	-	-	-	-	578	19	-	-	-	597	597
Madhya Pradesh	-	-	-	-	-	-	723	52	-	-	-	775	775
Maharashtra	-	-	-	-	-	-	21,164	1,353	321	-	-	22,837	22,837
Manipur	-	-	-	-	-	-	17	1	-	-	-	19	19
Meghalaya	-	-	-	-	-	-	22	0	-	-	-	22	22
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	10	0	-	-	-	11	11
Odisha	-	-	-	-	-	-	574	28	-	-	-	602	602
Punjab	-	-	-	-	-	-	801	110	-	-	-	911	911
Rajasthan	-	-	-	-	-	-	760	97	-	-	-	858	858
Sikkim	-	-	-	-	-	-	16	1	-	-	-	17	17
Tamil Nadu	-	-	-	-	-	-	1,293	106	-	-	-	1,399	1,399
Telangana	-	-	-	-	-	-	3,984	283	-	-	-	4,267	4,267
Tripura	-	-	-	-	-	-	19	1	-	-	-	19	19
Uttarakhand	-	-	-	-	-	-	1,733	103	-	-	-	1,836	1,836
Uttar Pradesh	-	-	-	-	-	-	116	6	-	-	-	122	122
West Bengal	-	-	-	-	-	-	1,312	88	-	-	-	1,400	1,400
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>52,936</b>	<b>3,582</b>	<b>1,867</b>	-	-	<b>58,385</b>	<b>58,385</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	2	0	-	-	-	2	2
Chandigarh	-	-	-	-	-	-	77	5	-	-	-	82	82
Dadra and Nagar Haveli	-	-	-	-	-	-	9	2	-	-	-	11	11
Daman & Diu	-	-	-	-	-	-	10	1	-	-	-	11	11
Govt. of NCT of Delhi	-	-	-	-	-	-	3,897	586	-	-	-	4,483	4,483
Jammu & Kashmir	-	-	-	-	-	-	41	2	-	-	-	43	43
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Poducherry	-	-	-	-	-	-	18	2	-	-	-	20	20
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>4,056</b>	<b>597</b>	<b>+</b>	-	-	<b>4,654</b>	<b>4,654</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>56,992</b>	<b>4,180</b>	<b>1,867</b>	-	-	<b>63,039</b>	<b>63,039</b>

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

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

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022	Upto The Period Ended 30th June 2022
Andhra Pradesh	-	-	-	-	-	-	449	49	-	-	-	498	498
Arunachal Pradesh	-	-	-	-	-	-	9	0	-	-	-	9	9
Assam	-	-	-	-	-	-	441	13	-	-	-	454	454
Bihar	-	-	-	-	-	-	439	38	-	-	-	477	477
Chhattisgarh	-	-	-	-	-	-	152	12	-	-	-	163	163
Goa	-	-	-	-	-	-	69	3	-	-	-	72	72
Gujarat	-	-	-	-	-	-	2,886	189	-	-	-	3,075	3,075
Haryana	-	-	-	-	-	-	7,199	295	133	-	-	7,627	7,627
Himachal Pradesh	-	-	-	-	-	-	54	5	-	-	-	59	59
Jharkhand	-	-	-	-	-	-	183	7	-	-	-	191	191
Karnataka	-	-	-	-	-	-	7,933	723	1,413	-	-	10,069	10,069
Kerala	-	-	-	-	-	-	578	19	-	-	-	597	597
Madhya Pradesh	-	-	-	-	-	-	723	52	-	-	-	775	775
Maharashtra	-	-	-	-	-	-	21,164	1,353	321	-	-	22,837	22,837
Manipur	-	-	-	-	-	-	17	1	-	-	-	19	19
Meghalaya	-	-	-	-	-	-	22	0	-	-	-	22	22
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	10	0	-	-	-	11	11
Odisha	-	-	-	-	-	-	574	28	-	-	-	602	602
Punjab	-	-	-	-	-	-	801	110	-	-	-	911	911
Rajasthan	-	-	-	-	-	-	760	97	-	-	-	858	858
Sikkim	-	-	-	-	-	-	16	1	-	-	-	17	17
Tamil Nadu	-	-	-	-	-	-	1,293	106	-	-	-	1,399	1,399
Telangana	-	-	-	-	-	-	3,984	283	-	-	-	4,267	4,267
Tripura	-	-	-	-	-	-	19	1	-	-	-	19	19
Uttarakhand	-	-	-	-	-	-	1,733	103	-	-	-	1,836	1,836
Uttar Pradesh	-	-	-	-	-	-	116	6	-	-	-	122	122
West Bengal	-	-	-	-	-	-	1,312	88	-	-	-	1,400	1,400
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>52,936</b>	<b>3,582</b>	<b>1,867</b>	-	-	<b>58,385</b>	<b>58,385</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	2	0	-	-	-	2	2
Chandigarh	-	-	-	-	-	-	77	5	-	-	-	82	82
Dadra and Nagar Haveli	-	-	-	-	-	-	9	2	-	-	-	11	11
Daman & Diu	-	-	-	-	-	-	10	1	-	-	-	11	11
Govt. of NCT of Delhi	-	-	-	-	-	-	3,897	586	-	-	-	4,483	4,483
Jammu & Kashmir	-	-	-	-	-	-	41	2	-	-	-	43	43
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Paducherry	-	-	-	-	-	-	18	2	-	-	-	20	20
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>4,056</b>	<b>597</b>	-	-	-	<b>4,654</b>	<b>4,654</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>56,992</b>	<b>4,180</b>	<b>1,867</b>	-	-	<b>63,039</b>	<b>63,039</b>

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 30th June 2022		For the Quarter 30th June 2021		Upto the Quarter Ended 30th June 2022		Upto the Quarter Ended 30th June 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	56,992	1,10,080	32,998	1,32,921	56,992	1,10,080	32,998	1,32,921
7	Personal Accident	4,180	32,119	3,376	29,525	4,180	32,119	3,376	29,525
8	Travel	1,867	-	378	20	1,867	-	378	20
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 30th June 2022		Upto the Quarter Ended 30th June 2022		For the Quarter 30th June 2021		Upto the Quarter Ended 30th June 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	43,709	6,912	43,709	6,912	41,696	5,486	41,696	5,486
2	Corporate Agents-Banks	55,405	10,636	55,405	10,636	81,500	11,871	81,500	11,871
3	Corporate Agents -Others	915	8,151	915	8,151	1,066	3,387	1,066	3,387
4	Brokers	35,533	33,110	35,533	33,110	10,098	11,983	10,098	11,983
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	3,303	1,849	3,303	1,849	3,788	827	3,788	827
	Online (Through Company Website)	2,838	2,300	2,838	2,300	4,447	1,399	4,447	1,399
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	225	39	225	39	145	24	145	24
9	Point of sales person (Direct)	-	-	-	-	3	0	3	0
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	271	40	271	40	19,723	1,775	19,723	1,775
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>1,42,199</b>	<b>63,039</b>	<b>1,42,199</b>	<b>63,039</b>	<b>1,62,466</b>	<b>36,752</b>	<b>1,62,466</b>	<b>36,752</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,42,199</b>	<b>63,039</b>	<b>1,42,199</b>	<b>63,039</b>	<b>1,62,466</b>	<b>36,752</b>	<b>1,62,466</b>	<b>36,752</b>

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 30TH JUNE 2022**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,581	83	-	6,664
2	<u>Claims reported during the period</u>	1,11,614	528	11	1,12,153
	(a) Booked During the period	1,10,936	520	11	1,11,467
	(b) Reopened during the Period	678	8	-	686
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,02,984	423	11	1,03,418
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	6,086	112	-	6,198
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	9,125	76	-	9,201
	Less than 3months	8,372	67	-	8,439
	3 months to 6 months	550	5	-	555
	6months to 1 year	94	1	-	95
	1year and above	109	3	-	112

**UPTO THE QUARTER ENDED 30TH JUNE 2022**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,581	83	-	6,664
2	<u>Claims reported during the period</u>	1,11,614	528	11	1,12,153
	(a) Booked During the period	1,10,936	520	11	1,11,467
	(b) Reopened during the Period	678	8	-	686
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,02,984	423	11	1,03,418
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	6,086	112	-	6,198
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0
6	<u>Claims O/S at End of the period</u>	9125	76	0	9201
	Less than 3months	8372	67	0	8439
	3 months to 6 months	550	5	0	555
	6months to 1 year	94	1	0	95
	1year and above	109	3	0	112



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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 30TH JUNE 2022**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	4,364	192	-	4,555
2	Claims reported during the period	29,259	1,727	1	30,986
	(a) Booked During the period	28,461	1,711	1	30,173
	(b) Reopened during the Period	798	16	-	814
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	22,251	954	1	23,206
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	4,969	565	-	5,534
	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	<b>Claims O/S at End of the period</b>	6,403	399	-	6,802
	Less than 3months	6,072	395	-	6,467
	3 months to 6 months	307	3	-	310
	6months to 1 year	12	0	-	12
	1year and above	12	0	-	12

**UPTO THE QUARTER ENDED 30TH JUNE 2022**

*(Amount in Rs. Lakhs)*

1 Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	4,364	192	-	4,555
2	Claims reported during the period	29,259	1,727	1	30,986
	(a) Booked During the period	28,461	1,711	1	30,173
	(b) Reopened during the Period	798	16	-	814
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	22,251	954	1	23,206
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	4,969	565	-	5,534
	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	<b>Claims O/S at End of the period</b>	6,403	399	-	6,802
	Less than 3months	6,072	395	-	6,467
	3 months to 6 months	307	3	-	310
	6months to 1 year	12	0	-	12
	1year and above	12	0	-	12

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

## FORM NL-39 -AGEING OF CLAIMS

**FOR THE QUARTER ENDING ON 30TH JUNE 2022**

(Amount in Rs. Lakhs)

[illegible]

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

**UPTO THE QUARTER ENDING ON 30TH JUNE 2022**

[illegible]

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

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

S. No.	Office Information		Number
1	No. of offices at the beginning of the year*		112*
2	No. of branches approved during the year (period ended June 30, 2022)		71
3	No. of branches opened during the year	Out of approvals of previous year	18
4		Out of approvals of this year	-
5	No. of branches closed during the year (period ended June 30, 2022)		-
6	No of branches at the end of the year (period ended June 30, 2022)**		130**
7	No. of branches approved but not opened		100***
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		130
10	No. of Directors:-		
	(a) Independent Director		5
	(b) Executive Director#		1#
	(c) Non-executive Director		12
	(d) Women Director		1
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		4,179
	(b) Off-roll:		397
	(c) Total		4,576
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		67,984
	(b) Corporate Agents-Banks		12
	(c)Corporate Agents-Others		31
	(d) Insurance Brokers		322
	(e) Web Aggregators		13
	(f) Insurance Marketing Firm		36
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		Nil

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3392	63399
Recruitments during the quarter	1256	5294
Attrition during the quarter	469	256
Number at the end of the quarter	4179	68437

\*The above data includes the branch locations/ offices as well as one Corporate office located in Mumbai i.e. 111 + 1 = 112 locations.

\*\*Note: Existing 2 branch locations at Vadodara were relocated to 1 New branch location at Vadodara on Nov 8, 2021 whereby it resulted in 1 location of Vadodara branch at the end of the period i.e. March 31, 2022.

\*\*\*This includes No. of branches approved but not opened for previous year i.e. 29 and current year i.e. 71 (29+71=100)

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

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

**FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS**

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended June 30, 2022
1	Mr. Ajay Srinivasan	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
4	Dr. Ajit Ranade	Non Executive Director	Director	-
5	Mr. Asokan Naidu	Non Executive Director	Director	-
6	Mr. Risto Sakari Ketola	Non Executive Director	Director	-
7	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
8	Mr. S Ravi	Independent Director	Director	-
9	Ms. Sukanya Kripalu	Independent Director	Director	-
10	Mr. C N Ram	Independent Director	Director	-
11	Mr. Mahendren Moodley	Independent Director	Director	-
12	Dr. Nandakumar Jairam	Independent Director	Director	w.e.f. April 29, 2022
13	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
14	Mr. Amit Jain	Chief Operating Officer and GRO (including designated Chief Financial Officer)	KMP	-
15	Mr. Mahesh Kumar Radhakrishnan	Head - Legal, Risk, Compliance and Company Secretary (Including Chief Compliance Officer and Chief Risk Officer)	KMP	-
16	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
17	Mr. Niren Srivastava	Head - Human Resource & Administration	KMP	-
18	Ms. Darshana Shah	Chief Marketing Officer	KMP	-
19	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
20	Mr. Nirav Shah	Appointed Actuary	KMP	-
21	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
21	Mr. Gururaj Rao	Chief Technology Officer	KMP	-

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

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

(Amount in Rs. Lakhs)

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2022					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	6,166	2,398	2,36,903
		Social	37	167	591
7	Personal Accident	Rural	2,672	284	4,70,571
		Social	24	20	50,063
8	Travel	Rural	NIL	NIL	NIL
		Social	NIL	NIL	NIL
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	8,838	2,682	7,07,473
		Social	61	186	50,654

## Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

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

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

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

#### STATEMENT FOR THE QUARTER ENDED 30TH JUNE 2022

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

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

**FORM NL-45 - GREIVANCE DISPOSAL**

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>	0	525	147	171	187	20	525
a)	Proposal Related	-	2	1	1	0	0	2
b)	Claims Related	-	328	46	119	149	14	328
c)	Policy Related	-	88	49	23	13	3	88
d)	Premium Related	-	7	2	2	3	0	7
e)	Refund Related	-	19	12	5	2	0	19
f)	Coverage Related	-	0	0	0	0	0	0
g)	Cover Note Related	-	0	0	0	0	0	0
h)	Product Related	-	12	4	3	4	1	12
i)	Others:	-						
	(i) Alleged misconduct of officials of Insurer.	-	69	33	18	16	2	69
	<b>Total</b>	<b>0</b>	<b>525</b>	<b>147</b>	<b>171</b>	<b>187</b>	<b>20</b>	<b>525</b>

2	Total No. of policies during previous year:*	13,57,469
3	Total No. of claims during previous year:	53,417
4	Total No. of policies during current year:*	15,53,617
5	Total No. of claims during current year:	1,12,153
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	29

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

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

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	20	4%	-	0%	20	4%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	<b>Total Number of Complaints</b>	<b>525</b>	<b>4%</b>	<b>-</b>	<b>0%</b>	<b>525</b>	<b>4%</b>

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

**FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

Statement for the quarter ended 30th June 2022

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