

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 SEPTEMBER, 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 September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
1	Premiums earned (Net)	NL-4	54,733	54,733	1,11,326	1,11,326	42,751	42,751	83,950	83,950
2	Profit/ Loss on sale/redemption of Investments		255	255	972	972	281	281	346	346
3	Interest, Dividend & Rent – Gross (Refer Note 1)		3,700	3,700	7,267	7,267	2,414	2,414	4,471	4,471
4	Other:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management									
	TOTAL (A)		58,688	58,688	1,19,564	1,19,564	45,446	45,446	88,767	88,767
6	Claims Incurred (Net)	NL-5	42,899	42,899	84,047	84,047	27,726	27,726	51,237	51,237
7	Commission	NL-6	8,965	8,965	19,559	19,559	1,896	1,896	4,066	4,066
8	Operating Expenses related to Insurance Business	NL-7	16,092	16,092	32,718	32,718	24,003	24,003	48,934	48,934
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		67,955	67,955	1,36,324	1,36,324	53,625	53,625	1,04,238	1,04,238
10	Operating Profit/(Loss) C= (A - B)		(9,267)	(9,267)	(16,760)	(16,760)	(8,179)	(8,179)	(15,471)	(15,471)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(9,267)	(9,267)	(16,760)	(16,760)	(8,179)	(8,179)	(15,471)	(15,471)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(9,267)	(9,267)	(16,760)	(16,760)	(8,179)	(8,179)	(15,471)	(15,471)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
Interest, Dividend & Rent	3,942	3,942	7,590	7,590	2,660	2,660	4,949	4,949
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(242)	(242)	(323)	(323)	(247)	(247)	(478)	(478)
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*	3,700	3,700	7,267	7,267	2,414	2,414	4,471	4,471

* Term gross implies inclusive of TDS

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

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(9,267)	(16,760)	(8,179)	(15,471)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,346	2,763	743	1,362
	(b) Profit on sale of investments		302	467	12	32
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(110)	(186)	(73)	(136)
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		-	-	-	-
	TOTAL (A)		(7,228)	(13,717)	(7,498)	(14,212)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	150
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		122	270	374	567
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		7	23	5	(3)
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		129	293	379	714
	Loss Before Tax		(7,857)	(14,010)	(7,877)	(14,926)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(7,857)	(14,010)	(7,877)	(14,926)
	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		(1,57,618)	(1,51,465)	(1,36,635)	(1,29,586)
	Balance carried forward to Balance Sheet		(1,65,475)	(1,65,475)	(1,44,512)	(1,44,512)

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

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th September, 2023	As at 30th September, 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	2,26,059	1,64,612
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		19	23
	-Policyholders' Funds		12	7
5	BORROWINGS	NL-11	-	-
	TOTAL		2,76,848	2,10,330
	APPLICATION OF FUNDS			
1	INVESTMENTS-Shareholders	NL-12	70,876	43,066
2	INVESTMENTS-Policyholders	NL-12A	2,22,759	1,52,492
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	16,059	12,495
5	DEFERRED TAX ASSET (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	3,620	4,454
	Advances and Other Assets	NL-16	19,895	14,420
	Sub-Total (A)		23,515	18,874
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	1,03,244	72,958
8	PROVISIONS	NL-18	1,18,593	88,152
	Sub-Total (B)		2,21,837	1,61,110
	NET CURRENT ASSETS (C) = (A - B)		(1,98,322)	(1,42,236)
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,65,475	1,44,512
	TOTAL		2,76,848	2,10,330

CONTINGENT LIABILITIES

Particulars	As at 30th September, 2023	As at 30th September, 2022
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	2,146	1,165
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	2,176	1,195

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2023				For The Period Ended 30th September, 2023			
Gross Direct Premium	73,826	4,222	827	78,875	1,45,057	9,091	1,903	1,56,051
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	18,031	228	75	18,334	33,844	491	126	34,461
Net Written Premium	55,795	3,994	752	60,541	1,11,213	8,601	1,777	1,21,590
Add: Opening balance of UPR	1,03,755	7,808	125	1,11,689	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,09,715	7,670	111	1,17,497	1,09,715	7,670	111	1,17,497
Net Earned Premium	49,835	4,132	766	54,733	1,01,042	8,368	1,918	1,11,326
Gross Direct Premium								
- In India	73,826	4,222	827	78,875	1,45,057	9,091	1,903	1,56,051
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2022				For The Period Ended 30th September, 2022			
Gross Direct Premium	58,472	3,705	1,845	64,022	1,15,464	7,885	3,712	1,27,061
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	11,234	225	74	11,533	21,341	516	148	22,005
Net Written Premium	47,238	3,480	1,771	52,489	94,123	7,369	3,564	1,05,056
Add: Opening balance of UPR	69,762	7,052	90	76,904	58,838	6,667	31	65,536
Less: Closing balance of UPR	79,395	7,029	218	86,642	79,395	7,029	218	86,642
Net Earned Premium	37,605	3,503	1,643	42,751	73,566	7,007	3,377	83,950
Gross Direct Premium								
- In India	58,472	3,705	1,845	64,022	1,15,464	7,885	3,712	1,27,061
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2023				For The Period Ended 30th September, 2023			
Claims paid (Direct)	47,552	495	395	48,442	90,884	885	813	92,583
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	8,017	47	17	8,080	14,211	64	78	14,353
Net Claim Paid	39,535	449	379	40,362	76,673	821	736	78,230
Add: Claims Outstanding at the end of the year	24,916	2,921	907	28,743	24,916	2,921	907	28,743
Less: Claims Outstanding at the beginning of the year	22,824	2,760	622	26,206	19,516	2,721	689	22,926
Net Incurred Claims	41,626	610	663	42,899	82,073	1,021	953	84,047
Claims Paid (Direct)								
-In India	47,552	495	395	48,442	90,884	885	813	92,583
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	13,317	2,328	528	16,173	13,317	2,328	528	16,173
Estimates of IBNR and IBNER at the beginning of the period (net)	12,684	2,370	377	15,431	11,369	2,184	340	13,892

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2022				For The Period Ended 30th September, 2022			
Claims paid (Direct)	29,193	561	97	29,851	54,539	1,627	196	56,362
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	5,353	50	4	5,407	10,293	291	8	10,592
Net Claim Paid	23,840	511	93	24,444	44,246	1,336	188	45,770
Add Claims Outstanding at the end of the year	17,962	1,961	273	20,196	17,962	1,961	273	20,196
Less Claims Outstanding at the beginning of the year	13,821	2,819	274	16,914	11,388	2,894	447	14,729
Net Incurred Claims	27,981	(347)	92	27,726	50,820	403	14	51,237
Claims Paid (Direct)								
-In India	29,193	561	97	29,851	54,539	1,627	196	56,362
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	9,483	1,675	203	11,361	9,483	1,675	203	11,361
Estimates of IBNR and IBNER at the beginning of the period (net)	8,790	2,451	274	11,515	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 September, 2023				For The Period Ended 30th September, 2023			
Commission & Remuneration	13,669	1,380	268	15,317	26,466	2,431	399	29,295
Rewards	676	19	-	694	2,189	82	-	2,270
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7,023	20	3	7,047	11,957	42	8	12,007
Net Commission	7,322	1,379	264	8,965	16,697	2,471	391	19,559
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	2,101	83	-	2,184	3,898	155	-	4,053
Corporate Agents-Banks/FII/HFC	5,010	821	-	5,831	9,651	1,447	-	11,099
Corporate Agents-Others	3,508	423	268	4,199	6,371	623	399	7,393
Insurance Brokers	3,706	71	-	3,778	8,681	285	-	8,967
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	14	0	-	14	27	0.22	-	27
Insurance Marketing Firm	7	0	-	7	26	1	-	27
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	14,345	1,398	268	16,011	28,654	2,513	399	31,566
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2022				For The Period Ended 30th September, 2022			
Commission & Remuneration	5,651	409	5	6,065	11,097	840	13	11,950
Rewards	798	42	-	840	1,184	70	-	1,254
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	6,449	451	5	6,905	12,281	910	13	13,204
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,985	17	7	5,009	9,005	118	15	9,138
Net Commission	1,464	434	(2)	1,896	3,276	792	(2)	4,066
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,303	65	-	1,368	2,124	98	-	2,222
Corporate Agents-Banks/FII/HFC	1,864	222	-	2,086	3,227	429	-	3,656
Corporate Agents-Others	850	35	5	890	1,863	56	13	1,932
Insurance Brokers	2,421	129	-	2,550	5,048	327	-	5,375
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	6	0	-	6	11	0	-	11
Insurance Marketing Firm	5	0	-	5	8	0	-	8
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL	6,449	451	5	6,905	12,281	910	13	13,204
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	6,449	451	5	6,905	12,281	910	13	13,204
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2023				For The Period Ended 30th September, 2023			
1	Employees' remuneration & welfare benefits	10,574	730	160	11,464	20,571	1,216	311	22,097
2	Travel, conveyance and vehicle running expenses	255	14	4	272	655	41	10	706
3	Training expenses	199	12	3	214	260	16	4	280
4	Rents, rates & taxes	313	17	5	335	716	45	11	772
5	Repairs	126	7	2	136	217	14	3	234
6	Printing & stationery	66	7	1	74	174	10	3	186
7	Communication expenses	124	6	2	132	370	23	6	398
8	Legal & professional charges	333	18	5	356	864	54	13	931
9	Auditors' fees, expenses etc								
	(a) as auditor	7	0	0	8	14	1	0.2	15
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) out of pocket expenses	0	0	0	0	0.4	0.0	0.0	0.4
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	4	0	0	4	4	0	0	5
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	262	12	4	278	981	62	15	1,058
11	Interest & Bank Charges	145	8	2	156	281	18	4	303
12	Depreciation	1,069	62	16	1,147	2,083	131	31	2,246
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	587	52	9	648	1,159	66	18	1,242
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	42	4	1	47	91	5	1	98
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	0	(0)	(0)	(2)	(0)	(0)	(3)
	(c) Insurance	3	0	0	3	9	1	0	9
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	34	2	1	37	107	7	2	116
	(f) Stamp duty	8	1	0	9	21	1	0	22
	(g) Electricity expense	66	4	1	71	118	7	2	127
	(h) Housekeeping charges	169	10	3	181	336	21	5	362
	(i) Data center charges	153	7	2	163	598	38	9	644
	(j) Agent training expenses	7	0	0	7	18	1	0	19
	(k) Medical fees	40	31	1	72	129	41	2	172
	(l) Call centre charges	69	3	1	74	233	15	4	251
	(m) Transaction processing services	203	12	3	217	411	26	6	443
	(n) Loss/(Profit) on Sale of Fixed Assets	(13)	(1)	(0)	(14)	(14)	(1)	(0)	(16)
	TOTAL	14,846	1,021	224	16,092	30,402	1,857	459	32,718
	In India	14,846	1,021	224	16,092	30,291	1,850	458	32,599
	Outside India	-	-	-	-	111	7	1	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 September, 2022				For The Period Ended 30th September, 2022			
1	Employees' remuneration & welfare benefits	11,925	703	378	13,006	21,466	1,237	690	23,393
2	Travel, conveyance and vehicle running expenses	397	25	12	434	766	52	25	843
3	Training expenses	67	0	2	69	957	65	31	1,053
4	Rents, rates & taxes	271	17	9	297	599	41	19	659
5	Repairs	98	6	3	107	204	14	7	225
6	Printing & stationery	66	5	2	73	263	13	8	284
7	Communication expenses	135	8	4	147	313	21	10	344
8	Legal & professional charges	537	34	17	588	1,109	76	36	1,221
9	Auditors' fees, expenses etc								
	(a) As auditor	6	1	0	7	13	1	0	14
	(b) Certification Services	3	0	0	3	4	0	0	4
	(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	5,592	342	175	6,108	13,504	922	434	14,861
11	Interest & Bank Charges	67	4	2	73	174	12	6	192
12	Depreciation	854	54	27	935	1,676	114	54	1,844
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	738	41	24	802	1,125	57	36	1,218
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	46	3	1	50	131	7	4	142
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	0	0	0	0	(0)	(0)	(0)	(0)
	(c) Insurance	3	0	0	3	9	1	0	10
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	37	2	1	41	67	5	2	74
	(f) Stamp duty	66	4	2	72	134	7	4	145
	(g) Electricity expense	48	3	2	53	82	6	3	91
	(h) Housekeeping charges	83	5	3	91	217	15	7	239
	(i) Data center charges	375	24	12	411	725	49	23	797
	(j) Agent training expenses	93	6	3	102	141	10	5	156
	(k) Wellness expense	(6)	1	(0)	(5)	59	21	2	82
	(l) Medical fees	177	10	6	193	502	34	16	552
	(m) Call centre charges	296	20	9	326	433	30	14	477
	(n) Transaction processing services	15	1	1	17	13	1	0	14
	(o) Loss/(Profit) on Sale of Fixed Assets	-	-	-	-	-	-	-	-
	TOTAL	21,991	1,319	694	24,003	44,688	2,811	1,437	48,934
	In India	21,988	1,319	693	24,000	44,657	2,809	1,436	48,900
	Outside India	3	0.21	0.10	3	31	2	1	34

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

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

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (30th Sept 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 Sept 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 Sept 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 Sept 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 Sept 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 September, 2023		As at 30th September, 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 (to be specified e.g. ESOP etc.)	-	-	-	-
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 SEPTEMBER, 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	0.00	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	-	-	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	7.10	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	-	-	3,76,42,337	100
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	55	5,00,31,328	1.93	5,003	-	-	-	-
ii)	Foreign Portfolio Investors	187	17,18,37,734	6.61	17,184	-	-	-	-
iii)	Financial Institutions/Banks	129	3,11,160	0.01	31	-	-	-	-
iv)	Insurance Companies	18	5,93,40,493	2.28	5,934	-	-	-	-
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	10,41,30,448	4.01	10,413	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	Foreign Body Corporate- Jomet Investments Limited	1	10,00,00,000	3.85	10,000	-	-	-	-
	Qualified Institutional Buyer	3	1,61,848	0.01	16	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	13,788	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,42,299	15,82,57,022	6.09	15,826	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	727	5,07,12,537	1.95	5,071	-	-	-	-
iii)	NBFCs registered with RBI	8	1,56,086	0.01	16	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,628	65,80,056	0.25	658	-	-	-	-
	Clearing Members	17	3,61,439	0.01	36	-	-	-	-
	Non Resident Indian Non Repatriable	3,529	47,39,613	0.18	474	-	-	-	-
	Bodies Corporate	2,349	4,94,71,100	1.90	4,947	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
	Trusts	44	16,11,942	0.06	161	-	-	-	-
	HUF	9,302	84,52,518	0.33	845	-	-	-	-
	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	2,12,28,831	0.82	2,123	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	4,64,366	2,59,88,21,244	100.00	2,59,882	-	-	1,40,74,51,688	54.16



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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 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	-	26,324
	- Balance at the end of the year	2,25,969	1,64,612
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	-	-
	- Additions during the year	-	-
	- Balance at the end of the year	90	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,26,059	1,64,612

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-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	22,489	17,680	79,128	64,056	1,01,618	81,736
2	Other Approved Securities	25,099	15,094	71,035	59,959	96,133	75,053
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,494	-	35,149	7,827	45,643	7,827
	(e) Other Securities						
	- Fixed Deposits	515	-	-	-	515	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,538	2,560	12,891	4,777	15,429	7,337
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,498	-	2,479	7,020	4,978	7,020
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,479	-	-	-	2,479
2	Other Approved Securities	502	1,505	1,005	501	1,507	2,005
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,895	3,498	8,180	3,839	12,075	7,337
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	5,030	3,511	5,030	3,511
	(e) Other Securities						
	- Fixed Deposits	500	250	1,000	-	1,500	250
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,347	-	4,852	-	7,198	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	-	1,002	-	1,002
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	2,010	-	2,010	-
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	70,877	43,066	2,22,759	1,52,492	2,93,636	1,95,558

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022
1	Long Term Investments--						
	Book Value	63,633	35,334	2,00,683	1,43,639	2,64,315	1,78,974
	Market Value	62,707	34,165	1,96,644	1,38,876	2,59,351	1,73,042
2	Short Term Investments--						
	Book Value	7,243	7,732	22,077	8,853	29,320	16,585
	Market Value	7,244	7,722	22,054	8,853	29,299	16,576

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 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

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 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 (Rs. Lakhs)	Provision (Rs. Lakhs)
1	Sub-standard	-	-
2	Doubtful	-	-
3	Loss	-	-
	TOTAL	-	-

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th September, 2023	As at 30th September, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	21,465	2,371	-	23,836	9,736	1,699	-	11,435	12,401	9,385
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	334	39	11	362	226	42	10	258	104	107
Information Technology Equipment	2,690	4	135	2,559	2,063	163	134	2,092	468	770
Vehicles	562	564	131	995	197	121	75	243	751	289
Office Equipment	770	95	26	839	580	55	26	609	230	175
Others:Leasehold Improvement	1,956	310	88	2,178	960	166	86	1,040	1,138	972
TOTAL	27,775	3,383	390	30,769	13,762	2,246	331	15,677	15,092	11,698
Work in progress	325	1,074	972	427	-	-	-	-	427	104
Instangible Assets under development	14	1,838	1,312	540	-	-	-	-	540	694
Grand Total	28,114	6,295	2,674	31,736	13,762	2,246	331	15,677	16,059	12,496
Previous Year	21,894	4,952	2,508	24,339	10,198	1,844	200	11,843	12,496	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Cash (including cheques, drafts and stamps)	42	81
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	12	9
	(b) Current Accounts	3,527	4,325
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	3,620	4,454
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	3,620	4,454
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,937	1,329
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	551	400
6	Others:		
	(a) Advance to Suppliers	1,256	909
	Less: Provisions made	-	-
	Sub-total	1,256	909
	(b) Other advances	4,477	3,168
	Less: Provisions made	-	-
	Sub-total	4,477	3,168
	TOTAL (A)	8,221	5,805
	OTHER ASSETS		
1	Income accrued on investments	5,977	3,725
2	Outstanding Premiums	-	-
3	Agents Balances	99	46
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	986	530
6	Due from subsidiaries/ holding	28	7
7	Investments held for Unclaimed Amount of Policyholders	240	285
8	Others:		
	(a) Rent and other deposits	1,342	980
	(b) Input tax credit (net)	2,997	3,015
	(c) Other Recoverable	4	27
	TOTAL (B)	11,674	8,615
	TOTAL (A+B)	19,895	14,420

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



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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Agents' Balances	10,431	3,377
2	Balances due to other insurance companies	15,296	6,427
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	292	283
	(b) For Other Policies	2,052	2,185
5	Unallocated Premium	22,089	12,780
6	Sundry creditors	12,855	18,984
7	Due to subsidiaries/ holding company	1,114	557
8	Claims Outstanding	28,735	20,184
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	150	208
11	Income accrued on Unclaimed amounts	20	6
12	Interest payable on debentures/bonds	-	-
13	Others:		
	(a) Tax deducted payable	1,639	1,391
	(b) Other statutory dues	6,607	4,839
	(c) Provident fund payable	362	288
	(d) Due to employees	1,600	1,332
	(e) Claims Payable	2	117
	TOTAL	1,03,244	72,958

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Reserve for Unexpired Risk	1,17,402	86,548
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits:		
	(a) For Gratuity	100	263
	(b) For Compensated absence	464	337
	(c) For Long Term Incentive Plan	532	910
5	Others:		
	Free look Reserve	95	94
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,18,593	88,152

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-19 MISCELLANEOUS EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
1	Gross Direct Premium Growth Rate**	23%	23%	62%	66%
2	Gross Direct Premium to Net worth Ratio	0.71	1.40	0.97	1.93
3	Growth rate of Net Worth	-11%	-11%	26%	26%
4	Net Retention Ratio**	77%	78%	82%	83%
5	Net Commission Ratio**	15%	16%	4%	4%
6	Expense of Management to Gross Direct Premium Ratio**	41%	41%	48%	49%
7	Expense of Management to Net Written Premium Ratio**	41%	43%	49%	50%
8	Net Incurred Claims to Net Earned Premium**	78%	75%	65%	61%
9	Claims paid to claims provisions**	76%	69%	67%	69%
10	Combined Ratio**	120%	118%	114%	111%
11	Investment income ratio	2%	4%	2%	3%
12	Technical Reserves to net premium ratio **	2.42	1.20	2.03	1.02
13	Underwriting balance ratio	-0.24	-0.22	-0.25	-0.24
14	Operating Profit Ratio	-17%	-15%	-19%	-18%
15	Liquid Assets to liabilities ratio	0.18	0.18	0.16	0.16
16	Net earning ratio	-13%	-12%	-15%	-14%
17	Return on net worth ratio	-7%	-13%	-12%	-23%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.13	2.13	1.67	1.67
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.55	-2.76	-1.75	-3.32
24	Book value per share	21.94	21.94	14.40	14.40

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

FORM NL-20 -ANALYTICAL RATIOS

**SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH SEPTEMBER 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 Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 30th Sept 2023	26%	77%	15%	41%	42%	81%	75%	124%	1.21	-0.28
Previous Period ended 30th Sept 2022	69%	82%	3%	49%	51%	69%	70%	120%	1.03	-0.34
Personal Accident										
Current Period ended 30th Sept 2023	15%	95%	29%	48%	50%	12%	18%	63%	1.23	0.36
Previous Period ended 30th Sept 2022	13%	93%	11%	47%	49%	6%	41%	55%	1.22	0.43
Travel Insurance										
Current Period ended 30th Sept 2023	-49%	93%	22%	45%	48%	50%	5%	98%	0.57	0.06
Previous Period ended 30th Sept 2022	319%	96%	0%	39%	40%	1%	97%	41%	0.14	0.57
Total Health										
Current Period ended 30th Sept 2023	0.23	0.78	0.16	0.41	0.43	0.75	0.69	1.18	1.20	(0.22)
Previous Period ended 30th Sept 2022	0.66	0.83	0.04	0.49	0.50	0.61	0.69	1.11	1.02	(0.24)
Workmen's Compensation/ Employer's liability										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 30th Sept 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th Sept 2022	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 30th Sept 2023	23%	78%	16%	41%	43%	75%	69%	118%	1.20	-0.22
Previous Period ended 30th Sept 2022	66%	83%	4%	49%	50%	61%	69%	111%	1.02	-0.24
Total-Current Period ended 30th Sept 2023	23%	78%	16%	41%	43%	75%	69%	118%	1.20	-0.22
Total-Previous Period ended 30th Sept 2023	66%	83%	4%	49%	50%	61%	69%	111%	1.02	-0.24

Current Period is Period Ended 30th September 2023

Previous Period is Period Ended 30th September 2022

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

FORM NL-21 -RELATED PARTY TRANSACTIONS

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of expenses (including ESOP)	183	379	20	43
			b) Recovery of expenses	22	22	-	-
			c) Issue of Equity Share Capital including Securities Premium	-	-	-	14,535
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Rent)	68	116	13	30
			b) Recovery of expenses	3	3	-	-
			c) Recovery of Rent	5	5	2	2
			d) Security Deposit Refundable (Liability)	4	4	-	2
			e) Security Deposit Receivable (Assets)	22	22	-	22
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Reimbursement of expenses	682	1,665	695	1,272
			b) Transfer of Asset (Employee Transfer)	77	77	3	3
			c) Transfer of Liability (Employee Transfer)	-	5	-	4
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	216	409	31	52
			b) Space Sharing Expense	-	-	2	4
			c) Reimbursement of Expense	2	2	4	4
			d) Recovery of Rent	2	2	0.3	0.3
			e) Transfer of Asset (Employee Transfer)	-	0	-	-
			f) Security Deposit Refundable (Liability)	2	2	-	0
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	13	24	12	21
			b) Transfer of Assets (Employee Transfer)	-	-	-	12
			c) Recovery of expenses	1	1	0.2	0.4
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Rent)	3	3	-	-
			b) 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	57	129	61	124
			b) Recovery of expenses	2	2	-	-
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 Refund	-	3	-	-
			b) Reimbursement of Expenses (Salary)	-	6	10	15
			c) Reimbursement of Expenses (Rent)	76	158	-	75
			d) Transfer of Asset (Employee Transfer)	-	-	4	8
			e) Transfer of Liability (Employee Transfer)	-	1	-	-
			f) Recovery of Rent	2	2	2	2
			g) Recovery of Expenses (Salary)	111	111	-	-
			h) Security Deposit Paid	-	24	-	-
			i) Security Deposit Received	0.2	0.2	-	-
			j) Insurance Deposit - Liability	1	1	7	7
			k) Insurance Deposit -Assets	0.2	0.2	-	-
			l) Security Deposit Receivable (Assets)	130	130	81	81
			m) Security Deposit Refundable (Liability)	2	2	-	-

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

Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 30th September, 2023	For The Period Ended 30th September, 2023	For The Quarter Ended 30th September, 2022	For The Period Ended 30th September, 2022
10	Grasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	-	-	1	1
			b) Group Insurance Refund	-	-	2	5
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	3	-	-
			b) Wellness Tracking services	31	44	436	805
			c) Transfer of Assets (Employee Transfer)	1	3	36	36
			d) Transfer of Liability (Employee Transfer)	2	5	-	-
			e) Sale of Assets	-	-	7	7
			f) Purchase of Assets (others)	-	1	-	-
			g) Recovery of Rent	15	30	21	41
12	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	850	1,233	33	58
13	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	a) Insurance Receipts	-	-	353	353
			b) Reimbursement of Expenses (Rent)	14	20	6	11
			c) Recovery of Rent	2	3	1	1
			d) Security Deposit Received	-	3	-	1
			e) Security Deposit Refundable (Liability)	2	2	9	9
			f) Security Deposit Receivable (Assets)	14	14	-	-
14	M/S Ultratech Cement Ltd	Fellow subsidiary of Entity having joint control	a) Group Insurance Refund	-	-	0	0
			b) Transfer of Assets (Employee Transfer)	-	-	3	3
15	Aditya Birla Management Corporation Private Limited	Other related party	a) Group Insurance Receipts(Net of Refund)	-	-	-	(5)
			b) Transfer of Liability (Employee Transfer)	-	-	-	3
16	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	59	106	18	56
17	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	3	6	3	5
18	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	80	129	34	51
19	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Transfer of Liability (Employee Transfer)	-	4	-	-
			b) Reimbursement of Expenses	0	0	-	-
20	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	306	754	253	322
21	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	212	272	108	148
22	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	-	-	77	94
23	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	22	31	-	-
24	Veer Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	25	25	-	-

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

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

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	5	Receivable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	99	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	133	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	87	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	7	Receivable	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	4	Payable	No	-	-	-
7	Aditya Birla Capital Technology Services Ltd	Subsidiary of entity having joint control	68	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	47	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	14	Receivable	No	-	-	-
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	618	Payable	No	-	-	-
12	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	15	Payable	No	-	-	-
13	Birla Management Centre Service Pvt. Ltd.	Other related party	39	Payable	No	-	-	-
14	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	5	Payable	No	-	-	-

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

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER, 2023

(Amount in Rs. Lakhs)

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	70,876	70,876
	Policyholders as per NL-12 A of BS	2,22,759	-	2,22,759
(A)	Total Investments as per BS	2,22,759	70,876	2,93,636
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	16,059	-	16,059
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	6,295	-	6,295
	Current Assets:			
(E)	Cash & Bank Balances as per BS	3,619	1	3,620
(F)	Advances and Other assets as per BS	18,223	1,671	19,895
(G)	Total Current Assets as per BS...(E)+(F)	21,843	1,672	23,515
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	858	1,032	1,890
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	12	19	31
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,60,661	72,549	3,33,209
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,165	1,050	8,215
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,53,496	71,498	3,24,994

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	104	-	104
	(b) Leasehold Improvements	1,138	-	1,138
	(c) Software	5,053	-	5,053
	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	83	-	83
(c)	Co-insurer's balances outstanding for more than ninety days	178	-	178
(d)	Investments pertaining to Unclaimed Policyholder's accounts	240	-	240
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	275	-	275
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	51	1,032	1,083
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	21	-	21
(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	9	-	9
(j)	Fair value change account	12	19	31

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

**STATEMENT OF LIABILITIES :
AS AT 30TH SEPTEMBER, 2023**

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,46,592	1,17,402
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,46,592	1,17,402
(d)	Outstanding Claim Reserve (other than IBNR reserve)	16,234	12,562
(e)	IBNR reserve	18,241	16,173
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,81,067	1,46,136

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH SEPTEMBER, 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	3,00,693	2,42,012	1,79,081	1,51,672	48,402	45,502	48,402
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	3,00,693	2,42,012	1,79,081	1,51,672	48,402	45,502	48,402



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

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

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,53,496
	Deduct:	-
(B)	Current Liabilities as per BS	1,46,136
(C)	Provisions as per BS	1,191
(D)	Other Liabilities	74,340
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	31,828
	Shareholder's FUNDS	
(F)	Available Assets	71,498
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	71,498
(I)	Total ASM (E+H)	1,03,326
(J)	Total RSM	48,402
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.13

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

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

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

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission: Quarterly (As at 30th September, 2023)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	70,877
	Investments (Policyholders)		2,22,759
2	Loans	9	-
3	Fixed Assets	10	16,059
4	Current Assets		
	a. Cash & Bank Balance	11	3,620
	b. Advances & Other Assets	12	19,895
5	Current Liabilities		
	a. Current Liabilities	13	1,03,244
	b. Provisions	14	1,18,593
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,65,476
	Application of Funds as per Balance Sheet (A)		2,76,848
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	16,059
3	Cash & Bank Balance (if any)	11	3,620
4	Advances & Other Assets (if any)	12	19,895
5	Current Liabilities	13	1,03,244
6	Provisions	14	1,18,593
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,65,476
	(B)		(16,787)
	'Investment Assets' As per FORM 3B	(A-B)	2,93,636

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%	-	22,489	79,128	1,01,618	35%	-	1,01,618	98,977
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	48,090	1,51,169	1,99,258	68%	-	1,99,258	1,94,897
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	-	-	-	-
	a. Approved Investment	Not exceeding 70%	-	5,036	17,380	22,416	8%	-	22,416	22,065
	b. Other Investment		-	-	-	-	0%	-	-	-
	2. Approved Investments		-	17,732	54,198	71,930	24%	31	71,961	71,688
	3. Other Investments		-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	70,858	2,22,747	2,93,605	100%	31	2,93,636	2,88,650

- 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%	1,06,680	36%	(5,062)	226%	1,01,618	35%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,08,981	71%	(9,723)	433%	1,99,258	68%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	12,012	4%	(5,025)	224%	6,987	2%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments		15,460	5%	(31)	1%	15,429	5%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		59,396	20%	12,534	-558%	71,930	24%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	TOTAL		2,95,849	100%	(2,244)	100%	2,93,605	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 Sept 2023	As % of total for this class	As at 30th Sept 2022	As % of total for this class	As at 30th Sept 2023	As % of total for this class	As at 30th Sept 2022	As % of total for this class
Break down by credit rating								
AAA rated	71,325	25%	25,031	13%	71,852	24%	25,448	13%
AA or better	1,143	0%	1,140	1%	1,237	0%	1,250	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)	2,16,182	75%	1,63,446	86%	2,20,547	75%	1,68,861	86%
	2,88,650	100%	1,89,617	100%	2,93,636	100%	1,95,558	100%
Breakdown By Residual Maturity								
Upto 1 year	17,748	6%	9,238	5%	17,770	6%	9,247	5%
More than 1 year and upto 3 years	51,643	18%	20,179	11%	52,182	18%	20,647	11%
More than 3 years and upto 7 years	1,54,534	54%	1,33,083	70%	1,58,515	54%	1,37,614	70%
More than 7 years and upto 10 years	30,499	11%	19,780	10%	30,690	10%	20,712	11%
above 10 years	22,150	8%	-	0%	22,405	8%	-	0%
Any other	-							
Mutual Fund	12,075	4%	7,337	4%	12,075	4%	7,337	4%
	2,88,650	100%	1,89,617	100%	2,93,636	100%	1,95,558	100%
Breakdown by type of the issuer								
a. Central Government	98,977	34%	81,167	43%	1,01,618	35%	84,215	43%
b. State Government	95,920	33%	74,691	39%	97,641	33%	77,058	39%
c. Corporate Securities	79,663	28%	26,171	14%	80,288	27%	26,697	14%
d. Any other (includes FD and MF)	14,090	5%	7,587	4%	14,090	5%	7,587	4%
	2,88,650	100%	1,89,617	100%	2,93,636	100.00%	1,95,558	100%

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 2016

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as on 30th September 2023

S.No	Category of Investment	Category Code	For the Quarter ended 30th September 2023				Upto the period ended 30th September 2023				Upto the period ended 30th September 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	CGSB	1,07,858	1,995	1.85%	1.85%	1,11,733	4,542	4.07%	4.07%	72,080	2,423	3.36%	3.36%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4,807	99	2.07%	2.07%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,00,838	1,947	1.93%	1.93%	99,859	3,668	3.67%	3.67%	71,977	2,460	3.42%	3.42%
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	1.96%	1.96%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,500	25	3.65%	3.65%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,416	134	0	0	8,594	317	0	0	4,863	177	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)	HBOD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	15,444	264	1.71%	1.71%	13,755	462	3.36%	3.36%	8,363	266	3.18%	3.18%
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	ICDS	-	-	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)	ICRD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,000	21	10.02%	10.02%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	14,249	254	1.78%	1.78%	10,542	369	3.50%	3.50%	3,579	114	3.19%	3.19%
D09	Corporate Securities - Debentures	ECOS	31,131	623	2.00%	2.00%	26,739	1,054	3.94%	3.94%	6,385	250	3.91%	3.91%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	19	1.86%	1.86%	999	37	3.67%	3.67%	999	37	3.67%	3.67%
D16	Deposits - Deposit with Scheduled Banks, Fb (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	2,002	40	1.98%	1.98%	2,001	78	3.92%	3.92%	251	6	2.53%	2.53%
D17	Deposits - CDs with Scheduled Banks	EDCD	3,153	53	2.03%	2.03%	6,918	247	3.57%	3.57%	-	-	0.00%	0.00%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	3,111	29	1.93%	1.93%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,218	150	1.63%	1.63%	11,047	392	3.54%	3.54%	6,583	137	2.08%	2.08%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	879	14	1.56%	1.56%	1,149	43	3.73%	3.73%	2,741	99	2.21%	2.21%
E	OTHER INVESTMENTS													
TOTAL			2,96,475	5,493	1.95%	1.95%	2,96,475	11,279	1.95%	1.95%	1,69,477	6,074	1.59%	1.59%

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

FORM NL-32-DOWN GRADING OF INVESTMENT

Statement as on 30th September, 2023

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 on 30th September, 2023

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th September, 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	2	-	217	-	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)	2	-	217	-	1%
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	27,863	-	-	81%
3	GIC Re	1	6,344	37	-	19%
4	Other	-	-	-	-	0%
	Total (B)	3	34,207	37	-	99%
	Grand Total (C) = (A) + (B)	5	34,207	254	-	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 SEPTEMBER 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 Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023	For The Quarter Ended 30th Sept 2023
Andhra Pradesh	-	-	-	-	-	-	865	125	-	-	-	990	990
Arunachal Pradesh	-	-	-	-	-	-	38	1	-	-	-	40	40
Assam	-	-	-	-	-	-	851	37	-	-	-	888	888
Bihar	-	-	-	-	-	-	660	61	-	-	-	721	721
Chhattisgarh	-	-	-	-	-	-	236	14	-	-	-	250	250
Goa	-	-	-	-	-	-	82	3	-	-	-	86	86
Gujarat	-	-	-	-	-	-	3,997	309	-	-	-	4,305	4,305
Haryana	-	-	-	-	-	-	4,102	196	270	-	-	4,568	4,568
Himachal Pradesh	-	-	-	-	-	-	71	5	-	-	-	76	76
Jharkhand	-	-	-	-	-	-	390	19	-	-	-	410	410
Karnataka	-	-	-	-	-	-	14,709	350	124	-	-	15,183	15,183
Kerala	-	-	-	-	-	-	1,160	40	-	-	-	1,200	1,200
Madhya Pradesh	-	-	-	-	-	-	1,503	52	-	-	-	1,554	1,554
Maharashtra	-	-	-	-	-	-	25,650	2,070	433	-	-	28,153	28,153
Manipur	-	-	-	-	-	-	15	1	-	-	-	15	15
Meghalaya	-	-	-	-	-	-	32	1	-	-	-	33	33
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	6	1	-	-	-	7	7
Odisha	-	-	-	-	-	-	753	43	-	-	-	795	795
Punjab	-	-	-	-	-	-	868	50	-	-	-	919	919
Rajasthan	-	-	-	-	-	-	1,214	124	-	-	-	1,338	1,338
Sikkim	-	-	-	-	-	-	37	2	-	-	-	39	39
Tamil Nadu	-	-	-	-	-	-	2,917	116	-	-	-	3,034	3,034
Telangana	-	-	-	-	-	-	6,607	192	-	-	-	6,799	6,799
Tripura	-	-	-	-	-	-	31	2	-	-	-	32	32
Uttarakhand	-	-	-	-	-	-	195	12	-	-	-	208	208
Uttar Pradesh	-	-	-	-	-	-	2,917	140	-	-	-	3,057	3,057
West Bengal	-	-	-	-	-	-	1,282	80	-	-	-	1,362	1,362
TOTAL (A)	-	-	-	-	-	-	71,191	4,046	828	-	-	76,064	76,064
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	2	0	-	-	-	2	2
Chandigarh	-	-	-	-	-	-	71	3	-	-	-	74	74
Dadra and Nagar Haveli	-	-	-	-	-	-	18	2	-	-	-	20	20
Daman & Diu	-	-	-	-	-	-	10	1	-	-	-	11	11
Govt. of NCT of Delhi	-	-	-	-	-	-	2,458	164	-	-	-	2,622	2,622
Jammu & Kashmir	-	-	-	-	-	-	57	4	-	-	-	60	60
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Poducherry	-	-	-	-	-	-	18	2	-	-	-	19	19
TOTAL (B)	-	-	-	-	-	-	2,635	176	+	-	-	2,811	2,811
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	73,825	4,222	828	-	-	78,875	78,875

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH SEPTEMBER 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 Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023	Upto The Period Ended 30th Sept 2023
Andhra Pradesh	-	-	-	-	-	-	1,477	207	-	-	-	1,684	1,684
Arunachal Pradesh	-	-	-	-	-	-	50	2	-	-	-	52	52
Assam	-	-	-	-	-	-	1,478	62	-	-	-	1,540	1,540
Bihar	-	-	-	-	-	-	1,131	102	-	-	-	1,233	1,233
Chhattisgarh	-	-	-	-	-	-	429	27	-	-	-	456	456
Goa	-	-	-	-	-	-	166	7	-	-	-	174	174
Gujarat	-	-	-	-	-	-	7,185	527	-	-	-	7,712	7,712
Haryana	-	-	-	-	-	-	14,342	460	379	-	-	15,181	15,181
Himachal Pradesh	-	-	-	-	-	-	123	10	-	-	-	133	133
Jharkhand	-	-	-	-	-	-	639	33	-	-	-	671	671
Karnataka	-	-	-	-	-	-	25,298	1,147	664	-	-	27,109	27,109
Kerala	-	-	-	-	-	-	1,535	65	-	-	-	1,601	1,601
Madhya Pradesh	-	-	-	-	-	-	2,395	97	-	-	-	2,492	2,492
Maharashtra	-	-	-	-	-	-	52,011	4,384	861	-	-	57,256	57,256
Manipur	-	-	-	-	-	-	26	2	-	-	-	28	28
Meghalaya	-	-	-	-	-	-	62	3	-	-	-	64	64
Mizoram	-	-	-	-	-	-	2	0	-	-	-	2	2
Nagaland	-	-	-	-	-	-	11	2	-	-	-	13	13
Odisha	-	-	-	-	-	-	1,291	69	-	-	-	1,359	1,359
Punjab	-	-	-	-	-	-	1,803	86	-	-	-	1,889	1,889
Rajasthan	-	-	-	-	-	-	2,322	246	-	-	-	2,568	2,568
Sikkim	-	-	-	-	-	-	62	3	-	-	-	65	65
Tamil Nadu	-	-	-	-	-	-	4,343	256	-	-	-	4,599	4,599
Telangana	-	-	-	-	-	-	13,838	614	-	-	-	14,452	14,452
Tripura	-	-	-	-	-	-	57	3	-	-	-	60	60
Uttarakhand	-	-	-	-	-	-	349	20	-	-	-	369	369
Uttar Pradesh	-	-	-	-	-	-	5,175	240	-	-	-	5,415	5,415
West Bengal	-	-	-	-	-	-	2,245	135	-	-	-	2,380	2,380
TOTAL (A)	-	-	-	-	-	-	1,39,845	8,809	1,903	-	-	1,50,558	1,50,558
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	6	0	-	-	-	6	6
Chandigarh	-	-	-	-	-	-	161	8	-	-	-	169	169
Dadra and Nagar Haveli	-	-	-	-	-	-	26	4	-	-	-	30	30
Daman & Diu	-	-	-	-	-	-	17	2	-	-	-	19	19
Govt. of NCT of Delhi	-	-	-	-	-	-	4,863	259	-	-	-	5,122	5,122
Jammu & Kashmir	-	-	-	-	-	-	106	6	-	-	-	111	111
Ladakh	-	-	-	-	-	-	2	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Paducherry	-	-	-	-	-	-	31	3	-	-	-	34	34
TOTAL (B)	-	-	-	-	-	-	5,211	282	-	-	-	5,493	5,493
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,45,057	9,091	1,903	-	-	1,56,051	1,56,051

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 Sept 2023		For The Quarter Ended 30th Sept 2022		Upto The Quarter Ended 30th Sept 2023		Upto The Quarter Ended 30th Sept 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	73,825	1,10,344	58,472	1,20,323	1,45,056	2,41,060	1,15,465	2,30,403
7	Personal Accident	4,222	61,098	3,705	46,892	9,091	75,959	7,884	79,011
8	Travel	828	4	1,845	3	1,903	21	3,712	3
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 Sept 2023		Upto The Quarter Ended 30th Sept 2023		For The Quarter Ended 30th Sept 2022		Upto The Quarter Ended 30th Sept 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	65,055	12,795	1,16,203	22,042	55,543	9,097	99,252	16,010
2	Corporate Agents-Banks	60,152	15,146	1,10,147	28,319	65,208	14,256	1,20,613	24,892
3	Corporate Agents -Others	777	9,620	1,378	17,603	1,110	6,563	2,025	14,714
4	Brokers	37,199	38,656	72,949	83,479	37,826	28,495	73,359	61,606
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	7,658	2,550	13,744	4,195	3,646	1,661	6,949	3,510
	Online (Through Company Website)	-	-	849	122	3,331	3,853	6,169	6,154
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	275	52	1,211	196	244	52	469	91
9	Point of sales person (Direct)	31	3	31	3	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	299	52	528	91	310	45	581	85
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,71,446	78,875	3,17,040	1,56,051	1,67,218	64,022	3,09,417	1,27,061
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,71,446	78,875	3,17,040	1,56,051	1,67,218	64,022	3,09,417	1,27,061

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER 2023

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	16,197	103	190	16,490
2	Claims reported during the period	3,28,727	449	2,191	3,31,367
	(a) Booked During the period	3,28,454	432	2,191	3,31,077
	(b) Reopened during the Period	273	17	-	290
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,11,185	296	1,996	3,13,477
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	12,643	170	105	12,918
	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>	21,096	86	280	21,462
	Less than 3months	20,384	86	270	20,740
	3 months to 6 months	488	-	8	496
	6months to 1 year	143	-	2	145
	1year and above	81	-	-	81

UPTO THE QUARTER ENDED 30TH SEPTEMBER 2023

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	6,08,298	797	4,068	6,13,163
	(a) Booked During the period	6,07,153	751	4,060	6,11,964
	(b) Reopened during the Period	1,145	46	8	1,199
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	5,75,522	523	3,816	5,79,861
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	24,758	289	182	25,229
	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>	21096	86	280	21,462
	Less than 3months	20384	86	270	20,740
	3 months to 6 months	488	0	8	496
	6months to 1 year	143	0	2	145
	1year and above	81	0	0	81

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER 2023

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	12,667	484	262	13,412
2	Claims reported during the period	60,370	1,426	712	62,508
	(a) Booked During the period	60,073	1,420	712	62,205
	(b) Reopened during the Period	298	5	-	303
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	45,945	491	395	46,831
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	12,565	794	123	13,481
	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	14,527	625	457	15,609
	Less than 3months	14,027	625	427	15,079
	3 months to 6 months	296	-	21	317
	6months to 1 year	134	-	9	143
	1year and above	70	-	-	70

UPTO THE QUARTER ENDED 30TH SEPTEMBER 2023

(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	Claims reported during the period	1,16,977	2,646	1,182	1,20,806
	(a) Booked During the period	1,16,164	2,573	1,177	1,19,914
	(b) Reopened during the Period	813	74	5	892
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	87,107	809	811	88,727
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	25,205	1,804	401	27,409
	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	14,527	625	457	15,609
	Less than 3months	14,027	625	427	15,079
	3 months to 6 months	296	-	21	317
	6months to 1 year	134	-	9	143
	1year and above	70	-	-	70

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 SEPTEMBER 2023

(Amount in Rs. Lakhs)

[illegible]

UPTO THE QUARTER ENDED 30TH SEPTEMBER 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 September, 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 September 30, 2023)		38
3	No. of branches opened during the year	Out of approvals of previous year	27
4		Out of approvals of this year	22
5	No. of branches closed during the year (period ended September 30, 2023)		-
6	No of branches at the end of the year (period ended September 30, 2023)		214
7	No. of branches approved but not opened		16
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		214
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:		5,549
	(b) Off-roll:		376
	(c) Total		5,925
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		99,912
	(b) Corporate Agents-Banks		18
	(c)Corporate Agents-Others		42
	(d) Insurance Brokers		314
	(e) Web Aggregators		15
	(f) Insurance Marketing Firm		46
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		216
	(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	5,183	92,095
Recruitments during the quarter	1,214	9,201
Attrition during the quarter	848	733
Number at the end of the quarter	5,549	1,00,563

Note:

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

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

FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended September 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 SEPTEMBER, 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	6,171	2,389	1,31,003
		Social	10	502	26,694
7	Personal Accident	Rural	5,724	295	2,31,009
		Social	12	70	1,71,449
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	11,895	2,684	3,62,012
		Social	22	573	1,98,143

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 30TH SEPTEMBER 2023

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 30th September 2023	For the Quarter ended 30th September 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	-	2
b)	Claims Related	48	526	37	139	377	21	1,198
c)	Policy Related	17	120	49	47	39	2	267
d)	Premium Related	1	40	4	8	27	2	62
e)	Refund Related	1	16	7	3	7	-	34
f)	Coverage Related	-	3	1	-	2	-	5
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	2	9	4	1	5	1	27
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	2	52	11	23	18	2	150
	Total	71	767	113	221	476	28	1,745

2	Total No. of policies during previous year:*	30,15,345
3	Total No. of claims during previous year:	1,72,945
4	Total No. of policies during current year:*	14,70,560
5	Total No. of claims during current year:	6,13,163
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	4
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	20

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

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

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	28	100%	-	0%	28	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	28	100%	-	0%	28	100%

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

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th September, 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