

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

FORM NL-I-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 30th June 2023	For The Period Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Period Ended 30th June 2023	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022
1	Premiums earned (Net)	NL-4	56,593	56,593	56,593	56,593	41,198	41,198	41,198	41,198
2	Profit/ Loss on sale/redemption of Investments		716	716	716	716	65	65	65	65
3	Interest, Dividend & Rent – Gross (Refer Note 1)		3,567	3,567	3,567	3,567	2,058	2,058	2,058	2,058
4	Other:		-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	TOTAL (A)		60,876	60,876	60,876	60,876	43,321	43,321	43,321	43,321
5	Claims Incurred (Net)	NL-5	41,148	41,148	41,148	41,148	23,511	23,511	23,511	23,511
6	Commission	NL-6	10,595	10,595	10,595	10,595	2,170	2,170	2,170	2,170
7	Operating Expenses related to Insurance Business	NL-7	16,627	16,627	16,627	16,627	24,931	24,931	24,931	24,931
8	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		68,369	68,369	68,369	68,369	50,612	50,612	50,612	50,612
9	Operating Profit/(Loss) C= (A - B)		(7,493)	(7,493)	(7,493)	(7,493)	(7,291)	(7,291)	(7,291)	(7,291)
10	APPROPRIATIONS									
	Transfer to Shareholders' Account		(7,493)	(7,493)	(7,493)	(7,493)	(7,291)	(7,291)	(7,291)	(7,291)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(7,493)	(7,493)	(7,493)	(7,493)	(7,291)	(7,291)	(7,291)	(7,291)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th June 2023	For The Period Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Period Ended 30th June 2023	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022
Interest, Dividend & Rent	3,648	3,648	3,648	3,648	2,289	2,289	2,289	2,289
Add/Less:								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(81)	(81)	(81)	(81)	(231)	(231)	(231)	(231)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	3,567	3,567	3,567	3,567	2,058	2,058	2,058	2,058

* Term gross implies inclusive of TDS

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

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

FORM NL-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th June 2023	For The Period Ended 30th June 2023	For The Quarter Ended 30th June 2022	For The Period Ended 30th June 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(7,493)	(7,493)	(7,291)	(7,291)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,416	1,416	620	620
	(b) Profit on sale of investments		164	164	20	20
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(76)	(76)	(63)	(63)
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		-	-	-	-
	TOTAL (A)		(5,989)	(5,989)	(6,714)	(6,714)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	150	150
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		147	147	194	194
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		17	17	(9)	(9)
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		164	164	335	335
	Loss Before Tax		(6,153)	(6,153)	(7,049)	(7,049)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(6,153)	(6,153)	(7,049)	(7,049)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year/Period		(1,51,466)	(1,51,466)	(1,29,586)	(1,29,586)
	Balance carried forward to Balance Sheet		(1,57,619)	(1,57,619)	(1,36,635)	(1,36,635)

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

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

FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH JUNE,2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th June 2023	As at 30th June 2022
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	50,758	45,687
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	2,26,035	1,64,613
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		15	6
	-Policyholders' Funds		6	7
5	BORROWINGS	NL-11	-	-
	TOTAL		2,76,814	2,10,313
	APPLICATION OF FUNDS			
1	INVESTMENTS-Shareholders	NL-12	78,869	43,407
2	INVESTMENTS-Policyholders	NL-12A	2,17,001	1,52,360
	Less : Provision		-	(300)
	Net Policyholders' investments		2,17,001	1,52,060
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	14,788	12,288
5	DEFERRED TAX ASSET (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	2,494	2,728
	Advances and Other Assets	NL-16	27,399	19,786
	Sub-Total (A)		29,893	22,514
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	1,08,426	77,621
8	PROVISIONS	NL-18	1,12,930	78,969
	Sub-Total (B)		2,21,356	1,56,591
	NET CURRENT ASSETS (C) = (A - B)		(1,91,463)	(1,34,077)
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,57,619	1,36,635
	TOTAL		2,76,814	2,10,313

CONTINGENT LIABILITIES

Particulars	As at 30th June 2023	As at 30th June 2022
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	1,467	714
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others	-	-
TOTAL	1,497	744

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
For The Quarter Ended 30th June 2023					For The Period Ended 30th June 2023			
Gross Direct Premium	71,231	4,869	1,076	77,176	71,231	4,869	1,076	77,176
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	15,813	263	51	16,127	15,813	263	51	16,127
Net Written Premium	55,418	4,606	1,025	61,049	55,418	4,606	1,025	61,049
Add: Opening balance of UPR	99,544	7,437	252	1,07,233	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,03,756	7,808	125	1,11,689	1,03,756	7,808	125	1,11,689
Net Earned Premium	51,205	4,236	1,152	56,593	51,205	4,236	1,152	56,593
Gross Direct Premium								
- In India	71,231	4,869	1,076	77,176	71,231	4,869	1,076	77,176
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
For The Quarter Ended 30th June 2022					For The Period Ended 30th June 2022			
Gross Direct Premium	56,992	4,180	1,867	63,039	56,992	4,180	1,867	63,039
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	10,107	291	75	10,473	10,107	291	75	10,473
Net Written Premium	46,885	3,889	1,792	52,566	46,885	3,889	1,792	52,566
Add: Opening balance of UPR	58,838	6,667	31	65,537	58,838	6,667	31	65,537
Less: Closing balance of UPR	69,761	7,053	90	76,904	69,761	7,053	90	76,904
Net Earned Premium	35,961	3,504	1,733	41,198	35,961	3,504	1,733	41,198
Gross Direct Premium								
- In India	56,992	4,180	1,867	63,039	56,992	4,180	1,867	63,039
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2023				For The Period Ended 30th June 2023			
Claims paid (Direct)	43,333	390	418	44,141	43,333	390	418	44,141
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	6,194	18	61	6,273	6,194	18	61	6,273
Net Claim Paid	37,139	372	357	37,868	37,139	372	357	37,868
Add: Claims Outstanding at the end of the year	22,824	2,760	622	26,206	22,824	2,760	622	26,206
Less: Claims Outstanding at the beginning of the year	19,516	2,721	689	22,926	19,516	2,721	689	22,926
Net Incurred Claims	40,447	411	290	41,148	40,447	411	290	41,148
Claims Paid (Direct)								
-In India	43,333	390	418	44,141	43,333	390	418	44,141
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	12,684	2,370	377	15,431	12,684	2,370	377	15,431
Estimates of IBNR and IBNER at the beginning of the period (net)	11,369	2,184	340	13,892	11,369	2,184	340	13,892

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
Claims paid (Direct)	25,346	1,066	99	26,511	25,346	1,066	99	26,511
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	4,939	241	4	5,184	4,939	241	4	5,184
Net Claim Paid	20,407	825	95	21,327	20,406	825	95	21,327
Add: Claims Outstanding at the end of the year	13,821	2,819	274	16,914	13,821	2,819	274	16,914
Less: Claims Outstanding at the beginning of the year	11,389	2,894	447	14,730	11,388	2,894	447	14,729
Net Incurred Claims	22,839	750	(78)	23,511	22,839	750	(77)	23,511
Claims Paid (Direct)								
-In India	25,346	1,066	99	26,511	25,346	1,066	99	26,511
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	8,790	2,451	274	11,515	8,790	2,451	274	11,515
Estimates of IBNR and IBNER at the beginning of the period (net)	7,739	2,712	447	10,897	7,739	2,712	447	10,897

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

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

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June 2022				For The Period Ended 30th June 2022			
Commission & Remuneration	5,446	431	8	5,885	5,446	431	8	5,885
Rewards	386	28	-	414	386	28	-	414
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	5,832	459	8	6,299	5,832	459	8	6,299
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,021	101	7	4,129	4,021	101	7	4,129
Net Commission	1,811	358	1	2,170	1,811	358	1	2,170
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	-	-	-	-	-	-	-	-
Individual Agents	821	33	-	854	821	33	-	854
Corporate Agents-Banks/FIL/HFC	1,363	207	-	1,570	1,363	207	-	1,570
Corporate Agents-Others	1,013	21	8	1,042	1,013	21	8	1,042
Insurance Brokers	2,626	197	-	2,823	2,626	197	-	2,823
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	5	1	-	6	5	1	-	6
Insurance Marketing Firm	4	0	-	4	4	0	-	4
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	5,832	459	8	6,299	5,832	459	8	6,299
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	5,832	459	8	6,299	5,832	459	8	6,299
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th June 2023				For The Period Ended 30th June 2023			
1	Employees' remuneration & welfare benefits	9,997	485	151	10,633	9,997	485	151	10,633
2	Travel, conveyance and vehicle running expenses	401	27	6	434	401	27	6	434
3	Training expenses	61	4	1	66	61	4	1	66
4	Rents, rates & taxes	403	28	6	437	403	28	6	437
5	Repairs	90	6	1	98	90	6	1	98
6	Printing & stationery	108	2	2	112	108	2	2	112
7	Communication expenses	246	17	4	266	246	17	4	266
8	Legal & professional charges	530	36	8	575	530	36	8	575
9	Auditors' fees, expenses etc								
	(a) as auditor	6	0	0	7	6	0	0	7
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) out of pocket expenses	0	0	0	0	0	0	0	0
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	0	0	1	1	0	0	1
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	719	49	11	779	719	49	11	779
11	Interest & Bank Charges	135	9	2	147	135	9	2	147
12	Depreciation	1,014	69	15	1,099	1,014	69	15	1,099
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	572	13	9	594	572	13	9	594
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others								
	(a) Membership and Subscription	49	1	1	51	49	1	1	51
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(2)	(0)	(0)	(3)	(2)	(0)	(0)	(3)
	(c) Insurance	6	0	0	6	6	0	0	6
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	73	5	1	79	73	5	1	79
	(f) Stamp duty	13	0	0	13	13	0	0	13
	(g) Electricity expense	52	4	1	56	52	4	1	56
	(h) Housekeeping charges	167	11	3	181	167	11	3	181
	(i) Data center charges	444	30	7	481	444	30	7	481
	(j) Agent training expenses	11	1	0	12	11	1	0	12
	(k) Medical fees	89	10	1	100	89	10	1	100
	(l) Call centre charges	163	11	2	177	163	11	2	177
	(m) Transaction processing services	209	14	3	226	209	14	3	226
	(n) Loss / (Profit) on Sale of Fixed Assets	(2)	(0)	(0)	(2)	(2)	(0)	(0)	(2)
	TOTAL	15,556	836	235	16,627	15,556	836	235	16,627
	In India	15,446	828	233	16,507	15,446	828	233	16,507
	Outside India	110	8	2	120	110	8	2	120

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

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

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (30th June 2022: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	Issued Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (30th June 2022: 45,68,74,666 Equity Shares of Rs 10 each)	50,758	45,687
3	Subscribed Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (30th June 2022: 45,68,74,666 Equity Shares of Rs 10 each)	50,758	45,687
4	Called-up Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (30th June 2022: 45,68,74,666 Equity Shares of Rs 10 each)	50,758	45,687
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	Paid-up Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (30th June 2022: 45,68,74,666 Equity Shares of Rs 10 each)	50,758	45,687
	TOTAL	50,758	45,687

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



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

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

Shareholder	As at 30th June 2023		As at 30th June 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	45.91%	23,30,06,086	51.00%
· Foreign	22,38,68,580	44.10%	22,38,68,580	49.00%
Investors				
· Indian	-	-	-	-
· Foreign *	5,07,07,454	9.99%	-	-
Others	-	-	-	-
TOTAL	50,75,82,120	100.00%	45,68,74,666	100.00%

Note :

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

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

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30TH JUNE, 2023

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	45.91	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	44.10	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	5,07,07,454	9.99	5,071	-	-	-	-
	Total	3	50,75,82,120	100.00	50,758	-	-	-	-

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	0.01	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	-	-	-	-
	ECCE Industries Ltd.	1	4,71,931	0.02	47	-	-	-	-
	GRASIM Industries Limited	1	1,36,98,09,351	52.79	1,36,981	-	-	1,36,98,09,351	100
	Hindalco Industries Limited	1	3,95,11,455	1.52	3,951	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.11	18,451	-	-	-	-
	Rajratan Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Umang 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	1.30	3,360	-	-	-	-
	Renuka Investments & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	IGH Holdings Private Limited	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. 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	-	-	3,76,42,337	100
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	53	3,83,57,785	1.48	3,836	-	-	-	-
ii)	Foreign Portfolio Investors	228	17,30,95,808	6.67	17,310	-	-	-	-
iii)	Financial Institutions/Banks	130	3,19,535	0.01	32	-	-	-	-
iv)	Insurance Companies	18	5,84,56,653	2.25	5,846	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	15	10,34,95,593	3.99	10,350	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.85	10,000	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	13,593	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,44,192	15,76,91,089	6.08	15,769	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	737	5,34,84,870	2.06	5,348	-	-	-	-
iii)	NBFCs registered with RBI	7	1,56,085	0.01	16	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,455	64,58,092	0.25	646	-	-	-	-
	Clearing Members	17	93,707	0.00	9	-	-	-	-
	Non Resident Indian Non Repatriable	3,416	46,22,624	0.18	462	-	-	-	-
	Bodies Corporate	2,366	5,45,90,021	2.10	5,459	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	45	11,76,585	0.05	118	-	-	-	-
	HUF	9,786	1,01,70,299	0.39	1,017	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.71	1,836	-	-	-	-
	Foreign Nationals	13	7,120	0.00	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	2,10,89,461	0.81	2,109	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	4,66,520	2,59,46,95,106	100.00	2,59,470	-	-	1,40,74,51,688	54

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
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	-	26,325
	- Balance at the end of the year	2,25,969	1,64,613
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	26	-
	- Balance at the end of the year	67	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,26,035	1,64,613

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	34,961	20,021	71,719	60,793	1,06,680	80,814
2	Other Approved Securities	22,537	15,126	73,191	60,038	95,728	75,164
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,001	-	25,154	6,867	32,155	6,867
	(e) Other Securities						
	- Fixed Deposits	250	-	-	-	250	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,544	2,566	12,916	4,792	15,460	7,358
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,498	-	7,500	4,500	9,998	4,500
5	Other than Approved Investments	-	-	-	1,000	-	1,000
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,454	-	2,476	-	4,930
2	Other Approved Securities	503	1,512	6,071	501	6,574	2,013
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	7,825	1,478	4,584	6,395	12,409	7,873
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	5,545	3,992	5,545	3,992
	(e) Other Securities :						
	- Fixed Deposits	750	250	1,000	-	1,750	250
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	7,307	-	7,307	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	-	-	-	1,005	-	1,005
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	2,014	-	2,014	-
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	78,869	43,407	2,17,001	1,52,360	2,95,870	1,95,767

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022
1	Long Term Investments--						
	Book Value	69,791	37,713	1,90,480	1,37,990	2,60,271	1,75,703
	Market Value	69,350	28,037	1,87,407	96,834	2,56,756	1,24,871
2	Short Term Investments--						
	Book Value	9,078	5,694	26,521	14,370	35,599	20,064
	Market Value	9,082	6,201	26,508	19,867	35,590	26,068

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies		
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL		

Provisions against Non-performing Loans

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th June 2023	As at 30th June 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	21,464	1,094	-	22,558	9,736	846	-	10,582	11,976	9,480
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	334	6	-	340	226	11	-	237	103	102
Information Technology Equipment	2,690	4	-	2,694	2,063	85	-	2,148	546	852
Vehicles	562	186	80	667	197	45	37	205	462	292
Office Equipment	770	54	-	824	580	28	-	608	216	151
Others:Leasehold Improvement	1,955	109	-	2,064	960	84	-	1,044	1,020	913
TOTAL	27,775	1,453	80	29,147	13,762	1,099	37	14,824	14,323	11,790
Work in progress	325	346	290	381	-	-	-	-	381	106
Intangible Assets under development	14	1,172	1,102	84	-	-	-	-	84	392
Grand Total	28,114	2,971	1,472	29,612	13,762	1,099	37	14,824	14,788	12,288
Previous Year	21,894	2,980	1,503	23,371	10,199	908	24	11,083	12,288	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Cash (including cheques, drafts and stamps)	53	48
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	11	8
	(b) Current Accounts	2,391	2,633
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,494	2,728
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	2,494	2,728
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,725	1,393
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	440	328
6	Others		-
	(a) Advance to Suppliers	1,117	727
	Less: Provisions made	-	-
	Sub-total	1,117	727
	(b) Other advances	4,681	1,316
	Less: Provisions made	-	-
	Sub-total	4,681	1,316
	TOTAL (A)	8,963	3,764
	OTHER ASSETS		-
1	Income accrued on investments	5,592	3,754
2	Outstanding Premiums	-	-
3	Agents' Balances	106	46
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,079	406
6	Due from subsidiaries/ holding/Group Companies	11	81
7	Investments held for Unclaimed Amount of Policyholders	237	257
8	Others		
	(a) Rent and other deposits	1,161	873
	(b) Input tax credit (net)	9,243	10,582
	(c) Other Recoverable	8	24
	TOTAL (B)	18,437	16,022
	TOTAL (A+B)	27,399	19,786

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

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Agents' Balances	10,680	4,199
2	Balances due to other insurance companies	12,646	6,502
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	248	218
	(b) For Other Policies	2,299	2,152
5	Unallocated Premium	24,193	17,166
6	Sundry creditors	15,192	16,918
7	Due to subsidiaries/ holding company/Group Companies	1,214	582
8	Claims Outstanding	26,185	16,906
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	143	183
11	Income accrued on Unclaimed amounts	17	3
12	Interest payable on debentures/bonds	-	-
13	Others		
	(a) Tax deducted payable	1,786	1,005
	(b) Other statutory dues	9,757	8,667
	(c) Provident fund payable	321	247
	(d) Due to employees	3,490	2,815
	(e) Claims Payable	255	59
	TOTAL	1,08,426	77,621

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Reserve for Unexpired Risk	1,11,606	76,822
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	235	193
	(b) For Compensated absence	423	314
	(c) For Long Term Incentive Plan	583	1,558
5	Others :		
	(a) Free look Reserve	83	82
	TOTAL	1,12,930	78,970

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

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023	For The Quarter Ended 30th June, 2022	For The Period Ended 30th June, 2022
1	Gross Direct Premium Growth Rate**	22%	22%	72%	72%
2	Gross Direct Premium to Net worth Ratio	0.65	0.65	0.86	0.86
3	Growth rate of Net Worth	-5%	-5%	41%	41%
4	Net Retention Ratio**	79%	79%	83%	83%
5	Net Commission Ratio**	17%	17%	4%	4%
6	Expense of Management to Gross Direct Premium Ratio**	42%	42%	50%	50%
7	Expense of Management to Net Written Premium Ratio**	45%	45%	52%	52%
8	Net Incurred Claims to Net Earned Premium**	73%	73%	57%	57%
9	Claims paid to claims provisions**	67%	67%	64%	64%
10	Combined Ratio**	117%	117%	109%	109%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to net premium ratio **	2.26	2.26	1.78	1.78
13	Underwriting balance ratio	-0.21	-0.21	-0.23	-0.23
14	Operating Profit Ratio	-13%	-13%	-18%	-18%
15	Liquid Assets to liabilities ratio	0.22	0.22	0.21	0.21
16	Net earning ratio	-10%	-10%	-13%	-13%
17	Return on net worth ratio	-5%	-5%	-10%	-10%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.39	2.39	2.16	2.16
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0.51%	0.51%
	Net NPA Ratio	0%	0%	0.36%	0.36%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.21	-1.21	-1.59	-1.59
24	Book value per share	23.48	23.48	16.12	16.12

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

**SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH JUNE 2023

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
IRE										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 30th June 2023	25%	78%	17%	42%	45%	79%	73%	124%	2.28	-0.28
Previous Period ended 30th June 2023	73%	82%	4%	50%	52%	64%	65%	116%	1.78	-0.32
Personal Accident										
Current Period ended 30th June 2023	16%	95%	24%	40%	42%	10%	12%	52%	2.29	0.45
Previous Period ended 30th June 2023	24%	93%	9%	47%	48%	21%	27%	69%	2.54	0.26
Travel Insurance										
Current Period ended 30th June 2023	-42%	95%	12%	34%	35%	25%	2%	61%	0.73	0.43
Previous Period ended 30th June 2023	394%	96%	0%	40%	42%	-4%	97%	37%	0.20	0.62
Total Health										
Current Period ended 30th June 2023	22%	79%	17%	42%	45%	73%	67%	117%	1.40	-0.21
Previous Period ended 30th June 2023	72%	83%	4%	50%	52%	57%	64%	109%	1.78	-0.23
Workmen's Compensation/ Employer's liability										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June 2023	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 30th June 2023	22%	79%	17%	42%	45%	73%	67%	117%	1.40	-0.21
Previous Period ended 30th June 2023	72%	83%	4%	50%	52%	57%	64%	109%	1.78	-0.23
Total-Current Period ended 30th June 2023	22%	79%	17%	42%	45%	73%	67%	117%	1.40	(0.21)
Total-Previous Period ended 30th June 2023	72%	83%	4%	50%	52%	57%	64%	109%	1.78	(0.23)

Aditya Birla Health Insurance Co. Limited
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FORM NL-21 - RELATED PARTY TRANSACTIONS

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)			
				For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023	For The Quarter Ended 30th June, 2022	For The Period Ended 30th June, 2022
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of expenses (including ESOP)	196	196	23	21
			b) Issue of Equity Share Capital including Securities Premium	-	-	14,535	14,535
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Reimbursement of Expenses	48	48	17	17
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Reimbursement of expenses	982	982	577	577
			b) Transfer of Asset	0	0	0	0
			c) Transfer of Liability	5	5	4	4
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Fee	193	193	21	21
			b) Space Sharing Expense	-	-	2	2
			c) Transfer of Asset	0	0	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Brokerage Expenses	11	11	5	9
			b) Transfer of Asset	-	-	12	12
			c) Reimbursement of expenses	-	-	0	0
6	Aditya Birla Capital Technology Services Ltd. (Formerly known as "Aditya Birla MyUniverse Ltd")	Subsidiary of entity having joint control	a) Reimbursement of Expenses	71	71	63	63
7	Momentum Metropolitan Strategic Investments (Pvt) Ltd. (Formerly known as MMI Strategic Investments (Pvt) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital	-	-	13,965	13,965
8	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 Refund	3	3	-	-
			b) Reimbursement of Expenses	-	-	5	5
			c) Rent Expenses- Space Sharing	82	82	75	75
			d) Transfer of Asset	-	-	4	4
			e) Transfer of Liability	1	1	-	-
			f) Salary Reimbursement	6	6	-	-
			g) Insurance Deposit	-	-	11	11
			h) Security Deposit Payment	24	24	23	23
9	Gasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	-	-	0	0
			b) Group Insurance Refund	-	-	3	3
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	3	3	-	-
			b) Outsourcing Contract wellness/tracking services	13	13	369	369
			c) Transfer of Assets	2	2	-	-
			d) Transfer of Liability	1	3	-	-
			e) Transfer of Assets (others)	1	15	21	21
			f) Rent Income- Space Sharing	15	15	-	-
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	383	383	24	24
12	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	a) Space sharing expense	6	6	6	6
			b) Recovery of Rent	2	2	-	-
			c) Recovery Security Deposit	3	3	1	1
13	Aditya Birla Management Corporation Private Limited	Other Related party	a) Group Insurance Receipts/Net of Refund	-	-	(5)	(6)
			b) Transfer of Liability	-	-	3	3
14	Birla Management Centre Services Private Limited	Other related party	a) Data centre service charges	47	47	38	38
15	Aditya Birla Educational Trust	Other related party	a) EAP & Counsellor services	1	3	2	3
16	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	49	49	17	17
17	Aditya Birla Capital Dental Ltd.	Subsidiary of entity having joint control	a) Transfer of Employee	4	4	-	-
18	Mr. Mayank Bhatnagar	Key Managerial Personnel	a) Managerial Remuneration	448	448	69	69
19	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	60	60	40	40
20	Mr. Maheshkumar Radhakrishnan (Till February 14, 2023)	Key Managerial Personnel	a) Remuneration	-	-	17	17
21	Bhavita Nanda (Appointed w.e.f. February 15, 2023)	Key Managerial Personnel	a) Remuneration	9	9	-	-

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 30TH JUNE 2023

SLNo.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable/ Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Entity having joint control	5	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	11	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	350	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	181	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	11	Receivable	No	-	-	-
6	Aditya Birla Capital Technology Services Ltd	Subsidiary of entity having joint control	42	Payable	No	-	-	-
7	Aditya Birla Sun Life Insurance Company	Subsidiary of entity having joint control	38	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company	Subsidiary of entity having joint control	1,000	Investment in NCT	No	-	-	-
9	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	8	Payable	No	-	-	-
10	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	371	Payable	No	-	-	-
11	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	7	Receivable	No	-	-	-
12	Birla Management Centre Services Private Limited	Other Related Party	51	Payable	No	-	-	-
13	Aditya Birla Capital Dental Ltd.	Subsidiary of entity having joint control	4	Payable	No	-	-	-
14	Aditya Birla Management Corporation Private Limited	Other related party	5	Payable	No	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH JUNE 2023

(Amount in Rs. Lakhs)

Item No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	78,869	78,869
	Policyholders as per NL-12 A of BS	2,17,001	-	2,17,001
(A)	Total Investments as per BS	2,17,001	78,869	2,95,870
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	14,788	-	14,788
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	5,701	-	5,701
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,493	1	2,494
(F)	Advances and Other assets as per BS	26,262	1,137	27,399
(G)	Total Current Assets as per BS...(E)+(F)	28,755	1,138	29,893
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	597	1,030	1,626
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	6	15	21
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,60,544	80,007	3,40,551
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	6,303	1,045	7,348
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,54,241	78,962	3,33,203

Item No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(a)	Inadmissible Fixed assets			
(a)	Furniture & Fixture	103	-	103
(b)	Leasehold Improvements	1,020	-	1,020
(c)	Software	4,578	-	4,578
	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	128	-	128
(c)	Co-insurer's balances outstanding for more than ninety days	14	-	14
(d)	Investments pertaining to Unclaimed Policyholder's accounts	237	-	237
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	139	-	139
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	50	1,030	1,080
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	28	-	28
(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	6	15	21



Aditya Birla Health Insurance Co. Limited
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FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :

AS AT 30TH JUNE 2023

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,37,322	1,11,606
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,37,322	1,11,606
(d)	Outstanding Claim Reserve (other than IBNR reserve)	14,006	10,753
(e)	IBNR reserve	18,477	15,431
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,69,806	1,37,791

Aditya Birla Health Insurance Co. Limited
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FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH JUNE 2023.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	2,85,840	2,33,960	1,63,593	1,36,500	46,792	40,950	46,792
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	2,85,840	2,33,960	1,63,593	1,36,500	46,792	40,950	46,792



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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH JUNE 2023

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,54,241
	Deduct:	-
(B)	Current Liabilities as per BS	1,37,791
(C)	Provisions as per BS	1,323
(D)	Other Liabilities	82,082
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	33,044
	Shareholder's FUNDS	-
(F)	Available Assets	78,962
	Deduct:	-
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	78,962
(I)	Total ASM (E+H)	1,12,007
(J)	Total RSM	46,792
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.39

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

FORM NL-27 -PRODUCTS INFORMATION

Products Information						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UTN
1	Ekam Suraksha, Aditya Birla Health Insurance	153	ADIHLIP23203V012223	Health Insurance	Class rated product	13.04.2023

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 30th June 2023)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	78,869
	Investments (Policyholders)		2,17,001
2	Loans	9	-
3	Fixed Assets	10	14,788
4	Current Assets		
	a. Cash & Bank Balance	11	2,494
	b. Advances & Other Assets	12	27,399
5	Current Liabilities		
	a. Current Liabilities	13	1,08,426
	b. Provisions	14	1,12,930
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,57,619
	Application of Funds as per Balance Sheet (A)		2,76,814
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	14,788
3	Cash & Bank Balance (if any)	11	2,494
4	Advances & Other Assets (if any)	12	27,399
5	Current Liabilities	13	1,08,426
6	Provisions	14	1,12,930
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,57,619
	(B)		(19,056)
	'Investment Assets' As per FORM 3B	(A-B)	2,95,870

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)						
1	G. Sec.	Not less than 20%	-	34,961	71,719	1,06,680	36%	-	1,06,680	1,04,763
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	58,001	1,50,981	2,08,981	71%	-	2,08,981	2,05,899
3	Investment subject to Exposure Norms		-	-	-	-	0%	-	-	-
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	0%	-	-	-
	a. Approved Investment		-	5,042	22,429	27,472	9%	-	27,472	27,149
	b. Other Investment	Not exceeding 70%	-	-	-	-	0%	-	-	-
	2. Approved Investments		-	15,811	43,585	59,396	20%	21	59,417	59,298
	3. Other Investments		-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	78,854	2,16,995	2,95,849	100%	21	2,95,870	2,92,346

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

PART - B

Statement of Accretion of Assets

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL	% to Total
			(A)				(A+B)	
1	Central Govt. Securities	Not less than 20%	1,18,987	40%	(12,307)	-2663%	1,06,680	36%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,08,817	71%	165	36%	2,08,981	71%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		11,857	4%	155	34%	12,012	4%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments	Not Exceeding 70%	9,390	3%	6,069	1313%	15,460	5%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		65,323	22%	(5,927)	-1282%	59,396	20%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	TOTAL		2,95,387	100%	462	100%	2,95,849	100%

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

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

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th June 2023	As % of total for this class	As at 30th June 2022	As % of total for this class	As at 30th June 2023	As % of total for this class	As at 30th June 2022	As % of total for this class
Break down by credit rating								
AAA rated	63,571	22%	22,143	12%	63,929	22%	22,467	11%
AA or better	1,154	0%	1,147	1%	1,243	0%	1,256	1%
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)	2,27,622	78%	1,66,264	88%	2,30,698	78%	1,72,044	88%
	2,92,346	100%	1,89,554	100%	2,95,870	100%	1,95,767	100%
Breakdown By Residual Maturity								
Upto 1 year	23,181	8%	12,207	6%	23,190	8%	12,191	6%
More than 1 year and upto 3 years	33,321	11%	17,791	9%	33,725	11%	18,109	9%
More than 3 years and upto 7 years	1,60,821	55%	1,30,344	69%	1,64,178	55%	1,35,350	69%
More than 7 years and upto 10 years	34,244	12%	21,339	11%	34,141	12%	22,244	11%
above 10 years	28,370	10%	-	0%	28,226	10%	-	0%
Any other	-	0%	-	0%	-	0%	-	0%
Mutual Fund	12,409	4%	7,873	4%	12,409	4%	7,873	4%
	2,92,346	100%	1,89,554	100%	2,95,870	100%	1,95,767	100%
Breakdown by type of the issuer								
a. Central Government	1,04,763	36%	83,676	44%	1,06,680	36%	86,744	44%
b. State Government	1,01,135	35%	74,465	39%	1,02,302	35%	77,177	39%
c. Corporate Securities	72,039	25%	23,290	12%	72,480	24%	23,723	12%
d. Any other (includes FD and MF)	14,409	5%	8,123	4%	14,409	5%	8,123	4%
	2,92,346	100%	1,89,554	100%	2,95,870	100.00%	1,95,767	100%

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

FORM NL-30-NON PERFORMING ASSETS[illegible]

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

FORM NI-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as on 30th June 2023

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 30th June 2023				Upto the period ended 30th June 2023				Upto the period ended 30th June 2022			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGGB	1,15,661	2,547	2.20%	2.20%	1,15,661	2,547	2.20%	2.20%	62,985	974	1.55%	1.55%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4,905	30	1.03%	1.03%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	98,870	1,721	1.74%	1.74%	98,870	1,721	1.74%	1.74%	66,820	1,117	1.67%	1.67%
C	(a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND PEE													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,500	25	1.81%	1.81%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	9,786	183	1.87%	1.87%	9,786	183	1.87%	1.87%	4,759	87	1.83%	1.83%
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	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	2,364	41	0	0	2,364	41	0	0	-	-	-	-
(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	12,047	198	1.64%	1.64%	12,047	198	1.64%	1.64%	8,376	133	1.58%	1.58%
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	ICGS	-	-	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	21	7.01%	7.01%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	6,795	115	1.70%	1.70%	6,795	115	1.70%	1.70%	3,584	58	1.61%	1.61%
D09	Corporate Securities - Debentures	ECOS	22,298	431	1.93%	1.93%	22,298	431	1.93%	1.93%	6,843	133	1.95%	1.95%
D10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	999	18	1.81%	1.81%	999	18	1.81%	1.81%	999	18	1.81%	1.81%
D16	Deposit - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	2,000	39	1.93%	1.93%	2,000	39	1.93%	1.93%	250	3	1.26%	1.26%
D17	Deposits - CDs with Scheduled Banks	EDCD	10,104	193	1.91%	1.91%	10,104	193	1.91%	1.91%	-	-	0.00%	0.00%
D22	Commercial Papers	ECCP	3,111	29	1.91%	1.91%	3,111	29	1.91%	1.91%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	12,897	241	1.87%	1.87%	12,897	241	1.87%	1.87%	5,675	54	0.95%	0.95%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,420	29	2.06%	2.06%	1,420	29	2.06%	2.06%	2,753	27	1.02%	1.02%
E	OTHER INVESTMENTS													
Total			2,96,475	5,797	1.95%	1.95%	2,96,475	5,797	1.95%	1.95%	1,69,477	2,699	1.59%	1.59%

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

FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as on 30th June, 2023

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th June 2023			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	3	-	99	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	Total (A)	3	-	99	-	1%
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	12,873	-	-	80%
3	GIC Re	1	3,136	19	-	20%
4	Other	-	-	-	-	0%
	Total (B)	3	16,010	19	-	99%
	Grand Total (C) = (A) + (B)	6	16,010	117	-	100%

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GRSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH JUNE 2023

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023	For The Quarter Ended 30th June 2023
Andhra Pradesh	-	-	-	-	-	-	611	82	-	-	-	694	694
Arumachal Pradesh	-	-	-	-	-	-	12	1	-	-	-	12	12
Assam	-	-	-	-	-	-	626	26	-	-	-	652	652
Bihar	-	-	-	-	-	-	472	41	-	-	-	512	512
Chhattisgarh	-	-	-	-	-	-	193	13	-	-	-	206	206
Goa	-	-	-	-	-	-	84	4	-	-	-	88	88
Gujarat	-	-	-	-	-	-	3,189	218	-	-	-	3,407	3,407
Haryana	-	-	-	-	-	-	10,241	264	109	-	-	10,613	10,613
Himachal Pradesh	-	-	-	-	-	-	52	5	-	-	-	57	57
Jharkhand	-	-	-	-	-	-	248	14	-	-	-	262	262
Karnataka	-	-	-	-	-	-	10,589	797	539	-	-	11,926	11,926
Kerala	-	-	-	-	-	-	375	25	-	-	-	401	401
Madhya Pradesh	-	-	-	-	-	-	892	45	-	-	-	937	937
Maharashtra	-	-	-	-	-	-	26,361	2,314	428	-	-	29,102	29,102
Manipur	-	-	-	-	-	-	11	1	-	-	-	12	12
Meghalaya	-	-	-	-	-	-	30	1	-	-	-	31	31
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	5	1	-	-	-	6	6
Odisha	-	-	-	-	-	-	538	26	-	-	-	564	564
Punjab	-	-	-	-	-	-	935	35	-	-	-	970	970
Rajasthan	-	-	-	-	-	-	1,107	122	-	-	-	1,229	1,229
Sikkim	-	-	-	-	-	-	25	1	-	-	-	26	26
Tamil Nadu	-	-	-	-	-	-	1,426	140	-	-	-	1,566	1,566
Telangana	-	-	-	-	-	-	7,231	422	-	-	-	7,653	7,653
Tripura	-	-	-	-	-	-	26	2	-	-	-	28	28
Uttarakhand	-	-	-	-	-	-	154	8	-	-	-	162	162
Uttar Pradesh	-	-	-	-	-	-	2,258	100	-	-	-	2,358	2,358
West Bengal	-	-	-	-	-	-	964	55	-	-	-	1,019	1,019
TOTAL (A)	-	-	-	-	-	-	68,654	4,763	1,076	-	-	74,493	74,493
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	3	0	-	-	-	3	3
Chandigarh	-	-	-	-	-	-	90	5	-	-	-	95	95
Dadra and Nagar Haveli	-	-	-	-	-	-	8	2	-	-	-	10	10
Daman & Diu	-	-	-	-	-	-	7	1	-	-	-	8	8
Govt. of NCT of Delhi	-	-	-	-	-	-	2,405	95	-	-	-	2,499	2,499
Jammu & Kashmir	-	-	-	-	-	-	49	2	-	-	-	51	51
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Puducherry	-	-	-	-	-	-	14	1	-	-	-	15	15
TOTAL (B)	-	-	-	-	-	-	2,576	106	-	-	-	2,682	2,682
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	71,231	4,869	1,076	-	-	77,176	77,176

Aditya Birla Health Insurance Co. Limited

Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH JUNE 2023

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023	Upto The Period Ended 30th June 2023
Andhra Pradesh	-	-	-	-	-	-	611	82	-	-	-	694	694
Arunachal Pradesh	-	-	-	-	-	-	12	1	-	-	-	12	12
Assam	-	-	-	-	-	-	626	26	-	-	-	652	652
Bihar	-	-	-	-	-	-	472	41	-	-	-	512	512
Chhattisgarh	-	-	-	-	-	-	193	13	-	-	-	206	206
Goa	-	-	-	-	-	-	84	4	-	-	-	88	88
Gujarat	-	-	-	-	-	-	3,189	218	-	-	-	3,407	3,407
Haryana	-	-	-	-	-	-	10,241	264	109	-	-	10,613	10,613
Himachal Pradesh	-	-	-	-	-	-	52	5	-	-	-	57	57
Jharkhand	-	-	-	-	-	-	248	14	-	-	-	262	262
Karnataka	-	-	-	-	-	-	10,589	797	539	-	-	11,926	11,926
Kerala	-	-	-	-	-	-	375	25	-	-	-	401	401
Madhya Pradesh	-	-	-	-	-	-	892	45	-	-	-	937	937
Maharashtra	-	-	-	-	-	-	26,361	2,314	428	-	-	29,102	29,102
Manipur	-	-	-	-	-	-	11	1	-	-	-	12	12
Meghalaya	-	-	-	-	-	-	30	1	-	-	-	31	31
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	5	1	-	-	-	6	6
Odisha	-	-	-	-	-	-	538	26	-	-	-	564	564
Punjab	-	-	-	-	-	-	935	35	-	-	-	970	970
Rajasthan	-	-	-	-	-	-	1,107	122	-	-	-	1,229	1,229
Sikkim	-	-	-	-	-	-	25	1	-	-	-	26	26
Tamil Nadu	-	-	-	-	-	-	1,426	140	-	-	-	1,566	1,566
Telangana	-	-	-	-	-	-	7,231	422	-	-	-	7,653	7,653
Tripura	-	-	-	-	-	-	26	2	-	-	-	28	28
Uttarakhand	-	-	-	-	-	-	154	8	-	-	-	162	162
Uttar Pradesh	-	-	-	-	-	-	2,258	100	-	-	-	2,358	2,358
West Bengal	-	-	-	-	-	-	964	55	-	-	-	1,019	1,019
TOTAL (A)	-	-	-	-	-	-	68,654	4,763	1,076	-	-	74,493	74,493
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	3	0	-	-	-	3	3
Chandigarh	-	-	-	-	-	-	90	5	-	-	-	95	95
Dadra and Nagar Haveli	-	-	-	-	-	-	8	2	-	-	-	10	10
Daman & Diu	-	-	-	-	-	-	7	1	-	-	-	8	8
Govt. of NCT of Delhi	-	-	-	-	-	-	2,405	95	-	-	-	2,499	2,499
Jammu & Kashmir	-	-	-	-	-	-	49	2	-	-	-	51	51
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Puducherry	-	-	-	-	-	-	14	1	-	-	-	15	15
TOTAL (B)	-	-	-	-	-	-	2,576	106	-	-	-	2,682	2,682
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	71,231	4,869	1,076	-	-	77,176	77,176

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 30th June 2023		For The Quarter Ended 30th June 2022		Upto The Quarter Ended 30th June 2023		Upto The Quarter Ended 30th June 2022	
		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	71,231	1,30,716	56,993	1,10,080	71,231	1,30,716	56,993	1,10,080
7	Personal Accident	4,869	14,861	4,180	32,119	4,869	14,861	4,180	32,119
8	Travel	1,076	17	1,866	-	1,076	17	1,866	-
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 Ended 30th June 2023		Upto The Quarter Ended 30th June 2023		For The Quarter Ended 30th June 2022		Upto The Quarter Ended 30th June 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	51,148	9,247	51,148	9,247	43,706	6,905	43,706	6,905
2	Corporate Agents-Banks	49,995	13,174	49,995	13,174	55,406	10,689	55,406	10,689
3	Corporate Agents -Others	601	7,983	601	7,983	914	8,201	914	8,201
4	Brokers	35,750	44,823	35,750	44,823	35,535	33,319	35,535	33,319
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	6,086	1,645	6,086	1,645	3,305	1,544	3,305	1,544
	Online (Through Company Website)	849	122	849	122	2,838	2,302	2,838	2,302
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	936	144	936	144	224	39	224	39
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	229	39	229	39	271	40	271	40
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,45,594	77,176	1,45,594	77,176	1,42,199	63,039	1,42,199	63,039
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,45,594	77,176	1,45,594	77,176	1,42,199	63,039	1,42,199	63,039

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH JUNE 2023

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	13,078	101	210	13,389
2	<u>Claims reported during the period</u>	2,79,571	348	1,877	2,81,796
	(a) Booked During the period	2,78,699	319	1,869	2,80,887
	(b) Reopened during the Period	872	29	8	909
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	2,64,337	227	1,820	2,66,384
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,115	119	77	12,311
	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>	16,197	103	190	16,490
	Less than 3months	15,813	103	64	15,980
	3 months to 6 months	203	-	34	237
	6months to 1 year	148	-	92	240
	1year and above	33	-	-	33

UPTO THE QUARTER ENDED 30TH JUNE 2023

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	13,078	101	210	13,389
2	<u>Claims reported during the period</u>	2,79,571	348	1,877	2,81,796
	(a) Booked During the period	2,78,699	319	1,869	2,80,887
	(b) Reopened during the Period	872	29	8	909
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	2,64,337	227	1,820	2,66,384
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,115	119	77	12,311
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	-
6	<u>Claims O/S at End of the period</u>	16197	103	190	16,490
	Less than 3months	15813	103	64	15,980
	3 months to 6 months	203	0	34	237
	6months to 1 year	148	0	92	240
	1year and above	33	0	0	33

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH JUNE 2023

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	9,861	592	486	10,939
2	<u>Claims reported during the period</u>	56,607	1,220	470	58,298
	(a) Booked During the period	56,092	1,152	465	57,709
	(b) Reopened during the Period	515	68	5	589
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	41,162	318	416	41,897
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,640	1,010	278	13,928
	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>	12,667	484	262	13,412
	Less than 3months	12,303	484	238	13,024
	3 months to 6 months	163	-	9	171
	6months to 1 year	162	-	16	178
	1year and above	39	-	-	39

UPTO THE QUARTER ENDED 30TH JUNE 2023

(Amount in Rs. Lakhs)

1	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	9,861	592	486	10,939
2	<u>Claims reported during the period</u>	56,607	1,220	470	58,298
	(a) Booked During the period	56,092	1,152	465	57,709
	(b) Reopened during the Period	515	68	5	589
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	41,162	318	416	41,897
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,640	1,010	278	13,928
	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>	12,667	484	262	13,412
	Less than 3months	12,303	484	238	13,024
	3 months to 6 months	163	-	9	171
	6months to 1 year	162	-	16	178
	1year and above	39	-	-	39

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

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 30TH JUNE 2023

(Amount in Rs. Lakhs)

[illegible]

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

UPTO THE QUARTER ENDED 30TH JUNE 2023

[illegible]

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

FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE
Statement as on 30th June, 2023

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		165
2	No. of branches approved during the year (period ended June 30, 2023)		-
3	No. of branches opened during the year	Out of approvals of previous year	25
4		Out of approvals of this year	-
5	No. of branches closed during the year (period ended June 30, 2023)		-
6	No of branches at the end of the year (period ended June 30, 2023)		190
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		190
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		2
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		5,183
	(b) Off-roll:		371
	(c) Total		5,554
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		91,629
	(b) Corporate Agents-Banks		18
	(c)Corporate Agents-Others		42
	(d) Insurance Brokers		317
	(e) Web Aggregators		15
	(f) Insurance Marketing Firm		35
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	5,181	88,370
Recruitments during the quarter	928	3,958
Attrition during the quarter	926	233
Number at the end of the quarter	5,183	92,095

Note:

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

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

FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended June 30, 2023
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Mr. 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	Appointed w.e.f. July 04, 2023
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 30TH JUNE, 2023					
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	10,125	2,090	2,01,845
		Social	6	192	21,413
7	Personal Accident	Rural	1,719	197	1,32,657
		Social	4	22	23,446
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	11,844	2,287	3,34,502
		Social	10	214	44,859

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 30TH JUNE 2023

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 30th June 2023	For the Quarter ended 30th June 2022
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

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

FORM NL-45 - GREIVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	1	-	-	1	-	1
b)	Claims Related	20	672	58	167	419	48	672
c)	Policy Related	4	147	66	36	32	17	147
d)	Premium Related	-	22	5	8	8	1	22
e)	Refund Related	-	18	5	3	9	1	18
f)	Coverage Related	-	2	1	1	-	-	2
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	2	18	4	4	10	2	18
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	3	98	35	29	35	2	98
	Total	29	978	174	248	514	71	978

2	Total No. of policies during previous year:*	15,53,617
3	Total No. of claims during previous year:	1,12,153
4	Total No. of policies during current year:*	6,47,028
5	Total No. of claims during current year:	2,81,796
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	5
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	24

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

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

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	71	100%	-	0%	71	100%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	71	100%	-	0%	71	100%

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

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th June, 2023

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