

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

FORM NL-1-B-RA  
REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
1	Premiums earned (Net)	NL-4	90,601	90,601	2,60,012	2,60,012	58,828	58,828	1,83,781	1,83,781
2	Profit/ Loss on sale/redemption of Investments		340	340	1,477	1,477	158	158	398	398
3	Interest, Dividend & Rent – Gross (Refer Note 1)		3,870	3,870	14,929	14,929	3,242	3,242	10,614	10,614
4	Other:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		20,383	20,383	20,383	20,383	34,160	34,160	34,160	34,160
	(i) Towards Excess Expenses of Management									
	<b>TOTAL (A)</b>		<b>1,15,194</b>	<b>1,15,194</b>	<b>2,96,801</b>	<b>2,96,801</b>	<b>96,389</b>	<b>96,389</b>	<b>2,28,953</b>	<b>2,28,953</b>
6	Claims Incurred (Net)	NL-5	48,916	48,916	1,77,611	1,77,611	37,601	37,601	1,18,863	1,18,863
7	Commission	NL-6	14,553	14,553	44,908	44,908	6,311	6,311	14,347	14,347
8	Operating Expenses related to Insurance Business	NL-7	23,749	23,749	77,246	77,246	20,175	20,175	87,010	87,010
9	Premium Deficiency		-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>87,218</b>	<b>87,218</b>	<b>2,99,765</b>	<b>2,99,765</b>	<b>64,088</b>	<b>64,088</b>	<b>2,20,220</b>	<b>2,20,220</b>
10	Operating Profit/(Loss) C= (A - B)		27,975	27,975	(2,964)	(2,964)	32,301	32,301	8,733	8,733
11	<b>APPROPRIATIONS</b>									
	Transfer to Shareholders' Account		27,975	27,975	(2,964)	(2,964)	32,301	32,301	8,733	8,733
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>27,975</b>	<b>27,975</b>	<b>(2,964)</b>	<b>(2,964)</b>	<b>32,301</b>	<b>32,301</b>	<b>8,733</b>	<b>8,733</b>

**Note - 1**

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
Interest, Dividend & Rent	4,076	4,076	15,690	15,690	3,439	3,439	11,513	11,513
<b>Add/Less:-</b>								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(206)	(206)	(762)	(762)	(195)	(195)	(899)	(899)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>3,870</b>	<b>3,870</b>	<b>14,929</b>	<b>14,929</b>	<b>3,242</b>	<b>3,242</b>	<b>10,614</b>	<b>10,614</b>

\* Term gross implies inclusive of TDS

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

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

FORM NL-2-B-PL  
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
<b>1</b>	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		27,975	(2,964)	32,301	8,733
<b>2</b>	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		1,253	5,305	1,409	3,949
	(b) Profit on sale of investments		214	733	330	559
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(53)	(296)	(38)	(173)
<b>3</b>	<b>OTHER INCOME</b>					
	(a) Interest on Income Tax Refund		19	19	16	16
	<b>TOTAL (A)</b>		<b>29,409</b>	<b>2,796</b>	<b>34,018</b>	<b>13,084</b>
<b>4</b>	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	(150)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
<b>5</b>	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		266	665	142	944
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		25	75	12	11
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		20,383	20,383	34,160	34,160
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>20,674</b>	<b>21,123</b>	<b>34,314</b>	<b>34,965</b>
	<b>Profit / Loss Before Tax</b>		<b>8,735</b>	<b>(18,327)</b>	<b>(296)</b>	<b>(21,881)</b>
	Provision for Taxation		-	-	-	-
	<b>Profit / Loss After Tax</b>		<b>8,735</b>	<b>(18,327)</b>	<b>(296)</b>	<b>(21,881)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year/Period		(1,78,526)	(1,51,467)	(1,51,172)	(1,29,586)
	<b>Balance carried forward to Balance Sheet</b>		<b>(1,69,794)</b>	<b>(1,69,794)</b>	<b>(1,51,467)</b>	<b>(1,51,467)</b>

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

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

**FORM NL-3-B-BS**  
**BALANCE SHEET AS AT 31ST MARCH 2024**

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 31st March, 2024	As at 31st March, 2023
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8	50,778	50,758
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	2,26,351	2,26,009
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		6	19
	-Policyholders' Funds		35	25
5	BORROWINGS	NL-11	-	-
	<b>TOTAL</b>		<b>2,77,170</b>	<b>2,76,811</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS-Shareholders	NL-12	72,396	79,950
2	INVESTMENTS-Policyholders	NL-12A	2,58,309	2,15,480
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	17,432	14,351
5	DEFERRED TAX ASSET (Net)		-	-
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15	14,549	1,695
	Advances and Other Assets	NL-16	24,306	26,205
	<b>Sub-Total (A)</b>		<b>38,855</b>	<b>27,900</b>
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	1,37,657	1,03,700
8	PROVISIONS	NL-18	1,41,959	1,08,637
	<b>Sub-Total (B)</b>		<b>2,79,616</b>	<b>2,12,337</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,40,761)</b>	<b>(1,84,437)</b>
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,69,794	1,51,467
	<b>TOTAL</b>		<b>2,77,170</b>	<b>2,76,811</b>

**CONTINGENT LIABILITIES**

Particulars	As at 31st March, 2024	As at 31st March, 2023
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	12,379	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	3,128	1,221
(a). Claims against policies under litigation		
<b>TOTAL</b>	<b>15,537</b>	<b>1,251</b>

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Gross Direct Premium	1,21,809	7,618	763	1,30,190	3,44,715	22,048	3,369	3,70,132
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	24,142	378	46	24,566	75,632	1,182	228	77,042
<b>Net Written Premium</b>	<b>97,666</b>	<b>7,240</b>	<b>717</b>	<b>1,05,624</b>	<b>2,69,083</b>	<b>20,866</b>	<b>3,141</b>	<b>2,93,090</b>
Add: Opening balance of UPR	1,16,571	8,641	76	1,25,288	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,29,784	10,363	165	1,40,311	1,29,784	10,363	165	1,40,311
<b>Net Earned Premium</b>	<b>84,453</b>	<b>5,518</b>	<b>629</b>	<b>90,601</b>	<b>2,38,842</b>	<b>17,941</b>	<b>3,228</b>	<b>2,60,012</b>
<b>Gross Direct Premium</b>								
- In India	1,21,809	7,618	763	1,30,190	3,44,715	22,048	3,369	3,70,132
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2023				For The Year Ended 31st March, 2023			
Gross Direct Premium	79,853	4,036	1,970	85,859	2,48,271	16,022	7,411	2,71,703
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	13,659	232	155	14,046	44,850	984	393	46,226
<b>Net Written Premium</b>	<b>66,194</b>	<b>3,804</b>	<b>1,815</b>	<b>71,813</b>	<b>2,03,421</b>	<b>15,038</b>	<b>7,018</b>	<b>2,25,477</b>
Add: Opening balance of UPR	86,469	7,560	219	94,248	58,838	6,667	31	65,537
Less: Closing balance of UPR	99,544	7,437	252	1,07,233	99,544	7,437	252	1,07,233
<b>Net Earned Premium</b>	<b>53,120</b>	<b>3,927</b>	<b>1,782</b>	<b>58,828</b>	<b>1,62,715</b>	<b>14,268</b>	<b>6,797</b>	<b>1,83,781</b>
<b>Gross Direct Premium</b>								
- In India	79,853	4,036	1,970	85,859	2,48,271	16,022	7,411	2,71,703
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Claims paid (Direct)	60,916	941	365	62,222	2,01,572	2,454	1,672	2,05,698
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,354	129	15	10,498	32,558	253	112	32,923
<b>Net Claim Paid</b>	<b>50,562</b>	<b>812</b>	<b>350</b>	<b>51,724</b>	<b>1,69,015</b>	<b>2,200</b>	<b>1,561</b>	<b>1,72,776</b>
Add: Claims Outstanding at the end of the year	24,816	2,145	801	27,762	24,816	2,145	801	27,762
Less: Claims Outstanding at the beginning of the year	26,938	2,672	960	30,570	19,516	2,721	689	22,926
<b>Net Incurred Claims</b>	<b>48,441</b>	<b>285</b>	<b>191</b>	<b>48,916</b>	<b>1,74,315</b>	<b>1,624</b>	<b>1,672</b>	<b>1,77,611</b>
<b>Claims Paid (Direct)</b>								
-In India	60,916	941	365	62,222	2,01,572	2,454	1,672	2,05,698
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	15,906	1,569	521	17,996	15,906	1,569	521	17,996
Estimates of IBNR and IBNER at the beginning of the period (net)	13,749	1,871	634	16,254	11,369	2,184	340	13,892

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2023				For The Year Ended 31st March, 2023			
Claims paid (Direct)	41,894	746	132	42,772	1,31,501	2,897	396	1,34,795
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,115	158	5	7,279	23,637	476	16	24,128
<b>Net Claim Paid</b>	<b>34,779</b>	<b>587</b>	<b>127</b>	<b>35,493</b>	<b>1,07,865</b>	<b>2,422</b>	<b>380</b>	<b>1,10,666</b>
Add Claims Outstanding at the end of the year	19,516	2,721	689	22,926	19,516	2,721	689	22,926
Less Claims Outstanding at the beginning of the year	18,907	1,792	118	20,817	11,388	2,894	447	14,729
<b>Net Incurred Claims</b>	<b>35,388</b>	<b>1,516</b>	<b>698</b>	<b>37,601</b>	<b>1,15,992</b>	<b>2,249</b>	<b>622</b>	<b>1,18,863</b>
<b>Claims Paid (Direct)</b>								
-In India	41,894	746	132	42,772	1,31,501	2,897	396	1,34,795
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	11,369	2,184	340	13,892	11,369	2,184	340	13,892
Estimates of IBNR and IBNER at the beginning of the period (net)	10,072	1,224	207	11,502	7,739	2,712	447	10,897

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Commission & Remuneration	20,835	2,337	361	23,533	63,304	6,522	1,047	70,873
Rewards	875	34	0	909	3,697	143	0	3,840
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>21,709</b>	<b>2,372</b>	<b>361</b>	<b>24,443</b>	<b>67,001</b>	<b>6,665</b>	<b>1,047</b>	<b>74,713</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	9,793	93	3	9,890	29,632	160	13	29,805
<b>Net Commission</b>	<b>11,916</b>	<b>2,279</b>	<b>358</b>	<b>14,553</b>	<b>37,369</b>	<b>6,506</b>	<b>1,034</b>	<b>44,908</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	3,005	102	-	3,107	9,034	333	-	9,366
Corporate Agents-Banks/FII/HFC	6,049	1,218	-	7,267	21,123	3,520	-	24,643
Corporate Agents-Others	5,508	753	361	6,622	16,304	1,997	1,046	19,348
Insurance Brokers	7,126	298	-	7,425	20,447	813	1	21,260
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	6	0	-	7	41	0	-	42
Insurance Marketing Firm	8	0	-	8	40	2	-	42
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	7	1	-	8	11	1	-	12
Others	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>21,709</b>	<b>2,372</b>	<b>361</b>	<b>24,443</b>	<b>67,001</b>	<b>6,665</b>	<b>1,047</b>	<b>74,713</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	21,709	2,372	361	24,443	67,001	6,665	1,047	74,713
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2023				For The Year Ended 31st March, 2023			
Commission & Remuneration	6,666	1,430	82	8,178	23,178	2,819	98	26,095
Rewards	1,239	289	-	1,528	3,623	430	-	4,053
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>7,905</b>	<b>1,719</b>	<b>82</b>	<b>9,705</b>	<b>26,801</b>	<b>3,249</b>	<b>98</b>	<b>30,148</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,273	113	8	3,394	15,523	249	30	15,802
<b>Net Commission</b>	<b>4,631</b>	<b>1,606</b>	<b>74</b>	<b>6,311</b>	<b>11,278</b>	<b>3,000</b>	<b>68</b>	<b>14,347</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	1,507	657	-	2,164	5,002	819	-	5,821
Corporate Agents-Banks/FII/HFC	1,461	533	-	1,994	6,165	1,256	-	7,421
Corporate Agents-Others	1,314	28	82	1,423	4,086	157	98	4,341
Insurance Brokers	3,616	496	-	4,112	11,513	1,011	-	12,525
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	4	3	-	7	19	3	-	22
Insurance Marketing Firm	4	2	-	6	16	2	-	18
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>7,905</b>	<b>1,719</b>	<b>82</b>	<b>9,705</b>	<b>26,801</b>	<b>3,249</b>	<b>98</b>	<b>30,148</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	7,905	1,719	82	9,705	26,801	3,249	98	30,148
Outside India	-	-	-	-	-	-	-	-

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
1	Employees' remuneration & welfare benefits	12,622	795	(49)	13,368	44,862	2,887	438	48,187
2	Travel, conveyance and vehicle running expenses	472	29	(1)	501	1,469	94	14	1,577
3	Training expenses	121	7	(1)	127	534	34	5	573
4	Rents, rates & taxes	561	35	(0)	596	1,638	105	16	1,759
5	Repairs	137	8	(1)	144	507	32	5	545
6	Printing & stationery	53	5	(1)	58	290	22	3	315
7	Communication expenses	182	11	(1)	192	718	46	7	771
8	Legal & professional charges	938	58	(1)	995	2,838	182	28	3,047
9	Auditors' fees, expenses etc								
	(a) as auditor	17	1	0	18	38	2	0	41
	(b) Certification Services	(0)	(0)	(0)	(0)	-	-	-	-
	(c) out of pocket expenses	(4)	(0)	(0)	(4)	1	0	0	1
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	6	0	0	7	6	0	0	7
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3,535	174	20	3,729	6,330	356	62	6,748
11	Interest & Bank Charges	143	9	(0)	152	482	31	5	518
12	Depreciation	1,209	74	(5)	1,278	4,406	282	43	4,731
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	653	61	(3)	710	2,505	190	24	2,720
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	(13)	(0)	(1)	(14)	118	9	1	128
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	0	0	(0)	(2)	(0)	(0)	(3)
	(c) Insurance	1	0	(0)	1	12	1	0	13
	(d) Miscellaneous expenses	171	11	1	183	318	20	3	342
	(e) Stamp duty	16	1	(0)	17	50	4	0	54
	(f) Electricity expense	52	3	(0)	55	205	13	2	221
	(g) Housekeeping charges	237	15	(1)	251	764	49	7	820
	(h) Data center charges	406	25	(2)	429	1,531	98	15	1,644
	(i) Agent training expenses	10	1	0	11	29	2	0	31
	(j) Medical fees	102	47	(0)	149	303	124	3	430
	(k) Call centre charges	169	10	(1)	179	607	39	6	651
	(l) Transaction processing services	529	33	1	563	1,240	79	12	1,331
	(m) Loss/(Profit) on Sale of Fixed Assets	53	3	1	57	42	3	0	45
	<b>TOTAL</b>	<b>22,377</b>	<b>1,418</b>	<b>(45)</b>	<b>23,749</b>	<b>71,841</b>	<b>4,703</b>	<b>702</b>	<b>77,246</b>
	In India	22,377	1,418	(45)	23,749	71,723	4,696	701	77,119
	Outside India	0	(0)	(0)	0	118	8	1	127

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March, 2023				For The Year Ended 31st March, 2023			
1	Employees' remuneration & welfare benefits	12,434	330	292	13,057	44,480	2,477	1,328	48,285
2	Travel, conveyance and vehicle running expenses	338	14	7	358	1,561	101	47	1,708
3	Training expenses	441	21	11	473	1,494	96	45	1,635
4	Rents, rates & taxes	353	17	8	378	1,267	82	38	1,386
5	Repairs	101	5	2	108	384	25	11	421
6	Printing & stationery	110	(1)	3	111	422	21	13	456
7	Communication expenses	285	15	7	307	857	55	26	938
8	Legal & professional charges	803	40	20	862	2,614	169	78	2,860
9	Auditors' fees, expenses etc								
	(a) As auditor	14	1	0	15	33	2	1	36
	(b) Certification Services	4	0	0	4	7	0	0	8
	(c) Out of Pocket Expenses	0	0	0	0	1	0	0	1
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,194	2	8	1,204	12,500	807	373	13,680
11	Interest & Bank Charges	144	7	4	155	426	28	13	467
12	Depreciation	987	47	23	1,058	3,528	228	105	3,861
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	65	(18)	(6)	40	3,393	219	101	3,714
15	Information Technology Expenses	531	(5)	12	538	2,002	101	60	2,163
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	60	(1)	1	61	248	13	7	268
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	0	0	0	(0)	(0)	(0)	(0)
	(c) Insurance	7	0	0	8	18	1	1	20
	(d) Miscellaneous expenses	52	3	1	57	115	7	3	126
	(e) Stamp duty	50	(2)	1	50	244	12	7	264
	(f) Electricity expense	25	1	0	26	134	9	4	146
	(g) Housekeeping charges	142	7	4	152	433	28	13	474
	(h) Data center charges	548	29	14	592	1,446	93	43	1,582
	(i) Agent training expenses	(2)	(2)	(1)	(4)	209	14	6	229
	(j) Medical fees	52	21	1	74	202	77	6	285
	(k) Call centre charges	237	10	5	253	998	64	30	1,092
	(l) Transaction processing services	222	10	5	237	819	53	24	896
	(m) Loss/(Profit) on Sale of Fixed Assets	0	(0)	(0)	0	9	1	0	10
	<b>TOTAL</b>	<b>19,199</b>	<b>552</b>	<b>424</b>	<b>20,175</b>	<b>79,843</b>	<b>4,783</b>	<b>2,383</b>	<b>87,010</b>
	In India	19,198	552	424	20,174	79,799	4,780	2,382	86,961
	Outside India	1	(0)	(0)	1	45	3	1	49

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

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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	<b>Authorised Capital</b>		
	60,00,00,000 equity shares of Rs.10 each (31st March 2023: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	<b>Issued Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st March, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
3	<b>Subscribed Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st March, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
4	<b>Called-up Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st March, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	<b>Paid-up Capital</b>	-	-
	50,77,84,530 Equity Shares of Rs 10 each (31st March, 2023: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
	<b>TOTAL</b>	<b>50,778</b>	<b>50,758</b>

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





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

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**
**[As certified by the Management]**

Shareholder	As at 31st March, 2024		As at 31st March, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	45.89%	23,30,06,086	45.91%
· Foreign	22,38,68,580	44.08%	22,38,68,580	44.10%
Investors				
· Indian	-	-	-	-
· Foreign *	5,09,09,864	10.03%	5,07,07,454	9.99%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
<b>TOTAL</b>	<b>50,77,84,530</b>	<b>100.00%</b>	<b>50,75,82,120</b>	<b>100.00%</b>

**Note :**

1. Number of shares allotted to Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)
2. Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

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

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

**PART A:**

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED**  
**AS AT QUARTER ENDED 31ST MARCH, 2024**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
(i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
(ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	23,30,06,086	45.89	23,301	-	-	-	-
(iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
(iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
(v)	Persons acting in concert	-	-	-	-	-	-	-	-
(vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
(i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
(ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	22,38,68,580	44.08	22,387	-	-	-	-
(iii)	Any other	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
(i)	Mutual Funds	-	-	-	-	-	-	-	-
(ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
(iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
(iv)	Insurance Companies	-	-	-	-	-	-	-	-
(v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
(vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
(vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
(viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
(ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
(i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
(ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
(iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
(iv)	Others:	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
(v)	Any other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	a) Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,09,09,864	10.03	5,091	-	-	-	-
	<b>Total</b>	<b>3</b>	<b>50,77,84,530</b>	<b>100.00</b>	<b>50,778</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5	-	-	-	-
	(iii) Mrs. 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	-	-	-	-
	ECE Industries Ltd.	1	4,71,931	0.02	47	-	-	-	-
	GRASIM Industries Limited.	1	1,36,98,09,351	52.71	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	18,45,06,156	7.10	18,451	-	-	-	-
	Rajratan Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Umanant Commercial Company Private Limited	1	3,74,44,766	1.44	3,744	-	-	-	-
	Vikram Holdings Pvt Ltd	1	1,050	0.00	0	-	-	-	-
	Vaibhav Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Birla Institute of Technology and Science	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.29	3,360	-	-	-	-
	Renuka Investments & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	Essel Mining & Industries Ltd.	1	5,36,92,810	2.07	5,369	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.08	2,801	-	-	-	-
	P.T. Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P.T. elegant Textile Industry (GDR)	1	11,32,250	0.04	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.10	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	3,76,49,337	1.45	3,765	-	-	1,51,42,337	40
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	52	4,80,44,319	1.85	4,804	-	-	-	-
ii)	Foreign Portfolio Investors	190	18,37,00,888	7.07	18,370	-	-	-	-
iii)	Financial Institutions/Banks	130	6,25,804	0.02	63	-	-	-	-
iv)	Insurance Companies	17	5,60,60,611	2.16	5,606	-	-	-	-
v)	FIH belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FIH belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	8	9,12,81,229	3.51	9,128	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	Foreign Body Corporate- Jomet Investments Limited	1	10,00,00,000	3.85	10,000	-	-	-	-
	Qualified Institutional Buyer	2	1,92,790	0.01	19	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	15,591	0.00	2	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,82,012	16,27,97,123	6.26	16,280	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	764	5,34,37,785	2.06	5,344	-	-	-	-
iii)	NBFCs registered with RBI	6	1,54,967	0.01	15	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,469	65,12,122	0.25	651	-	-	-	-
	Clearing Members	13	1,73,888	0.01	17	-	-	-	-
	Non Resident Indian Non Repatriable	3,788	48,33,425	0.19	483	-	-	-	-
	Bodies Corporate	2,246	4,78,84,149	1.84	4,788	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
	Trusts	38	17,14,649	0.07	171	-	-	-	-
	HUF	9,051	82,89,040	0.32	829	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.71	1,836	-	-	-	-
	Foreign Nationals	13	7,115	0.00	1	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	2,28,80,203	0.88	2,288	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>5,03,842</b>	<b>2,60,00,21,884</b>	<b>100</b>	<b>2,60,002</b>	<b>-</b>	<b>-</b>	<b>7,57,11,688</b>	<b>2.91</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 31st March, 2024	As at 31st March, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,25,969	1,38,288
	- Add: Additions during the year	247	87,680
	- Balance at the end of the year	2,26,216	2,25,969
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Employee Stock Option Outstanding	-	-
	- Balance at the beginning of the year	40	-
	- Additions during the year	96	40
	- Balance at the end of the year	136	40
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,26,351</b>	<b>2,26,009</b>

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

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

**FORM NL-11-BORROWINGS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

*(Amount in Rs. Lakhs)*

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

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

**FORM NL-12&12 A-INVESTMENT SCHEDULE**

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	26,781	36,459	83,473	82,528	1,10,254	1,18,987
2	Other Approved Securities	24,548	21,050	73,335	61,671	97,884	82,721
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,495	7,005	35,140	16,797	45,635	23,801
	(e) Other Securities						
	- Fixed Deposits	265	750	2,500	1,000	2,765	1,750
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,527	2,550	12,847	6,841	15,374	9,390
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,499	2,499	10,981	6,014	13,480	8,513
5	Other than Approved Investments	-	-	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills					-	-
2	Other Approved Securities	511	1,005	-	6,104	511	7,109
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	13	-	-	-	13	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,576	6,006	18,951	12,790	20,527	18,796
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	4,006	1,505	4,006	1,505
	(e) Other Securities						
	- Fixed Deposits	750	250	5,700	-	6,450	250
	- Commercial Papers	-	-	-	7,307	-	7,307
	- Certificate of Deposits	2,432	2,377	9,870	11,924	12,302	14,302
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	-	-	-	-	-	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	1,506	1,000	1,506	1,000
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>72,396</b>	<b>79,950</b>	<b>2,58,309</b>	<b>2,15,480</b>	<b>3,30,705</b>	<b>2,95,431</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 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023
<b>1</b>	<b>Long Term Investments--</b>						
	Book Value	67,115	70,312	2,18,276	1,74,850	2,85,390	2,45,162
	Market Value	66,506	69,393	2,15,591	1,70,855	2,82,096	2,40,248
<b>2</b>	<b>Short Term Investments--</b>						
	Book Value	5,281	9,638	40,033	40,630	45,315	50,268
	Market Value	5,271	9,644	40,014	40,633	45,285	50,277

**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 31st March, 2024	As at 31st March, 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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Provisions against Non-performing Loans**

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

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

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

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

*(Amount in Rs. Lakhs)*

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 31st March, 2024	As at 31st March, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	21,465	4,893	-	26,357	9,736	3,485	-	13,221	13,136	11,729
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	334	68	18	384	226	70	17	280	104	107
Information Technology Equipment	2,690	663	135	3,217	2,063	360	135	2,288	929	627
Vehicles	562	1,224	143	1,643	197	311	78	429	1,214	365
Office Equipment	770	262	62	970	580	125	61	643	327	190
Others:Leasehold Improvement	1,956	1,010	260	2,706	960	379	203	1,136	1,570	995
<b>TOTAL</b>	<b>27,775</b>	<b>8,120</b>	<b>617</b>	<b>35,278</b>	<b>13,762</b>	<b>4,731</b>	<b>495</b>	<b>17,998</b>	<b>17,279</b>	<b>14,013</b>
Capital Work in progress	325	1,527	1,829	24	-	-	-	-	24	325
Instangible Assets under development	14	2,428	2,313	129	-	-	-	-	129	14
<b>Grand Total</b>	<b>28,114</b>	<b>12,075</b>	<b>4,759</b>	<b>35,430</b>	<b>13,762</b>	<b>4,731</b>	<b>495</b>	<b>17,998</b>	<b>17,432</b>	<b>14,351</b>
<b>Previous Year</b>	21,894	13,308	7,088	28,114	10,198	3,861	296	13,762	14,351	

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



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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Cash (including cheques, drafts and stamps)*	236	59
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	8	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	13	10
	(b) Current Accounts	14,261	1,587
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>14,549</b>	<b>1,695</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	14,549	1,695
	Outside India	-	-

\*Cheques on hand amount to Rs. 192 lakhs as at 31st March, 2024.

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

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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	802	1,314
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	238	300
6	Others:		-
	(a) Advance to Suppliers	2,854	2,503
	(b) Other advances	4,697	4,289
	<b>TOTAL (A)</b>	<b>8,591</b>	<b>8,406</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	6,182	5,306
2	Outstanding Premiums	-	-
3	Agents Balances	122	84
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	810	2,216
6	Due from subsidiaries/ holding//Group Companies	62	6
7	Investments held for Unclaimed Amount of Policyholders	250	283
8	Others:		
	(a) Rent and other deposits	1,095	974
	(b) Input tax credit (net)	6,912	8,931
	(c) Other Recoverable	11	-
	(d) Receivable from Investment	272	-
	<b>TOTAL (B)</b>	<b>15,715</b>	<b>17,799</b>
	<b>TOTAL (A+B)</b>	<b>24,306</b>	<b>26,205</b>

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

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

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Agents' Balances	12,195	4,208
2	Balances due to other insurance companies	19,514	14,524
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	436	197
	(b) For Other Policies	2,445	2,048
5	Unallocated Premium	39,899	23,656
6	Sundry creditors	11,731	19,749
7	Due to subsidiaries/ holding /Group Companies	3,412	906
8	Claims Outstanding	27,756	22,891
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	104	188
11	Income accrued on Unclaimed amounts	25	15
12	Interest payable on debentures/bonds	-	-
13	Others:		
	(a) Tax deducted payable	4,099	2,659
	(b) Other statutory dues	12,260	9,322
	(c) Provident fund payable	356	317
	(d) Due to employees	3,414	2,951
	(e) Claims Payable	8	69
	<b>TOTAL</b>	<b>1,37,657</b>	<b>1,03,700</b>

**Details of Unclaimed Amounts and Investment Income thereon**

Particulars	As at 31st March, 2024	As at 31st March, 2023
Opening Balance	202	72
Add: Amount transferred to unclaimed amount	123	428
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	12
Add: Investment Income	11	11
Less: Amount paid during the year	207	322
Less: Transferred to SCWF	-	-
<b>Closing Balance of Unclaimed Amount</b>	<b>129</b>	<b>202</b>

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

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

**FORM NL-18-PROVISIONS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Reserve for Unexpired Risk	1,40,199	1,07,149
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits:		
	(a) For Gratuity	252	263
	(b) For Compensated absence	507	395
	(c) For Long Term Incentive Plan	888	747
5	Others:		
	(a) Free look Reserve	113	84
	<b>TOTAL</b>	<b>1,41,959</b>	<b>1,08,637</b>

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

## Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA  
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

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

**FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE**

(To the extent not written off or adjusted)

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

**FORM NL-20 -ANALYTICAL RATIOS**

S.No	Particular	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
1	Gross Direct Premium Growth Rate**	52%	36%	54%	57%
2	Gross Direct Premium to Net worth Ratio	1.21	3.45	0.69	2.17
3	Growth rate of Net Worth	-14%	-14%	140%	140%
4	Net Retention Ratio**	81%	79%	84%	83%
5	Net Commission Ratio**	14%	15%	9%	6%
6	Expense of Management to Gross Direct Premium Ratio**	37%	41%	35%	43%
7	Expense of Management to Net Written Premium Ratio**	36%	42%	37%	45%
8	Net Incurred Claims to Net Earned Premium**	54%	68%	64%	65%
9	Claims paid to claims provisions**	76%	70%	69%	76%
10	Combined Ratio**	90%	110%	101%	110%
11	Investment income ratio	8%	7%	2%	7%
12	Technical Reserves to net premium ratio **	1.59	0.57	1.81	0.58
13	Underwriting balance ratio	0.04	-0.15	-0.09	-0.20
14	Operating Profit Ratio	31%	-1%	55%	5%
15	Liquid Assets to liabilities ratio	0.26	0.26	0.31	0.31
16	Net earning ratio	8%	-6%	0%	-10%
17	Return on net worth ratio	8%	-17%	0%	-17%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.67	1.67	2.63	2.63
19	NPA Ratio			0%	0%
	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	6.22	-3.61	-0.06	-4.60
24	Book value per share	21.14	21.14	24.69	24.69

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

FORM NL-20 -ANALYTICAL RATIOS

\*\*SEGMENTAL REPORTING UPTO THE QUARTER ENDED 31ST MARCH 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
HIRE										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 31st Mar 2024	39%	78%	14%	40%	41%	73%	76%	114%	0.57	-0.19
Previous Period ended 31st Mar 2023	59%	82%	6%	43%	45%	71%	77%	116%	0.59	-0.27
Personal Accident										
Current Period ended 31st Mar 2024	38%	95%	31%	52%	54%	9%	27%	63%	0.60	0.28
Previous Period ended 31st Mar 2023	11%	94%	20%	50%	52%	16%	57%	68%	0.68	0.30
Travel Insurance										
Current Period ended 31st Mar 2024	55%	93%	33%	52%	55%	52%	19%	107%	0.31	-0.06
Previous Period ended 31st Mar 2023	293%	95%	1%	33%	35%	9%	97%	44%	0.13	0.55
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period ended 31st Mar 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15
Previous Period ended 31st Mar 2023	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20
Workmen's Compensation/ Employer's liability										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 31st Mar 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Mar 2023	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 31st Mar 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15
Previous Period ended 31st Mar 2023	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20
Total-Current Period ended 31st Mar 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15
Total-Previous Period ended 31st Mar 2024	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20

Current Period is Period Ended 31st March 2024  
Previous Period is Period Ended 31st March 2023

**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 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of expenses (including ESOP)	214	815	203	430
			b) Recovery of expenses	-	22	-	-
			c) Transfer of Liability (Employee Transfer)	-	-	-	22
			d) Transfer of Asset (Employee Transfer)	-	-	31	68
			e) Purchase of Assets (Others)	-	-	0	28
			f) Issue of Equity Share Capital including Securities Premium	-	-	-	14,535
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	1,657	2,453	-	-
			b) Reimbursement of Expenses (Rent)	77	280	33	79
			c) Recovery of Expenses	-	4	-	-
			d) Recovery of Rent	25	43	2	5
			e) Transfer of Asset (Employee Transfer)	-	-	2	2
			f) Transfer of Liability (Employee Transfer)	-	8	-	-
			g) Security Deposit Refundable (Liability)	4	4	2	4
			h) Security Deposit Receivable (Assets)	38	38	-	22
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	113	-	-
			b) Reimbursement of Expenses (Others)	950	3,126	1,144	3,230
			c) Transfer of Asset (Employee Transfer)	-	77	2	13
			d) Transfer of Liability (Employee Transfer)	-	12	-	12
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	569	1,268	55	152
			b) Reimbursement of Expenses (Rent)	21	23	-	4
			c) Reimbursement of Expenses (Others)	-	2	-	4
			d) Recovery of Rent	5	7	1	1
			e) Recovery of Expenses (Others)	-	0	-	-
			f) Transfer of Asset (Employee Transfer)	-	0	-	-
			g) Transfer of Liability (Employee Transfer)	-	-	9	9
			h) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	1	52	1	40
			b) Transfer of Assets (Employee Transfer)	-	-	-	12
			c) Recovery of Expenses (Others)	-	1	0	1
			d) Reimbursement of Expenses (Others)	-	-	13	36
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	3	3	-	0
			b) Reimbursement of Expenses (Rent)	9	12	-	-
			c) Security Deposit Receivable (Assets)	4	4	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	77	308	20	172
			b) Recovery of Expenses (Others)	-	2	-	-
			c) Transfer of Asset (Employee Transfer)	-	-	-	3
8	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as MMI Strategic Investments (Pty) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	-	-	-	13,965
9	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	-	24.7	-	20
			b) Group Insurance Refund	-	3	99	99
			c) Reimbursement of Expenses (Salary)	8.3	44.3	11	58
			d) Reimbursement of Expenses (Rent)	249	611	318	393
			e) Reimbursement of Expenses (Others)	-	2	-	-
			f) Transfer of Asset (Employee Transfer)	0	19	68	78
			g) Transfer of Liability (Employee Transfer)	13	17	-	10
			h) Transfer of Asset (Others)	-	-	1	2
			i) Recovery of Rent	9	12	2	3
			j) Recovery of Expenses (Salary)	-	151	-	-
			k) Recovery of Expenses (Others)	-	27	-	-
			l) Security Deposit Paid	-	34	22	45
			m) Security Deposit Received	-	0	-	-
			n) Insurance Deposit - Liability	1	1	-	-
			o) Insurance Deposit -Assets	-	-	0	0
			p) Interest on NCD	75	75	74	74
			q) Security Deposit Receivable (Assets)	140	140	107	107
			r) Security Deposit Refundable (Liability)	2	2	4	4
10	Grasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	-	-	-	1
			b) Group Insurance Refund	-	-	-	5
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	3	-	-
			b) Wellness Tracking services	39	164	432	1,744
			c) Transfer of Assets (Employee Transfer)	-	3	1	37
			d) Transfer of Liability (Employee Transfer)	-	6	-	-
			e) Sale of Assets	-	-	-	7
			f) Purchase of Assets (Others)	-	1	-	7
			g) Recovery of Rent	(3)	42	21	82
			h) Recovery of Expense (Others)	-	-	113	149
			i) Reimbursement of Expenses (Others)	-	-	-	0
			j) Recovery of Expenses (Salary)	57	57	-	-
12	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	-	1,648	108	216



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

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2023	For The Year Ended 31st March, 2023
13	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Insurance Receipts	-	-	-	392
			b) Reimbursement of Expenses (Rent)	20	50	14	39
			c) Transfer of Liability (Employee Transfer)	2	3	-	-
			d) Recovery of Rent	11	16	1	3
			e) Reimbursement of Expenses (others)	-	6	4	7
			f) Recovery of expense	-	4	-	-
			g) Sharing of security deposit	-	-	-	1
			h) Security Deposit Received	-	3	1	1
			i) Security Deposit Refundable (Liability)	2	2	1	2
			j) Security Deposit Receivable (Assets)	14	14	-	10
14	Metropolitan International Support (Pty) Ltd.	Other Related party	a) Reimbursement of expenses (Others)	-	-	1	28
			b) TDS Recovery	23	57	-	-
15	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	-	267	-	66,427
16	MS Ultratech Cement Ltd	Fellow subsidiary of Entity having joint control	a) Group Insurance Refund	-	-	-	0.02
17	Aditya Birla Management Corporation Private Limited	Other related party	a) Reimbursement of Expenses (Others)	-	-	5	5
			b) Transfer of Asset (Others)	-	-	-	0.31
			c) Transfer of Liability (Employee Transfer)	-	-	1	4
18	Momentum Metropolitan Services Private Limited (Formerly Known as MMI BUSINESS AND TECHNOLOGY SOLUTIONS PRIVATE LIMITED)	Other Related party	a) Group Insurance Receipts(Net of Refund)	-	17	-	34
			b) Insurance Deposit - Liability	4	4	-	-
19	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	42	214	44	104
20	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	11	27	6	14
21	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	64	254	41	122
22	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	51	51	-	-
			b) Transfer of Liability (Employee Transfer)	-	7	-	-
			c) Reimbursement of Expenses (Others)	22	23	-	-
			d) Recovery of Expenses (Rent)	5	5	-	-
23	Mr. Mavank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	129	1,007	120	543
			b) Insurance Receipts Received	1	1	1	1
24	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	65	332	73	276
25	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	-	-	18	134
26	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	9	49	5	5
27	Veer Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	26	51	-	-

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

**PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST MARCH, 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 provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Entity having joint control	23	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	1,138	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	566	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	792	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	15	Receivable	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	13	Payable	No	-	-	-
7	Aditya Birla Capital Technology Services Ltd.	Subsidiary of entity having joint control	91	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	405	Payable	No	-	-	-
9	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	1,000	Investment in NCD	No	-	-	-
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	42	Receivable	No	-	-	-
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	259	Payable	No	-	-	-
12	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	5	Receivable	No	-	-	-
13	Metropolitan International Support (Pty) Ltd.	Other Related party	23	Receivable	No	-	-	-
14	Birla Management Centre Service Pvt. Ltd.	Other related party	46	Payable	No	-	-	-
15	Aditya Birla Educational Trust	Other related party	7	Payable	No	-	-	-
16	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	71	Payable	No	-	-	-



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

**FORM NL-22 RECEIPT & PAYMENT SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Year Ended 31st March, 2024	Year Ended 31st March, 2023
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Premium received from policy holder, including advance receipts, other receipts	4,52,758	3,28,102
Payments to the re-insurer, net of commission and Claims	(7,918)	(1,156)
Payments of claims	(2,05,709)	(1,34,840)
Payments of commission and brokerage	(66,764)	(29,034)
Payments of other operating expenses	(1,08,018)	(1,00,930)
Deposit, advances and staff loans	(879)	(4,604)
Service Tax / Goods and service tax paid	(29,560)	(19,971)
Other payments	283	(351)
<b>Cash inflows / (outflows) before extraordinary items</b>	<b>34,191</b>	<b>37,216</b>
Cash flows from extraordinary operations	-	-
<b>Net cash inflows / (outflows) from operating activities (A)</b>	<b>34,191</b>	<b>37,216</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets (including intangible asset under development and capital advances)	(7,394)	(6,305)
Sale / Disposal of fixed assets	78	86
Purchase of investments	(1,80,328)	(2,70,919)
Sale of investments	1,45,040	1,28,080
Rent / Interest / Dividends received	21,000	13,270
<b>Net cash flows from investing activities (B)</b>	<b>(21,604)</b>	<b>(1,35,789)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds from share capital (including share premium)	267	94,927
<b>Net cash flows from financing activities (C)</b>	<b>267</b>	<b>94,927</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net changes in cash and cash equivalents (A+B+C)</b>	<b>12,854</b>	<b>(3,646)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>1,695</b>	<b>5,341</b>
<b>Cash and cash equivalents at the end of the year (Refer NL 15)</b>	<b>14,549</b>	<b>1,695</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>12,854</b>	<b>(3,646)</b>
<b>Cash and cash equivalents comprise (Refer NL 15)</b>		
Balances with banks		
On current accounts	14,261	1,587
On Deposits	52	49
Cash on hand	236	59
<b>Total cash and bank balances at end of the year</b>	<b>14,549</b>	<b>1,695</b>

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

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

STATEMENT OF ADMISSIBLE ASSETS :  
AS AT 31ST MARCH, 2024

(Amount in Rs. Lakhs)

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	72,396	72,396
	Policyholders as per NL-12 A of BS	2,58,309	-	2,58,309
(A)	Total Investments as per BS	<b>2,58,309</b>	<b>72,396</b>	<b>3,30,705</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	17,432	-	17,432
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	7,665	-	7,665
	Current Assets:			
(E)	Cash & Bank Balances as per BS	14,548	0	14,549
(F)	Advances and Other assets as per BS	22,961	1,345	24,306
(G)	Total Current Assets as per BS...(E)+(F)	<b>37,509</b>	<b>1,345</b>	<b>38,855</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	636	1,085	1,720
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	35	6	42
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	<b>3,13,250</b>	<b>73,741</b>	<b>3,86,992</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,336	1,091	9,427
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	<b>3,04,914</b>	<b>72,650</b>	<b>3,77,565</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	104	-	104
	(b) Leasehold Improvements	1,570	-	1,570
	(c ) Software	5,991	-	5,991
	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	119	-	119
(c )	Co-insurer's balances outstanding for more than ninety days	5	-	5
(d)	Investments pertaining to Unclaimed Policyholder's accounts	250	-	250
(e )	Service Tax Unutilized Credit outstanding for more than ninety days	182	-	182
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	52	1,085	1,137
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	27	-	27
(h)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
(i)	Other Reinsurer's balances outstanding for more than 180 days	-	-	-
(j)	Fair value change account	35	6	42

## 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 31ST MARCH, 2024**

*(Amount in Rs. Lakhs)*

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,78,455	1,40,199
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,78,455	1,40,199
(d)	Outstanding Claim Reserve (other than IBNR reserve)	12,477	9,760
(e)	IBNR reserve	20,453	17,996
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>2,11,385</b>	<b>1,67,955</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 AT 31ST MARCH, 2024.

*(Amount in Rs. Lakhs)*

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	3,70,132	2,93,090	2,10,068	1,77,611	58,618	53,283	58,618
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	<b>Total</b>	<b>3,70,132</b>	<b>2,93,090</b>	<b>2,10,068</b>	<b>1,77,611</b>	<b>58,618</b>	<b>53,283</b>	<b>58,618</b>



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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH, 2024**

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,04,915
	Deduct:	-
(B)	Current Liabilities as per BS	1,67,955
(C)	Provisions as per BS	1,760
(D)	Other Liabilities	1,09,769
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	25,431
	Shareholder's FUNDS	
(F)	Available Assets	72,650
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	72,650
(I)	Total ASM (E+H)	98,081
(J)	Total RSM	58,618
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.67</b>

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

**FORM NL-27 -PRODUCTS INFORMATION**

**Products Information**

*List below the products and/or add-ons introduced during the Quarter ended 31st March, 2024.*

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Activ One (Max+, VIP and VIP+)	153	ADIHLIP24097V012324	Health	Class rated product	06.10.2023



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

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

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

(Business within India)

Periodicity of Submission: Quarterly (As at 31st March, 2024)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	72,396
	Investments (Policyholders)		2,58,309
2	Loans	9	-
3	Fixed Assets	10	17,432
4	Current Assets		
	a. Cash & Bank Balance	11	14,549
	b. Advances & Other Assets	12	24,306
5	Current Liabilities		
	a. Current Liabilities	13	1,37,654
	b. Provisions	14	1,41,959
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,69,791
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>2,77,169</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	17,432
3	Cash & Bank Balance (if any)	11	14,549
4	Advances & Other Assets (if any)	12	24,306
5	Current Liabilities	13	1,37,654
6	Provisions	14	1,41,959
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,69,791
	<b>(B)</b>		<b>(53,536)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>3,30,705</b>

S.No	'Investment' represented as	Reg. %	SH		PII	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)						
1	G. Sec.	Not less than 20%	-	26,781	83,473	1,10,254	33%	-	1,10,254	1,08,693
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	51,840	1,56,808	2,08,648	63%	-	2,08,648	2,05,887
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	5,026	25,334	30,360	9%	-	30,360	30,094
	b. Other Investment		-	-	-	-	0%	-	-	-
	2. Approved Investments		-	15,524	76,131	91,656	28%	42	91,698	91,401
	3. Other Investments		-	-	-	-	0%	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>72,390</b>	<b>2,58,274</b>	<b>3,30,663</b>	<b>100%</b>	<b>42</b>	<b>3,30,705</b>	<b>3,27,382</b>

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

**PART - B**

**Statement of Accretion of Assets**

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	1,07,196	36%	3,057	9%	1,10,254	33%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,06,213	69%	2,435	7%	2,08,648	63%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	9,487	3%	5,499	17%	14,986	5%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments		15,400	5%	(26)	0%	15,374	5%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		66,370	22%	25,286	76%	91,656	28%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	<b>TOTAL</b>		<b>2,97,470</b>	<b>100%</b>	<b>33,193</b>	<b>100%</b>	<b>3,30,663</b>	<b>100%</b>

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

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

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

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31st Mar 2024	As % of total for this class	As at 31st Mar 2023	As % of total for this class	As at 31st Mar 2024	As % of total for this class	As at 31st Mar 2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	78,310	24%	64,011	22%	78,770	24%	64,574	22%
AA or better	1,135	0%	1,141	0%	1,231	0%	1,244	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)	2,47,936	76%	2,25,373	78%	2,50,704	76%	2,29,613	78%
	<b>3,27,382</b>	<b>100%</b>	<b>2,90,525</b>	<b>100%</b>	<b>3,30,705</b>	<b>100%</b>	<b>2,95,431</b>	<b>100%</b>
<b>Breakdown By Residual Maturity</b>								
Upto 1 year	24,746	8%	31,481	11%	24,775	7%	31,472	11%
More than 1 year and upto 3 years	63,902	20%	36,372	13%	64,561	20%	36,892	12%
More than 3 years and upto 7 years	1,50,914	46%	1,53,182	53%	1,53,609	46%	1,57,501	53%
More than 7 years and upto 10 years	40,567	12%	33,113	11%	40,561	12%	33,196	11%
above 10 years	26,713	8%	17,582	6%	26,658	8%	17,574	6%
<b>Any other</b>								
Mutual Fund	20,539	6%	18,796	6%	20,539	6%	18,796	6%
	<b>3,27,382</b>	<b>100%</b>	<b>2,90,525</b>	<b>100%</b>	<b>3,30,705</b>	<b>100%</b>	<b>2,95,431</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,08,693	33%	1,16,631	40%	1,10,254	33%	1,18,987	40%
b. State Government	97,194	30%	87,946	30%	98,394	30%	89,830	30%
c. Corporate Securities	91,740	28%	65,152	22%	92,303	28%	65,818	22%
d. Any other (includes FD and MF)	29,754	9%	20,796	7%	29,754	9%	20,796	7%
	<b>3,27,382</b>	<b>100%</b>	<b>2,90,525</b>	<b>100%</b>	<b>3,30,705</b>	<b>100.00%</b>	<b>2,95,431</b>	<b>100%</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)

[illegible]

Aditya Birla Health Insurance Co. Limited  
Registration No. 153 and Dated 11 July 2016FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
Statement as at 31st March 2024

(Amount in Rs. Lakhs)														
S.No	Category of Investment	Category Code	For the Quarter Ended 31st March 2024				Upto the Year Ended 31st March 2024				Upto the Year Ended 31st March 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	CGSB	1,05,564	2,038	1.93%	1.93%	1,09,567	8,466	7.73%	7.73%	97,767	7,082	7.24%	7.24%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,060	157	4.39%	4.39%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	98,670	1,752	1.78%	1.78%	99,494	7,157	7.19%	7.19%	80,115	5,544	6.92%	6.92%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	2,364	41	7.81%	7.81%	2,345	-	0.00%	0.00%
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,500	25	7.28%	7.28%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	12,004	228	0	0	8,904	667	0	0	6,341	464	0	0
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
(b) OTHER INVESTMENTS (HOUSING)														
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	15,386	266	1.73%	1.73%	14,578	994	6.82%	6.82%	8,521	544	6.38%	6.38%
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	IKOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,000	(279)	-268.20%	-268.20%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	16,004	290	1.81%	1.81%	13,276	949	7.15%	7.15%	3,568	229	6.41%	6.41%
D09	Corporate Securities - Debentures	ECOS	32,652	639	1.96%	1.96%	29,745	2,352	7.91%	7.91%	9,902	767	7.75%	7.75%
D10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	999	19	1.91%	1.91%	999	75	7.48%	7.48%	999	75	7.46%	7.46%
D16	Deposits - Deposit with Scheduled Banks, Fb (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	3,284	68	2.11%	2.11%	2,330	188	8.11%	8.11%	372	21	5.53%	5.53%
D17	Deposits - CDs with Scheduled Banks	EDCD	5,717	101	1.78%	1.78%	6,063	437	7.51%	7.51%	6,495	179	7.15%	7.15%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	3,111	29	7.69%	7.69%	4,962	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	11,670	205	1.76%	1.76%	10,064	718	7.14%	7.14%	7,805	427	5.48%	5.48%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,111	17	1.86%	1.86%	1,022	73	7.47%	7.47%	2,149	110	5.19%	5.19%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETP	11	-	0.00%	0.00%	11	-	0.00%	0.00%	-	-	0.00%	0.00%
E	OTHER INVESTMENTS													
TOTAL			3,02,829	5,623	1.86%	1.86%	2,96,641	22,145	7.47%	7.47%	2,24,063	15,344	6.85%	6.85%

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

FORM NL-32-DOWN GRADING OF INVESTMENT

Statement as on 31st March, 2024

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								
	NIL	-	-	-	-	-	-	-	-

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

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

Statement as at 31st March, 2024

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st March, 2024			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	3	-	438	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	<b>Total (A)</b>	<b>3</b>	<b>-</b>	<b>438</b>	<b>-</b>	<b>1%</b>
	<b>Within India</b>					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	61,455	-	-	80%
3	GIC Re	1	15,064	85	-	20%
4	Other	-	-	-	-	0%
	<b>Total (B)</b>	<b>3</b>	<b>76,519</b>	<b>85</b>	<b>-</b>	<b>99%</b>
	<b>Grand Total (C) = (A) + (B)</b>	<b>6</b>	<b>76,519</b>	<b>523</b>	<b>-</b>	<b>100%</b>

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS  
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST MARCH 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 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024	For The Quarter Ended 31st Mar 2024
Andhra Pradesh	-	-	-	-	-	-	1,813	503	-	-	-	2,316	2,316
Arunachal Pradesh	-	-	-	-	-	-	52	2	-	-	-	54	54
Assam	-	-	-	-	-	-	1,590	45	-	-	-	1,635	1,635
Bihar	-	-	-	-	-	-	1,137	80	-	-	-	1,217	1,217
Chhattisgarh	-	-	-	-	-	-	549	26	-	-	-	575	575
Goa	-	-	-	-	-	-	138	8	-	-	-	146	146
Gujarat	-	-	-	-	-	-	7,205	412	-	-	-	7,617	7,617
Haryana	-	-	-	-	-	-	7,646	254	97	-	-	7,997	7,997
Himachal Pradesh	-	-	-	-	-	-	100	8	-	-	-	108	108
Jharkhand	-	-	-	-	-	-	595	27	-	-	-	622	622
Karnataka	-	-	-	-	-	-	23,842	773	35	-	-	24,650	24,650
Kerala	-	-	-	-	-	-	2,256	45	-	-	-	2,301	2,301
Madhya Pradesh	-	-	-	-	-	-	3,231	289	-	-	-	3,521	3,521
Maharashtra	-	-	-	-	-	-	41,681	2,973	632	-	-	45,287	45,287
Manipur	-	-	-	-	-	-	69	4	-	-	-	73	73
Meghalaya	-	-	-	-	-	-	42	3	-	-	-	45	45
Mizoram	-	-	-	-	-	-	2	0	-	-	-	2	2
Nagaland	-	-	-	-	-	-	11	3	-	-	-	15	15
Odisha	-	-	-	-	-	-	1,137	53	-	-	-	1,190	1,190
Punjab	-	-	-	-	-	-	742	57	-	-	-	799	799
Rajasthan	-	-	-	-	-	-	2,415	294	-	-	-	2,709	2,709
Sikkim	-	-	-	-	-	-	61	7	-	-	-	68	68
Tamil Nadu	-	-	-	-	-	-	4,720	261	-	-	-	4,982	4,982
Telangana	-	-	-	-	-	-	11,082	1,021	-	-	-	12,103	12,103
Tripura	-	-	-	-	-	-	90	4	-	-	-	93	93
Uttarakhand	-	-	-	-	-	-	304	16	-	-	-	320	320
Uttar Pradesh	-	-	-	-	-	-	4,113	179	-	-	-	4,292	4,292
West Bengal	-	-	-	-	-	-	2,564	126	-	-	-	2,690	2,690
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>1,19,187</b>	<b>7,476</b>	<b>763</b>	-	-	<b>1,27,426</b>	<b>1,27,426</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	9	1	-	-	-	10	10
Chandigarh	-	-	-	-	-	-	116	9	-	-	-	126	126
Dadra and Nagar Haveli	-	-	-	-	-	-	16	2	-	-	-	18	18
Daman & Diu	-	-	-	-	-	-	10	1	-	-	-	11	11
Govt. of NCT of Delhi	-	-	-	-	-	-	2,329	119	-	-	-	2,448	2,448
Jammu & Kashmir	-	-	-	-	-	-	121	6	-	-	-	127	127
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	1	-	-	-	-	1	1
Poducherry	-	-	-	-	-	-	22	3	-	-	-	25	25
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>2,623</b>	<b>142</b>	<b>+</b>	-	-	<b>2,765</b>	<b>2,765</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>1,21,810</b>	<b>7,618</b>	<b>763</b>	-	-	<b>1,30,191</b>	<b>1,30,191</b>

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS  
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31ST MARCH 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 Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024	Upto The Year Ended 31st Mar 2024
Andhra Pradesh	-	-	-	-	-	-	4,617	1,166	-	-	-	5,783	5,783
Arunachal Pradesh	-	-	-	-	-	-	139	5	-	-	-	144	144
Assam	-	-	-	-	-	-	3,932	140	-	-	-	4,072	4,072
Bihar	-	-	-	-	-	-	2,967	245	-	-	-	3,212	3,212
Chhattisgarh	-	-	-	-	-	-	1,281	73	-	-	-	1,354	1,354
Goa	-	-	-	-	-	-	392	21	-	-	-	413	413
Gujarat	-	-	-	-	-	-	18,684	1,256	-	-	-	19,940	19,940
Haryana	-	-	-	-	-	-	27,588	1,019	684	-	-	29,291	29,291
Himachal Pradesh	-	-	-	-	-	-	312	26	-	-	-	338	338
Jharkhand	-	-	-	-	-	-	1,578	81	-	-	-	1,659	1,659
Karnataka	-	-	-	-	-	-	67,849	2,634	734	-	-	71,217	71,217
Kerala	-	-	-	-	-	-	4,907	135	-	-	-	5,042	5,042
Madhya Pradesh	-	-	-	-	-	-	7,513	639	-	-	-	8,152	8,152
Maharashtra	-	-	-	-	-	-	1,17,955	9,545	1,950	-	-	1,29,450	1,29,450
Manipur	-	-	-	-	-	-	134	7	-	-	-	141	141
Meghalaya	-	-	-	-	-	-	132	7	-	-	-	139	139
Mizoram	-	-	-	-	-	-	5	1	-	-	-	7	7
Nagaland	-	-	-	-	-	-	33	6	-	-	-	40	40
Odisha	-	-	-	-	-	-	3,236	166	-	-	-	3,402	3,402
Punjab	-	-	-	-	-	-	3,619	197	-	-	-	3,816	3,816
Rajasthan	-	-	-	-	-	-	6,030	666	-	-	-	6,697	6,697
Sikkim	-	-	-	-	-	-	154	13	-	-	-	167	167
Tamil Nadu	-	-	-	-	-	-	12,657	694	-	-	-	13,351	13,351
Telangana	-	-	-	-	-	-	28,747	1,793	-	-	-	30,540	30,540
Tripura	-	-	-	-	-	-	198	9	-	-	-	208	208
Uttarakhand	-	-	-	-	-	-	847	52	-	-	-	899	899
Uttar Pradesh	-	-	-	-	-	-	12,216	581	-	-	-	12,798	12,798
West Bengal	-	-	-	-	-	-	6,088	333	-	-	-	6,421	6,421
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>3,33,814</b>	<b>21,511</b>	<b>3,369</b>	-	-	<b>3,58,693</b>	<b>3,58,693</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	20	1	-	-	-	22	22
Chandigarh	-	-	-	-	-	-	371	22	-	-	-	392	392
Dadra and Nagar Haveli	-	-	-	-	-	-	64	8	-	-	-	72	72
Daman & Diu	-	-	-	-	-	-	50	5	-	-	-	54	54
Govt. of NCT of Delhi	-	-	-	-	-	-	10,004	478	-	-	-	10,483	10,483
Jammu & Kashmir	-	-	-	-	-	-	300	16	-	-	-	316	316
Ladakh	-	-	-	-	-	-	2	0	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	1	0	-	-	-	1	1
Poducherry	-	-	-	-	-	-	90	7	-	-	-	97	97
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>10,901</b>	<b>537</b>	-	-	-	<b>11,439</b>	<b>11,439</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>3,44,715</b>	<b>22,048</b>	<b>3,369</b>	-	-	<b>3,70,132</b>	<b>3,70,132</b>



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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For The Quarter Ended 31st March 2024		For The Quarter Ended 31st March 2023		For the Year Ended 31st March 2024		For the Year Ended 31st March 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	1,21,810	1,45,246	79,854	1,26,852	3,44,715	4,90,245	2,48,271	4,54,855
7	Personal Accident	7,618	67,432	4,036	49,583	22,048	1,99,542	16,022	1,68,811
8	Travel	763	4	1,969	2	3,369	29	7,410	9
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 31st March 2024		For the Year Ended 31st March 2024		For the Quarter 31st March 2023		For the Year Ended 31st March 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	78,622	19,069	2,54,066	53,625	69,240	12,530	2,20,323	36,802
2	Corporate Agents-Banks	68,498	20,008	2,37,194	64,084	53,373	13,681	2,24,208	50,397
3	Corporate Agents -Others	3,139	14,688	5,589	44,140	844	8,915	3,382	30,226
4	Brokers	49,908	73,915	1,54,876	1,99,039	42,897	46,641	1,45,148	1,35,275
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	8,075	1,643	19,619	5,838	3,633	859	15,612	6,345
	Online (Through Company Website)	3,711	717	15,378	2,847	5,869	3,133	12,904	12,301
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	279	60	1,741	313	292	52	991	189
9	Point of sales person (Direct)	247	52	419	81	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	203	39	934	165	289	49	1,107	170
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>2,12,682</b>	<b>1,30,191</b>	<b>6,89,816</b>	<b>3,70,132</b>	<b>1,76,437</b>	<b>85,859</b>	<b>6,23,675</b>	<b>2,71,703</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>2,12,682</b>	<b>1,30,191</b>	<b>6,89,816</b>	<b>3,70,132</b>	<b>1,76,437</b>	<b>85,859</b>	<b>6,23,675</b>	<b>2,71,703</b>

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 31ST MARCH 2024**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	25,022	102	150	25,274
2	Claims reported during the period	3,92,027	346	2,171	3,94,544
	(a) Booked During the period	3,90,580	329	2,168	3,93,077
	(b) Reopened during the Period	1,447	17	3	1,467
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,85,421	244	2,083	3,87,748
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	16,431	119	58	16,608
	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	15,197	85	180	15,462
	Less than 3months	15,035	85	135	15,255
	3 months to 6 months	120	-	45	165
	6months to 1 year	42	-	-	42
	1year and above	-	-	-	-

**FOR THE YEAR ENDED 31ST MARCH 2024**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	13,078	101	210	13,389
2	Claims reported during the period	13,19,092	1,297	8,476	13,28,865
	(a) Booked During the period	13,15,321	1,246	8,427	13,24,994
	(b) Reopened during the Period	3,771	51	49	3,871
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	12,59,559	774	8,206	12,68,539
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	57,414	539	300	58,253
	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	15,197	85	180	15,462
	Less than 3months	15,035	85	135	15,255
	3 months to 6 months	120	-	45	165
	6months to 1 year	42	-	-	42
	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 31ST MARCH 2024**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	16,596	917	402	17,914
2	<u>Claims reported during the period</u>	70,715	1,528	409	72,652
	(a) Booked During the period	69,698	1,426	404	71,528
	(b) Reopened during the Period	1,018	101	5	1,124
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	57,933	877	381	59,191
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	18,670	918	117	19,705
	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>	10,708	650	312	11,670
	Less than 3months	10,610	650	287	11,547
	3 months to 6 months	56	-	25	80
	6months to 1 year	43	-	-	43
	1year and above	-	-	-	-

**FOR THE YEAR ENDED 31ST MARCH 2024**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	9,861	592	486	10,939
2	<u>Claims reported during the period</u>	2,53,103	5,616	2,118	2,60,838
	(a) Booked During the period	2,50,428	5,295	2,048	2,57,771
	(b) Reopened during the Period	2,675	321	70	3,066
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,92,936	2,293	1,686	1,96,914
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	59,320	3,265	607	63,192
	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>	10,708	650	312	11,670
	Less than 3months	10,610	650	287	11,547
	3 months to 6 months	56	-	25	80
	6months to 1 year	43	-	-	43
	1year and above	-	-	-	-

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

FORM NL-38- DEVELOPMENT OF LOSSES

Name of Insurer: Aditya Birla Health Insurance Company Limited

Date: 31.03.2024

WITHIN INDIA

(Amount in Rs. Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024
A) Ultimate Net loss Cost - Original Estimate	NA	NA	NA	149	1,387	2,032	2,928	4,374	8,481	11,606	17,726
B) Net Claims Provisions	NA	NA	NA	70	223	492	698	1,359	1,241	2,091	2,533
C) Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	132	1,324	1,859	2,575	3,869	8,187	11,223	NA
two year later - 2nd Diagonal	NA	NA	NA	136	1,327	1,866	2,589	3,915	8,249	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	136	1,327	1,867	2,599	3,935	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	136	1,328	1,872	2,605	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	136	1,328	1,874	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	136	1,328	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	NA	136	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	132	1,333	1,913	2,755	4,080	8,370	11,430	NA
two year later - 2nd Diagonal	NA	NA	NA	136	1,328	1,878	2,603	3,926	8,283	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	136	1,331	1,874	2,605	3,935	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	136	1,328	1,873	2,606	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	136	1,328	1,874	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	136	1,328	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	NA	136	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Favourable / (unfavourable) development Amount											
(A-D)	NA	NA	NA	13	60	158	322	438	197	176	NA
In %	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[(A-D)/A]	NA	NA	NA	9%	4%	8%	11%	10%	2%	2%	NA

**Note:**

Please note that paid amount is exclusive of Claims pertaining to Health Assessment, Fitness Assessment, Annual Health Check - up and Emergency Assistance services.

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

FORM NL-39 -AGEING OF CLAIMS

**FOR THE QUARTER ENDED 31ST MARCH 2024**

(Amount in Rs. Lakhs)

[illegible]

**FOR THE YEAR ENDED 31ST MARCH 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 31st March, 2024**

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		165
2	No. of branches approved during the year (year ended March 31, 2024)		38
3	No. of branches opened during the year	Out of approvals of previous year	27
4		Out of approvals of this year	33
5	No. of branches closed during the year (year ended March 31, 2024)		-
6	No of branches at the end of the year (year ended March 31, 2024)		225
7	No. of branches approved but not opened		5
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		225
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		12
	(d) Women Director		2
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		6,435
	(b) Off-roll:		366
	(c) Total		6,801
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,12,115
	(b) Corporate Agents-Banks		18
	(c)Corporate Agents-Others		50
	(d) Insurance Brokers		296
	(e) Web Aggregators		12
	(f) Insurance Marketing Firm		44
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		1,066
	(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	6,115	1,07,125
Recruitments during the quarter	1,003	6,901
Attrition during the quarter	683	425
Number at the end of the quarter	6,435	1,13,601

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 March 31, 2024
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	Till January 31, 2024
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Dr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Dr. Nandakumar Jairam	Independent Director	Director	-
11	Mr. N K Prasad	Independent Director	Director	-
12	Mr. Dhananjaya Tambe	Independent Director	Director	-
13	Mr. Navin Puri	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Operating Officer & Chief Financial Officer	KMP	-
16	Mr. Mahesh Kumar Radhakrishnan	Chief Compliance & Risk Officer	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
18	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
19	Mr. Dhruv Shankar	Head - Digital	KMP	-
20	Ms. Anu Raj	Head - Marketing	KMP	-
21	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
22	Mr. Nirav Shah	Appointed Actuary	KMP	-
23	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
24	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
25	Ms. Bhavita Nandu	Company Secretary	KMP	-

**Notes:-**

- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016  
(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



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

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

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST MARCH, 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	28,434	10,563	7,04,825
		Social	5,578	3,960	3,45,102
7	Personal Accident	Rural	19,225	1,245	10,51,348
		Social	3,967	416	9,17,424
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	47,659	11,808	17,56,173
		Social	9,545	4,376	12,62,526

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

#### STATEMENT FOR THE QUARTER ENDED 31st March 2024

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ended 31st March 2024	Upto the Quarter Ended 31st March 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	-	-
<b>TOTAL</b>	-	-

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

**FORM NL-45 - GREIVANCE DISPOSAL**

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	-	6	1	2	3	-	13
b)	Claims Related	45	1,005	90	247	685	28	2,952
c)	Policy Related	3	98	47	23	29	2	447
d)	Premium Related	1	36	8	5	22	2	122
e)	Refund Related	-	25	11	8	5	1	76
f)	Coverage Related	1	2	1	2	-	-	10
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	2	34	8	10	17	1	91
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	5	68	22	23	24	4	261
	<b>Total</b>	<b>57</b>	<b>1,274</b>	<b>188</b>	<b>320</b>	<b>785</b>	<b>38</b>	<b>3,972</b>

2	Total No. of policies during previous year:*	46,67,642
3	Total No. of claims during previous year:	8,26,157
4	Total No. of policies during current year:*	36,28,973
5	Total No. of claims during current year:	13,28,866
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	3
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	22

\*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	38	100%	-	-	38	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	<b>38</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>38</b>	<b>100%</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 31st March, 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

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

**FORM NL-47 - PROFILE & PERFORMANCE OF PRODUCTS**

**PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS DURING THE FY 2023-24.**

S. N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 year and less than 3 years	No of Policies completed 3 years not less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=r+s+t+u+v
1	ADHILP23130V042223	Active Assure	2,99,998	15-11-2017	81%	148%	90%	8%	730	728	67%	1,13,439	8,677	5,565	-	-	-	1,27,681
2	ADHILP21062V022021	Active Care	760	06-05-2019	56%	108%	91%	6%	8	8	74%	571	53	-	-	-	-	626
3	ADHILP22080V012223	Active Fit	59,726	21-09-2022	36%	111%	92%	7%	112	110	99%	22,607	2,951	3,439	-	-	-	28,997
4	ADHILP24102V022324	Active Health	8,47,430	25-11-2016	60%	124%	90%	8%	1649	1630	69%	2,98,486	21,865	17,012	-	-	-	3,38,763
5	ADHILP18076V011718	Active Secure	91,469	10-11-2017	10%	94%	58%	37%	62	62	24%	35,678	10,881	39,566	-	-	-	86,124
6	ADHILP20170V011920	Arogya Sanjivani	1,769	01-04-2020	48%	106%	68%	28%	3	3	48%	961	-	-	-	-	-	961
7	ADHILP21080V012021	Corona Kavach	-	10-07-2020	0%	0%	100%	0%	0	0	0%	-	-	-	-	-	-	-
8	ADHILP21069V022021	Global Health Secure	569	06-11-2019	-3%	66%	0%	0%	0	0	85%	225	10	74	-	-	-	309
9	ADHILP21061V022021	Super Health Plus Top Up	79,044	22-11-2019	17%	73%	93%	6%	24	24	73%	22,151	3,206	6,286	-	-	-	31,643
10	ADHILGP21055V012021	Group Active Assure COVID-19	3,990	15-06-2020	-25%	9%	100%	0%	0	0	0%	2	-	-	-	-	-	2
11	ADHILGP22190V032122	Group Active Health	48,27,829	05-10-2016	86%	112%	96%	3%	991	981	53%	2,519	3	14	-	-	-	2,536
12	ADHILGP23155V032223	Group Active Secure	77,15,934	05-10-2016	10%	82%	91%	7%	56	55	48%	1,598	21	59	-	-	-	1,678
13	ADHILGP21229V012021	Group Arogya Sanjivani	223	15-09-2020	132%	179%	69%	30%	14	14	0%	-	-	-	-	-	-	-
14	ADHILGP22023V032122	Group Protect	82,374	16-09-2019	6%	73%	35%	59%	9	9	63%	13	-	6	-	-	-	19
15	ADMTGBP21600V032021	Group Active Travel	19,58,416	03-10-2018	54%	112%	91%	7%	2	2	0%	25	-	-	-	-	-	25
16	ADHILP21136V012021	Corona Rakshak Policy	-	25-01-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-	-
17	ADHPAP21628V012021	Saral Suraksha Bima	-	01-04-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-	-
18	ADHPAP23409V012324	Active One	1,57,533	17-11-2023	5%	74%	68%	11%	50	49	0%	49,148	8,646	13,152	-	-	-	70,946
19	ADHPAGP24071V012324	Antyodaya Shramik Suraksha Yojana	954	30-10-2023	0%	26%	0%	0%	0	0	0%	2	-	-	-	-	-	2
20	ADMTGRP23002V012223	Group Travel Protect	1,13,606	15-04-2022	0%	61%	97%	0%	0	0	0%	3	-	1	-	-	-	4

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA - Inhouse Claim Settlement**

Validity of agreement with the TPA: from NA to NA

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	6,85,549	-	-
Number of lives serviced	15,38,297	-	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts
PAN India	PAN India

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	9,617
Number of claims received during the year	9,62,430
Number of claims paid during the year (specify % also in brackets)	932292 (96%)
Number of claims repudiated during the year (specify % also in brackets)	32180 (3%)
Number of claims outstanding at the end of the year	7,575

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	55%	29%	51%	26%
2	Within 1-2 hours	36%	44%	38%	46%
3	Within 2-6 hours	8%	23%	10%	25%
4	Within 6-12 hours	0%	1%	1%	1%
5	Within 12-24 hours	0%	1%	0%	1%
6	>24 hours	0%	1%	0%	1%
Total		100%	100%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	2,21,447	91%	6,72,617	93%	0	0	8,94,064	93%
Between 1-3 months	20,082	8%	12,933	2%	0	0	33,015	3%
Between 3 to 6 months	2,455	1%	21,782	3%	0	0	24,237	3%
More than 6 months	205	0%	12,951	2%	0	0	13,156	1%
Total	2,44,189	100%	7,20,283	100%	0	0	9,64,472	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

## DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

- a) Name of the TPA - HEALTHINDIA INSURANCE TPA SERVICES PVT. LTD.  
Validity of agreement with the TPA: from 10/10/2016 to until terminated

- b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	157	-
Number of lives serviced	-	1,05,155	-

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of State	Name of Districts
Maharashtra	Mumbai Suburban
Maharashtra	Mumbai City
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Ernakulum
DELHI	DELHI
Andhra Pradesh	Hyderabad
West Bengal	Kolkata
Maharashtra	Kolhapur
Uttar Pradesh	Lucknow
Karnataka	Dakshina Kannada
Maharashtra	Nagpur
Maharashtra	Pune
Gujarat	Surat
Maharashtra	Solapur
Tamil Nadu	Madurai
Rajasthan	Jaipur
Maharashtra	Nashik
Gujarat	Vadodara
Maharashtra	Aurangabad
Bihar	Patna
Madhya Pradesh	Bhopal
Madhya Pradesh	Indore
Chhattisgarh	Raipur
Odisha	Sundargarh
Gujarat	Rajkot
Chandigarh	Chandigarh
Maharashtra	Satara

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	195
Number of claims received during the year	4,721
Number of claims paid during the year (specify % also in brackets)	3952 (80%)
Number of claims repudiated during the year (specify % also in brackets)	558 (11%)
Number of claims outstanding at the end of the year	406

- e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	86%	66%
2	Within 1-2 hours	0%	0%	10%	23%
3	Within 2-6 hours	0%	0%	4%	11%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

- f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	4396	97%	0	0%	4396	97%
Between 1-3 months	0	0%	109	2%	0	0%	109	2%
Between 3 to 6 months	0	0%	5	0%	0	0%	5	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	4510	100%	0	0%	4510	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	0.00
Grievances received during the year	0.00
Grievances resolved during the year	0.00
Grievances outstanding at the end of the year	0.00

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA: Vidal Health Insurance TPA**

Validity of agreement with the TPA: from 07/10/2016 to until terminated

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	52	-
Number of lives serviced	-	80,104	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts	No of policies serviced	No of lives serviced
Delhi	Delhi	6	14802
Delhi	Gurgaon	26	54686
Gujarat	Ahmedabad	1	237
Karnataka	Bangalore	2	1037
Maharashtra	Pune	1	1035
Tamil Nadu	Chennai	11	6654
Tamil Nadu	Kochi	5	1653
<b>Total</b>		<b>52</b>	<b>80104</b>

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	301
Number of claims received during the year	7,178
Number of claims paid during the year (specify % also in brackets)	6203 (93%)
Number of claims repudiated during the year (specify % also in brackets)	772 (10%)
Number of claims outstanding at the end of the year	504

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	88%	78%
2	Within 1-2 hours	0%	0%	7%	14%
3	Within 2-6 hours	0%	0%	5%	8%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	6447	92%	0	0	6447	92%
Between 1-3 months	0	0%	503	7%	0	0	503	7%
Between 3 to 6 months	0	0%	16	0%	0	0	16	0%
More than 6 months	0	0%	9	0%	0	0	9	0%
Total	0	0%	6975	100%	0	0	6975	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	0
Grievances received during the year	20
Grievances resolved during the year	18
Grievances outstanding at the end of the year	2



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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA - Volo Health Insurance TPA Pvt Ltd**

Validity of agreement with the TPA: from 21/01/2022 to until terminated

**b) Number of policies and lives services in respect of which public disclosures are made:2023-24**

Description	Individual	Group	Government
Number of policies serviced	-	136	-
Number of lives serviced	-	2,02,459	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts
Maharashtra	Mumbai

**d) Data of number of claims processed:2023-24**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	357
Number of claims received during the year	22,748
Number of claims paid during the year (specify % also in brackets)	19057 (82%)
Number of claims repudiated during the year (specify % also in brackets)	2163 (9%)
Number of claims outstanding at the end of the year	1885

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):2023-24**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	90%	90%
2	Within 1-2 hours	0%	0%	7%	6%
3	Within 2-6 hours	0%	0%	3%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:2023-24**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	20512	96.66%	0	0%	20512	96.66%
Between 1-3 months	0	0%	651	3.07%	0	0%	651	3.07%
Between 3 to 6 months	0	0%	44	0.21%	0	0%	44	0.21%
More than 6 months	0	0%	13	0.06%	0	0%	13	0.06%
Total	0	0%	21220	100.00%	0	0%	21220	100.00%

**g) Data of grievances received against the TPA:2023-24**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

a) Name of the TPA - Family Health Plan Insurance TPA Ltd  
Validity of agreement with the TPA: from 01/11/2023 To 31/10/2026

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	145	-
Number of lives serviced	-	4,85,117	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Andhra Pradesh	Nellore
Delhi	Central *
Delhi	New Delhi
Gujarat	Ahmadabad
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Mandya
Karnataka	Mysore
Kerala	Ernakulam
Kerala	Kozhikode
Kerala	Thiruvananthapuram
Maharashtra	Mumbai
Maharashtra	Mumbai (Suburban) *
Maharashtra	Pune
Maharashtra	Thane
Punjab	Rum Nagar
Rajasthan	Jaipur
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Kancheepuram
Tamil Nadu	Kanniyakumari
Tamil Nadu	Tiruchirappalli
Tamil Nadu	Virudhunagar
Telangana	Hyderabad
Telangana	Rangareddi
Uttar Pradesh	Gautam Buddha Nagar *
West Bengal	Kolkata
West Bengal	North Twenty Four Parganas
West Bengal	South Twenty Four Parganas

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	1,351
Number of claims received during the year	28,296
Number of claims paid during the year (specify % also in brackets)	24583 (43%)
Number of claims repudiated during the year (specify % also in brackets)	3470 (2%)
Number of claims outstanding at the end of the year	1,594

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	87.0%	78.0%
2	Within 1-2 hours	0%	0%	8.0%	16.0%
3	Within 2-6 hours	0%	0%	4.0%	6.0%
4	Within 6-12 hours	0%	0%	1.0%	1.0%
5	Within 12-24 hours	0%	0%	1.0%	0.0%
6	>24 hours	0%	0%	0.0%	0.0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	27497	98%	0	0%	27497	98%
Between 1-3 months	0	0%	493	2%	0	0%	493	2%
Between 3 to 6 months	0	0%	58	0%	0	0%	58	0%
More than 6 months	0	0%	5	0%	0	0%	5	0%
Total	0	0%	28053	100%	0	0%	28053	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	3
Grievances resolved during the year	3
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

a) Name of the TPA - GOOD HEALTH INSURANCE TPA LTD

Validity of agreement with the TPA: from 12/03/2020 to 12/03/2024

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	588	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Maharashtra	Mumbai

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	4
Number of claims received during the year	80
Number of claims paid during the year (specify % also in brackets)	58
Number of claims repudiated during the year (specify % also in brackets)	16
Number of claims outstanding at the end of the year	10

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	67%	86%
2	Within 1-2 hours	0%	0%	33%	14%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	74	100%	0	0%	74	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	74	100%	0	0%	74	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	Nil
Grievances received during the year	Nil
Grievances resolved during the year	Nil
Grievances outstanding at the end of the year	Nil

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

a) Name of the TPA - MD India

Validity of agreement with the TPA: from 21/03/2023 to 20/03/2026

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	79	-
Number of lives serviced	-	76,794	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts	No. of policies serviced	No. of lives serviced
Assam	Kamrup	1	35
Delhi	Central Delhi	1	176
Delhi	North West Delhi	-	1
Gujarat	Bharuch	-	42
Gujarat	Vadodara	12	6,905
Haryana	Gurgaon	6	2,003
Haryana	Gurgaon	1	587
Haryana	Sonapat	-	37
Karnataka	Bagalkot	1	1,456
Karnataka	Bangalore	2	711
Maharashtra	Ahmednagar	2	577
Maharashtra	Kolhapur	1	3,039
Maharashtra	Mumbai	22	35,512
Maharashtra	Mumbai Suburban	1	154
Maharashtra	Mumbai	-	1,107
Maharashtra	Pune	22	17,171
Maharashtra	Thane	3	5,857
Rajasthan	Jaipur	1	90
Tamil Nadu	Chennai	-	133
Uttar Pradesh	Ghaziabad	1	838
Uttar Pradesh	Noida	1	163
Uttarakhand	Dehradun	1	200
<b>Total</b>		<b>79</b>	<b>76,794</b>

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	263
Number of claims received during the year	15,737
Number of claims paid during the year (specify % also in brackets)	13873 (97.59%)
Number of claims repudiated during the year (specify % also in brackets)	1741 (10.88%)
Number of claims outstanding at the end of the year	386

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	97%	95%
2	Within 1-2 hours	0%	0%	3%	5%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	15425	99%	0	0%	15425	99%
Between 1-3 months	0	0%	183	1%	0	0%	183	1%
Between 3 to 6 months	0	0%	6	0%	0	0%	6	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	15614	100%	0	0%	15614	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA -MEDI ASSIST INSURANCE TPA P LTD**

Validity of agreement with the TPA: from 05/10/2016 to until terminated

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	1	598	-
Number of lives serviced	1	12,22,430	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts
Pan India	Pan India

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	5,308
Number of claims received during the year	2,38,005
Number of claims paid during the year (specify % also in brackets)	204433 (84%)
Number of claims repudiated during the year (specify % also in brackets)	29372 (12%)
Number of claims outstanding at the end of the year	9,508

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	87%	74%
2	Within 1-2 hours	0%	0%	11%	20%
3	Within 2-6 hours	0%	0%	1%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	2,23,444	96%	-	-	2,23,444	96%
Between 1-3 months	-	0%	9,995	4%	-	-	9,995	4%
Between 3 to 6 months	-	0%	334	0%	-	-	334	0%
More than 6 months	-	0%	32	0%	-	-	32	0%
Total	-	0%	2,33,805	100%	-	-	2,33,805	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	34
Grievances resolved during the year	34
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

- a) Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.  
Validity of agreement with the TPA: from 28/07/2023 to Until Terminated

- b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	616	-
Number of lives serviced	-	9,61,039	-

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts	No. of policies serviced	No. of lives serviced
Karnataka	BANGALORE	99	2,14,527
Tamil Nadu	CHENNAI	1	1,720
Delhi	DELHI	42	47,648
Punjab	Gurgaon	9	3,235
West Bengal	Kolkata	2	581
Maharashtra	MUMBAI	314	5,36,244
Delhi	NEW DELHI	40	38,924
Uttar Pradesh	Noida	51	63,833
Maharashtra	PUNE	58	54,327
<b>Grand Total</b>		<b>616</b>	<b>9,61,039</b>

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	680
Number of claims received during the year	52,305
Number of claims paid during the year (specify % also in brackets)	46055 (96%)
Number of claims repudiated during the year (specify % also in brackets)	4600 (9%)
Number of claims outstanding at the end of the year	2,330

- e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	85%	62%
2	Within 1-2 hours	0%	0%	13%	32%
3	Within 2-6 hours	0%	0%	1%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

- f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	48,457	96%	-	0%	48,457	96%
Between 1-3 months	-	0%	2,121	4%	-	0%	2,121	4%
Between 3 to 6 months	-	0%	70	0%	-	0%	70	0%
More than 6 months	-	0%	7	0%	-	0%	7	0%
Total	-	0%	50,655	100%	-	0%	50,655	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	38
Grievances resolved during the year	38
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA - Raksha TPA**

Validity of agreement with the TPA: from 11/11/2016 to until terminated

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	6	-
Number of lives serviced	-	2,431	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts	No. of policies serviced	No. of lives serviced
Maharashtra	Mumbai	0	0
Haryana	Faridabad	0	0
Tamilnadu	Chennai	4	1946
Punjab	Chandigarh	0	0
Rajasthan	Jaipur	0	0
Uttar Pradesh	Lucknow	0	0
Karnataka	Bangaluru	2	485
Gujarat	Ahmedabad	0	0
Gujarat	Vadodara	0	0
Maharashtra	Pune	0	0
Madhya Pradesh	Indore	0	0
Kerala	Cochin	0	0
Assam	Guwahati	0	0
Andhra Pradesh	Hyderabad	0	0
West Bengal	Kolkatta	0	0
<b>Total</b>		<b>6</b>	<b>2431</b>

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	56
Number of claims received during the year	924
Number of claims paid during the year (specify % also in brackets)	821 (84%)
Number of claims repudiated during the year (specify % also in brackets)	87 (9%)
Number of claims outstanding at the end of the year	72

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	99%	93%
2	Within 1-2 hours	0%	0%	1%	5%
3	Within 2-6 hours	0%	0%	0%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	904	100%	0	0%	904	100%
Between 1-3 months	0	0%	3	0%	0	0%	3	0%
Between 3 to 6 months	0	0%	1	0%	0	0%	1	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	908	100%	0	0%	908	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

**Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited**  
**Information as at 31-03-2024**

**a) Name of the TPA - Safeway Insurance services**

Validity of agreement with the TPA: from 10/01/2022 to 31/03/2024

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	21	-
Number of lives serviced	-	31,617	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts
MAHARASHTRA	MUMBAI
MAHARASHTRA	NAVI MUMBAI
DELHI	DELHI
UTTAR PRADESH	NOIDA
HARYANA	GURUGRAM
HARYANA	FARIDABAD
RAJASTHAN	PILANI
TELANGANA	HYDERABAD
JAMMU KASHMIR	JAMMU
UTTAR PRADESH	LUCKNOW
UTTARAKHAND	UDHAMSINGHNAGAR

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	25
Number of claims received during the year	1,592
Number of claims paid during the year (specify % also in brackets)	1413 (92%)
Number of claims repudiated during the year (specify % also in brackets)	70 (4%)
Number of claims outstanding at the end of the year	134

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1483	100%	0	0%	1483	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	1483	100%	0	0%	1483	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-



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

FORM NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED**

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited  
Information as at 31-03-2024

**a) Name of the TPA - MedSave Health Insurance TPA**

Validity of agreement with the TPA: from 1/6/2022 to 31/5/2025

**b) Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	-	5	-
Number of lives serviced	-	5,225	-

**c) Information with regard to the geographical area in which services are rendered by the TPA**

Name of the State	Name of the Districts
KARNATAKA	BANGALORE
UTTAR PRADESH	DADRI
MAHARASHTRA	THANE
DELHI	NEW DELHI

**d) Data of number of claims processed:**

Particulars	No of claims
Outstanding number of claims at the beginning of the year	22
Number of claims received during the year	286
Number of claims paid during the year (specify 43% also in brackets)	256
Number of claims repudiated during the year (specify 2% also in brackets)	38
Number of claims outstanding at the end of the year	14

**e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	94%	83%
2	Within 1-2 hours	0%	0%	6%	12%
3	Within 2-6 hours	0%	0%	0%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

**f) Turn Around Time in case of payment / repudiation of claims:**

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	278	95%	0	0	278	95%
Between 1-3 months	0	0%	15	5%	0	0	15	5%
Between 3 to 6 months	0	0%	1	0%	0	0	1	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	0	0%	294	100%	0	0	294	100%

**g) Data of grievances received against the TPA:**

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-