



PUBLIC DISCLOSURES FOR THE QUARTER ENDED DECEMBER 31, 2022

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurugram-122009 (Haryana)

Website: www.careinsurance.com E-mail: customerfirst@careinsurance.com Call us: 1800-102-4488

IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 31st December, 2022

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021
1	Premiums earned (Net)	NL-4	96,961	273,044	64,772	174,170
2	Profit/ loss on sale/redemption of Investments		188	372	110	308
3	Interest, Dividend & Rent – Gross (Note 1)		4,641	12,422	3,186	9,228
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		101,790	285,838	68,068	183,706
1	Claims Incurred (Net)	NL-5	53,342	149,575	43,361	130,299
2	Commission	NL-6	13,424	33,842	4,072	6,574
3	Operating Expenses related to Insurance Business	NL-7	30,304	89,977	27,471	72,807
4	Premium Deficiency		-	-	(4,991)	(13,588)
	TOTAL (B)		97,070	273,394	69,913	196,092
	Operating Profit/(Loss) C= (A - B)		4,720	12,444	(1,845)	(12,386)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,720	12,444	(1,845)	(12,386)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		4,720	12,444	(1,845)	(12,386)

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021
Interest, Dividend & Rent	4,842	13,022	3,304	9,534
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(201)	(600)	(118)	(306)
Amount written off in respect of depreciated investments				
Provision for Bad and Doubtful Debts				
Provision for diminution in the value of other than actively traded Equities				
Investment income from Pool				
Interest, Dividend & Rent – Gross*	4,641	12,422	3,186	9,228

* Term gross implies inclusive of TDS

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

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FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st December, 2022

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		4,720	12,444	(1,845)	(12,386)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,832	7,138	1,577	4,802
	(b) Profit on sale of investments		191	545	81	106
	(c) Loss on sale/ redemption of investments		(30)	(41)	-	-
	(d) Amortization of Premium / Discount on Investments		(107)	(289)	(100)	(298)
3	OTHER INCOME					
	(a) Provision no longer required written back		-	-	-	15
	TOTAL (A)		7,606	19,797	(287)	(7,761)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		150	446	119	351
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		26	78	34	100
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(6)	(177)	16	67
	(ii) Sandbox related expenses		-	-	-	-
	TOTAL (B)		170	347	169	518
	Profit / (Loss) Before Tax		7,436	19,450	(456)	(8,279)
	Provision for Taxation					
	- Current tax		3,932	5,160	-	-
	-Deferred Tax Expense/(Income)		(2,180)	(366)	(189)	(2,264)
	Profit / (Loss) After Tax		5,684	14,656	(267)	(6,015)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		789	(8,183)	(15,081)	(9,333)
	Balance carried forward to Reserves and Surplus/Balance Sheet		6,473	6,473	(15,348)	(15,348)

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-3-B-BS BALANCE SHEET AS AT 31ST DECEMBER, 2022

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st December, 2022	As at 31st December, 2021
SOURCES OF FUNDS			
Share Capital	NL-8	94,223	86,755
Share Application Money Pending Allotment		-	9,851
Reserves And Surplus	NL-10	70,766	31,266
Fair Value Change Account			
-Shareholders' Funds		(124)	(92)
-Policyholders' Funds		(41)	8
Borrowings	NL-11	-	-
TOTAL		164,824	127,788
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	163,786	97,804
INVESTMENTS - Policyholders	NL-12A	293,801	202,820
Loans	NL-13	-	-
Fixed Assets	NL-14	5,341	4,910
Deferred Tax Asset (Net)		4,361	6,480
CURRENT ASSETS			
Cash and Bank Balances	NL-15	7,848	17,224
Advances and Other Assets	NL-16	27,568	19,859
Sub-Total (A)		35,416	37,083
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	130,182	99,159
Provisions	NL-18	207,699	137,498
Sub-Total (B)		337,881	236,657
Net Current Assets (C) = (A - B)		(302,465)	(199,574)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	15,348
TOTAL		164,824	127,788

CONTINGENT LIABILITIES

Particulars	As at 31st December, 2022	As at 31st December, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	99	94
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
Total	99	94

Care Health Insurance Limited

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FORM NL-4 PREMIUM SCHEDULE
PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022				For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	113,968	8,742	2,367	125,077	328,420	26,105	10,081	364,606	83,386	11,038	2,719	97,143	235,305	25,292	4,344	264,941
Add: Premium on reinsurance accepted	1,719	-	-	1,719	7,825	-	-	7,825	2,167	-	-	2,167	3,994	-	-	3,994
Less : Premium on reinsurance ceded	14,560	362	95	15,017	44,681	1,481	541	46,703	16,643	612	320	17,575	49,874	1,673	592	52,139
Net Written Premium	101,127	8,380	2,272	111,779	291,564	24,624	9,540	325,728	68,910	10,426	2,399	81,735	189,425	23,619	3,752	216,796
Add: Opening balance of UPR	167,368	19,601	2,582	189,551	131,778	18,193	1,714	151,685	105,715	13,352	524	119,591	83,032	10,464	432	93,928
Less: Closing balance of UPR	184,343	18,444	1,582	204,369	184,343	18,444	1,582	204,369	119,844	15,339	1,371	136,554	119,844	15,339	1,371	136,554
Net Earned Premium	84,152	9,537	3,272	96,961	238,999	24,373	9,672	273,044	54,781	8,439	1,552	64,772	152,613	18,744	2,813	174,170
Gross Direct Premium																
- In India	113,968	8,742	2,367	125,077	328,420	26,105	10,081	364,606	83,386	11,038	2,719	97,143	235,305	25,292	4,344	264,941
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022				For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	76,057	1,556	762	78,375	173,795	4,440	1,508	179,743	53,699	909	436	55,044	159,780	2,881	1,066	163,727
Add: Re-insurance accepted to direct claims	4,815	-	-	4,815	9,254	-	-	9,254	1,251	-	-	1,251	1,118	-	-	1,118
Less: Re-insurance Ceded to claims paid	17,374	185	118	17,677	43,159	413	228	43,800	14,074	57	81	14,212	43,428	373	218	44,019
Net Claim Paid	63,498	1,371	644	65,513	139,890	4,027	1,280	145,197	40,876	852	355	42,083	117,470	2,508	848	120,826
Add: Claims Outstanding at the end of the Period *	46,366	6,506	5,137	58,009	46,366	6,506	5,137	58,009	39,850	5,445	2,566	47,861	39,850	5,445	2,566	47,861
Less: Claims Outstanding at the beginning of the Year *	58,679	6,541	4,960	70,180	44,146	5,657	3,828	53,631	39,041	5,087	2,455	46,583	30,985	4,927	2,476	38,388
Net Incurred Claims	51,185	1,336	821	53,342	142,110	4,876	2,589	149,575	41,685	1,210	466	43,361	126,335	3,026	938	130,299
Claims Paid (Direct)																
-In India	76,041	1,556	374	77,971	173,597	4,440	893	178,930	53,645	909	190	54,744	159,547	2,881	598	163,026
-Outside India	16	-	388	404	198	-	615	813	54	-	246	300	233	-	468	701
Estimates of IBNR and IBNER at the end of the period (net)	16,176	2,491	1,680	20,347	16,176	2,491	1,680	20,347	15,116	2,312	620	18,048	15,116	2,312	620	18,048
Estimates of IBNR and IBNER at the beginning of the period (net)	17,303	2,708	1,654	21,665	16,134	2,343	1,063	19,540	13,822	2,083	553	16,458	11,570	1,904	563	14,037

*Net of Reinsurance & including IBNR

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FORM NL-6 COMMISSION SCHEDULE
COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022				For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	13,265	1,282	279	14,826	34,832	3,371	1,155	39,358	8,753	1,386	304	10,443	23,622	3,282	494	27,398
Rewards	4,558	264	171	4,993	12,917	632	745	14,294	2,276	41	51	2,368	6,101	105	162	6,368
Gross Commission	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652	11,029	1,427	355	12,811	29,723	3,387	656	33,766
Add: Re-insurance Accepted	(24)	-	-	(24)	31	-	-	31	19	-	-	19	(371)	-	-	(371)
Less: Commission on Re-insurance Ceded	6,311	46	14	6,371	19,564	188	89	19,841	8,519	106	133	8,758	26,211	344	266	26,821
Net Commission	11,488	1,500	436	13,424	28,216	3,815	1,811	33,842	2,529	1,321	222	4,072	3,141	3,043	390	6,574

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	6,636	73	179	6,888	18,336	209	760	19,305	4,901	66	144	5,111	14,020	177	278	14,475
Corporate Agents-Banks/FII/HFC	2,361	655	5	3,021	6,704	1,723	16	8,443	1,548	930	3	2,481	4,367	2,133	5	6,505
Corporate Agents-Others	834	116	12	962	1,730	458	47	2,235	764	245	-	1,009	1,306	627	1	1,934
Insurance Brokers	7,361	694	139	8,194	19,040	1,556	643	21,239	3,039	86	213	3,338	7,561	213	274	8,048
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	42	1	-	43	124	2	1	127	56	1	1	58	659	2	11	672
Insurance Marketing Firm	55	1	1	57	144	1	7	152	33	-	-	33	87	-	1	88
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	198	-	-	198	635	36	-	671	192	90	-	282	477	212	-	689
Point of Sales (Direct)	336	6	114	456	1,036	18	426	1,480	496	9	(6)	499	1,246	23	86	1,355
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652	11,029	1,427	355	12,811	29,723	3,387	656	33,766
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652	11,029	1,427	355	12,811	29,723	3,387	656	33,766
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-7 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022				For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	16,705	1,222	346	18,273	48,756	3,556	1,577	53,889	12,872	1,596	464	14,932	37,496	3,582	751	41,829
2	Travel, conveyance and vehicle running expenses	151	11	-	162	947	69	31	1,047	1	6	3	10	418	40	8	466
3	Training expenses	245	18	3	266	1,060	77	34	1,171	306	34	8	348	623	60	12	695
4	Rents, rates & taxes	658	49	15	722	1,736	127	56	1,919	466	54	14	534	1,121	107	22	1,250
5	Repairs	16	1	1	18	53	4	2	59	17	2	1	20	38	4	1	43
6	Printing & stationery	266	20	7	293	461	34	15	510	192	23	7	222	490	47	10	547
7	Communication expenses	397	30	10	437	981	72	32	1,085	345	43	12	400	1,000	96	20	1,116
8	Legal & professional charges	214	15	2	231	1,005	73	32	1,110	393	55	17	465	1,562	149	31	1,742
9	Auditors' fees, expenses etc																
	(a) as auditor	11	1	-	12	31	2	1	34	9	2	1	12	28	3	1	32
	(b) as adviser or in any other capacity, in respect of									-	-	-	-				-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	7,196	526	150	7,872	20,790	1,516	672	22,978	7,488	869	236	8,593	17,838	1,704	357	19,899
11	Interest & bank charges	294	21	6	321	787	57	25	869	222	28	8	258	646	62	13	721
12	Depreciation	723	53	16	792	1,929	141	62	2,132	506	63	19	588	1,476	141	30	1,647
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	4	-	-	4	60	4	2	66	11	1	1	13	43	4	1	48
15	Information Technology Expenses	473	35	8	516	1,577	115	51	1,743	484	59	16	559	1,303	125	26	1,454
16	Goods and Services Tax (GST)	37	3	-	40	132	10	4	146	11	1	-	12	12	1	-	13
17	Others				-												
	(a) Electricity and Water	96	7	2	105	332	24	11	367	66	8	3	77	188	18	4	210
	(b) Other	220	16	4	240	771	56	25	852	371	44	13	428	982	93	20	1,095
	TOTAL	27,706	2,028	570	30,304	81,408	5,937	2,632	89,977	23,760	2,888	823	27,471	65,264	6,236	1,307	72,807

Previous period figures have been regrouped and reclassified, wherever considered necessary.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Authorised Capital		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Period 1,300,000,000 Equity Shares of ₹ 10 each)	130,000	130,000
2	Issued Capital		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 867,546,482 Equity Shares of Rs 10 each)	94,223	86,755
3	Subscribed Capital		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 867,546,482 Equity Shares of Rs 10 each)	94,223	86,755
4	Called-up Capital		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 867,546,482 Equity Shares of Rs 10 each)	94,223	86,755
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	94,223	86,755

Notes:

- 1 Out of the above 612,224,375 (Previous Year 594,732,253) Equity Shares of ₹ 10 each are held by the holding company "Religare Enterprises Limited", along with its nominees.

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

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

Shareholder	As at 31st December, 2022		As at 31st December, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	817,731,392	86.8%	795,835,614	91.7%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	124,499,218	13.2%	71,710,868	8.3%
TOTAL	942,230,610	100.0%	867,546,482	100.0%

Notes:-

*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503


FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE
ANNEXURE A
DETAILS OF EQUITY HOLDING OF INSURERS
PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31ST DECEMBER, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group	3	817,731,392	86.79%	81,773	0	0	149,724,309	18.31%
A.1	Indian Promoters	3	817,731,392	86.93%	81,773	0	0	149,724,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	0	-	0.00%	-	0	0	-	0
ii)	Bodies Corporate:	2	766,352,340	81.33%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	612,224,375	64.98%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	154,127,965	16.36%	15,413	-	-	149,724,309	97.14%
iii)	Financial Institutions/ Banks	1	51,379,052	5.45%	5,138	-	-	-	-
	(i) Union Bank of India	1	51,379,052	5.45%	5,138	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	5271	124,499,218	13.21%	12,450	377,080	0.30%	-	-
B.1	Public Shareholders	5271	124,499,218	13.21%	12,450	377,080	0.30%	-	-
1.1)	Institutions	2	8,852,941	0.94%	885	-	-	-	-
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	2	8,852,941	0.94%	885	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	5269	115,646,277	12.27%	11,565	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	4770	5,606,017	0.59%	561	5,771	0.10%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	197	101,359,453	10.76%	10,136	366,309	0.36%	-	-
	Anuj Gulati	1	39,308,412	4.18%	3,931	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0.30	-	-	-	-
iv)	Others:	190	7,873,325	0.84%	787	-	-	-	-
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	17	60,725	0.01%	6	-	-	-	-
	- Clearing Members	0	-	0.00%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	50	175,385	0.02%	18	-	-	-	-
	- Bodies Corporate	122	7,626,407	0.81%	763	-	-	-	-
	- IEPF	0	-	0.00%	-	-	-	-	-
v)	Any other (Please Specify)-HUF	111	804,482	0.09%	80	5,000	0.62%	-	-
B.2	Non Public Shareholders	-	-	0.00%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0.00%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0.00%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0.00%	-	-	-	-	-
	Total	5274	942,230,610	100.00%	94,223	377,080	0.04%	149,724,309	16%

*Religare Enterprises Limited includes 4 nominee shareholders which are not included in total number of shares

DETAILS OF EQUITY HOLDING OF INSURERS
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:

Religare Enterprises Limited**As at 31st December, 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (Refer Note No. 1)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	0	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds	1	10,712,175	3.31%	1,071	-	-	-	-
i.a	MOTILAL OSWAL LONG TERM EQUITY FUND	1	10,712,175	3.31%	1,071	-	-	-	-
ii)	Foreign Portfolio Investors	30	47,948,761	14.83%	4,795	-	-	-	-
ii.a	INDIA DISCOVERY FUND LIMITED	1	4,100,000	1.27%	410	-	-	-	-
ii.b	HYPNOS FUND LIMITED	1	4,200,000	1.30%	420	-	-	-	-
ii.c	HUNT INTERNATIONAL INVESTMENTS LLC	1	3,737,742	1.16%	374	-	-	-	-
ii.d	INVESTMENT OPPORTUNITIES V PTE. LIMITED	1	24,764,469	7.66%	2,476	-	-	-	-
ii.e	BOFA SECURITIES EUROPE SA - ODI	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	2	1,267,874	0.39%	127	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	21	11,249,139	3.48%	1,125	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Total B.1.1	54	71,177,949	22.01%	7,118	-	-	-	-
1.2	FOREIGN CORPORATE BODIES								
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	3.96%	1,281.8331	-	-	-	-
	Total B.1.2	1	12,818,331	4.01%	1,281.8331	-	-	-	-
1.3	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	55274	22,135,441	6.84%	2,213.5441	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	342	74,093,439	22.91%	7,409.3439	-	-	-	-
ii.a	GIRDHARILAL V LAKHI	1	6,240,321	1.93%	624.0321	-	-	-	-
ii.b	MANISH LAKHI	1	3,961,707	1.23%	396.1707	-	-	-	-
ii.c	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.31%	1,070.5677	-	-	-	-
ii.d	DILIPKUMAR LAKHI	1	7,417,366	2.29%	741.7366	-	-	-	-
ii.e	LEENA VIPUL MODI	1	3,325,415	1.03%	332.5415	-	-	-	-
iii)	NBFCs registered with RBI	3	300,901	0.09%	30.0901	-	-	-	-
iv)	Others:								
iv.a	- Trusts	8	235,004	0.07%	23.5004	-	-	-	-
iv.b	- Non Resident Indian	1645	10,635,583	3.29%	1,063.5583	-	-	-	-
	MAHESH UDHAV BUXANI	1	4,539,019	1.40%	453.9019	-	-	-	-
	Total B.1.3	57272	107,400,368	33.21%	10,740.0368	-	-	-	-
1.4	- Clearing Members	33	70,810	0.02%	7.0810	-	-	-	-
1.5	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
1.6.a	- Bodies Corporate	761	128,322,846	39.68%	12,832.2846	-	-	-	-
1.6.b	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.71%	553.6136	-	-	-	-
1.6.c	SINGULARITY HOLDINGS LIMITED	-	-	-	-	-	-	-	-
1.6.d	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	2.95%	953.0705	-	-	-	-
1.6.e	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.62%	1,816.4432	-	-	-	-
1.6.f	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	12,000,671	3.71%	1,200.0671	-	-	-	-
1.6.g	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE	1	15,719,304	4.86%	1,571.9304	-	-	-	-
1.6.h	VIC ENTERPRISES PRIVATE LIMITED	1	12,039,521	3.72%	1,203.9521	-	-	-	-
1.6.i	HANSA VILLA REALITY PVT. LTD	1	3,847,980	1.19%	384.7980	-	-	-	-
1.6.j	PLUTUS WEALTH MANAGEMENT LLP	1	23,000,000	7.11%	2,300.0000	-	-	-	-
1.6.k	EARTHSTONE INVESTMENT & FINANCE LIMITED	0	-	-	-	-	-	-	-
	Total B(1.4+1.5+1.6)	794	128,393,656	39.70%	12,839	-	-	-	-
	- IEPF	0	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	1631	3,599,159	1.11%	360	-	-	-	-
	Non Public Shareholders	0	-	-	-	-	-	-	-
	Custodian/DR Holder	0	-	-	-	-	-	-	-
	Employee Benefit Trust	0	-	-	-	-	-	-	-
	Any other (Please specify)	0	-	-	-	-	-	-	-
	Total B.6	1631	3,599,159	1.11%	360	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	59752	323,389,463	100%	32,339	-	-	-	-
	Total (A+B)	59752	323,389,463	100%	32,339	-	-	-	-

DETAILS OF EQUITY HOLDING OF INSURERS

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:
Trishikhar Ventures LLP

As at 31st December, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage 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) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternative investment fund with SEBI	1	Not applicable	99.99%	61,584	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
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 of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs - Kartikeya Kaji	1	Not applicable	0.0000%	0.00100	Nil	Not applicable	Nil	Not applicable
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		2	Not applicable	100%	61,584	Nil	Not applicable	Nil	Not applicable

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
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:

Union Bank of India

As at 31st December, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage 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:	1	5,706,660,850.00	83.49%	570,666	-	-	-	-
iii)	Financial Institutions/ Banks		-	-		-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-		-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-		-	-	-	-
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	38	151,936,084	2.22%	15,194	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	13	5,191,909	0.08%	519	-	-	-	-
iv)	Insurance Companies	16	404,475,179	5.92%	40,448	-	-	-	-
v)	Foreign Institutional Investors / Banks	125	110,867,643	1.62%	11,087	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund	5	11,478,418	0.17%	1,148				
x)	Any other (Please specify)					-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	3	13,690	0.0002%	1.3690	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	771234	303,390,663	4.44%	30,339	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1276	108,723,637	1.59%	10,872	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	2156	24,982,706	0.37%	2,498	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2655	4,765,670	0.07%	477	-	-	-	-
	NRI Non -Rept	2543	2,249,762	0.03%	225	-	-	-	-
	OCB	2	5,037	0.0001%	0.50	-	-	-	-
	Foreign Bodies	-	-	-	-	-	-	-	-
	Foreign National	2	6,218	0.0001%	0.62	-	-	-	-
	Any Other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		780069	6,834,747,466	100%	683,475	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	37,692	26,148
	- Additions during the year	26,468	3,429
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	371	2,966
	- Additions during the year	21	370
	- Deduction during the year	(259)	(1,647)
7	Balance of Profit in Profit & Loss Account	6,473	-
	TOTAL	70,766	31,266

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503



FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503


FORM NL-12 & 12A -INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	42,930	23,134	86,761	54,214	129,691	77,348
2	Other Approved Securities	11,224	1,529	15,894	8,549	27,118	10,078
3	Other Investments						
	(a) Shares						
	(aa) Equity	8,663	2,253	12,421	-	21,084	2,253
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	30,219	16,915	41,062	34,105	71,281	51,020
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	63,653	36,123	100,242	67,188	163,895	103,311
5	Other than Approved Investments	1,597	712	-	-	1,597	712
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,497	4,511	6,010	4,511	7,507
2	Other Approved Securities	-	652	478	1,501	478	2,153
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	9,815	13,178	6,130	13,178	15,945
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,000	1,172	8,490	11,129	11,490	12,301
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,501	4,002	10,765	13,994	13,266	17,996
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	163,786	97,804	293,801	202,820	457,587	300,624

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021	As at 31st December, 2022	As at 31st December, 2021
	Long Term Investments--						
	Book Value	148,628	78,305	256,459	164,056	405,087	242,360
	market Value	146,477	79,639	250,798	167,073	397,275	246,712
	Short Term Investments--						
	Book Value	5,501	17,118	37,384	38,757	42,885	55,875
	market Value	5,515	17,267	37,395	39,425	42,909	56,692

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	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		
	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			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard		
	Doubtful		
	Loss		
	Total		

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503



FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2022	Additions	Deductions	As at 31st December, 2022	Upto 1st April, 2022	For the period	On Sales / Adjustments	Upto 31st December, 2022	As at 31st December, 2022	As at 31st December, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	11,031	718	-	11,749	8,456	1,108	-	9,564	2,185	2,695
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	226	44	8	262	123	89	8	204	58	109
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	159	60	9	210	122	25	9	137	73	29
Information Technology Equipment	5,707	876	11	6,572	3,423	774	7	4,190	2,383	1,693
Vehicles	19	-	-	19	19	-	-	19	-	-
Office Equipment	882	176	24	1,034	573	136	21	688	347	298
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	18,025	1,874	52	19,847	12,715	2,132	45	14,801	5,046	4,824
Previous Year	15,332	1,770	45	17,057	10,628	1,647	43	12,232	4,824	
Work in progress	197	991	893	295	-	-	-	-	295	86
										-
Grand Total: Current Year	18,222	2,864	945	20,142	12,715	2,132	45	14,801	5,340	4,910
Previous Year	15,529	1,820	206	17,143	10,628	1,647	43	12,232	4,910	

Note:

1) Lease hold property consists of civil and other improvements at premises taken on long term lease by company

2) The useful life of the assets has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

-Useful life of softwares has been considered as 74 months; with effect from October 2019, useful life of software enhancements has been considered as 36 Months

-Useful life of some categories of office equipments ,furniture and vehicles has been considered lower than that recommended by the Schedule - II to Companies Act, 2013.

-W.e.f. December 2022, useful life of Furniture & Fittings in leasehold premises has been considered as remaining lease period or useful life as estimated by the management, whichever is lower.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Cash (including cheques*, drafts and stamps)	222	563
2	Bank Balances		-
	(a) Deposit Accounts^		-
	(aa) Short-term (due within 12months)	106	99
	(bb) Others	25	25
	(b) Current Accounts	7,495	16,537
	(c) Others	-	-
3	Money at Call and Short Notice		-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	7,848	17,224
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	7,848	17,224
	Outside India	-	-

* Cheques in hand amount to Rs. 110.97 Lakhs Previous Year : Rs.404.22 Lakhs

^ Investment related Fixed deposits have been reported under Investments instead of cash and Bank balance.

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE****ADVANCES AND OTHER ASSETS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,442	1,075
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	261	281
6	Others		-
	(a) Advances to suppliers	513	122
	(b) Other Advances/ Receivables	1,622	268
	TOTAL (A)	3,838	1,746
	OTHER ASSETS		
1	Income accrued on investments *	12,248	8,403
2	Outstanding premiums	731	731
	Less : Provisions for doubtful debts	(731)	(731)
3	Agents balances	404	262
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including re-insurers)	8,954	7,979
	Less : Provisions for doubtful debts	(131)	(131)
6	Due from subsidiaries/holding companies	-	1
7	Investments held for Unclaimed Amount of Policyholders	599	326
8	Others		
	(a) Rent Deposits & other assets	1,656	1,273
	TOTAL (B)	23,730	18,113
	TOTAL (A+B)	27,568	19,859

* Income accrued on investments includes interest on deposits also.

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**FORM NL-17 CURRENT LIABILITIES SCHEDULE****CURRENT LIABILITIES****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Agents' balances	8,497	3,711
2	Balance due to other insurance companies	3,683	282
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	3,178	2,298
	(b) For Other Policies	16,608	10,847
5	Unallocated premium	5,215	6,683
6	Sundry creditors	24,201	19,329
7	Due to subsidiaries/holding company	-	4
8	Claims outstanding*	58,009	47,861
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	535	281
11	Income accrued on Unclaimed amounts	45	31
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	7,561	5,960
14	Others		
	(a) Tax deducted payable	2,064	1,557
	(b) Other statutory dues	252	233
	(c) Other Liabilities	334	82
	TOTAL	130,182	99,159

*Net of Reinsurance

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

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**FORM NL-18 PROVISIONS SCHEDULE****PROVISIONS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Reserve for Unexpired Risk	204,369	136,554
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	2,028	-
4	For Employee Benefits	1,184	934
5	Others		
	(a) Lease equalisation reserve	118	10
	TOTAL	207,699	137,498

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2022	As at 31st December, 2021
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021
1	Gross Direct Premium Growth Rate**	0.29	0.38	0.58	0.51
2	Gross Direct Premium to Net worth Ratio	0.76	2.21	0.95	2.58
3	Growth rate of Net Worth	0.04	0.61	0.003	0.08
4	Net Retention Ratio**	0.88	0.87	0.82	0.81
5	Net Commission Ratio**	0.12	0.10	0.05	0.03
6	Expense of Management to Gross Direct Premium Ratio**	0.40	0.39	0.41	0.40
7	Expense of Management to Net Written Premium Ratio**	0.39	0.38	0.39	0.37
8	Net Incurred Claims to Net Earned Premium**	0.55	0.55	0.67	0.75
9	Claims paid to claims provisions** (See Note 1)	0.97	0.94	0.98	0.96
10	Combined Ratio**	0.94	0.93	1.06	1.11
11	Investment income ratio	0.02	0.05	0.02	0.05
12	Technical Reserves to net premium ratio **	2.35	0.81	2.26	0.85
13	Underwriting balance ratio**	(0.00)	(0.00)	(0.08)	(0.13)
14	Operating Profit Ratio	0.05	0.05	(0.03)	(0.07)
15	Liquid Assets to liabilities ratio	0.18	0.18	0.37	0.37
16	Net earning ratio	0.05	0.04	(0.00)	(0.03)
17	Return on net worth ratio	0.03	0.09	(0.00)	(0.06)
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.90	1.90	1.68	1.68
19	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	0.60	1.59	(0.03)	(0.70)
24	Book value per share	17.51	17.51	11.83	11.83

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

** Segmental Reporting up to the quarter
Upto the Quarter ended 31st December, 2022

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
Current Period	0.40	0.87	0.10	0.39	0.38	0.59	0.94	0.97	0.79	(0.05)
Previous Period	0.48	0.79	0.02	0.40	0.36	0.83	0.96	1.19	0.84	(0.19)
Personal Accident										
Current Period	0.03	0.94	0.15	0.38	0.40	0.20	0.95	0.60	1.01	0.40
Previous Period	0.70	0.93	0.13	0.38	0.39	0.16	0.97	0.55	0.88	0.38
Travel Insurance										
Current Period	1.32	0.95	0.19	0.45	0.47	0.27	0.93	0.73	0.70	0.27
Previous Period	1.54	0.86	0.10	0.45	0.45	0.33	0.97	0.79	1.05	0.06
Total Health										
Current Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)
Previous Period	0.51	0.81	0.03	0.40	0.37	0.75	0.96	1.11	0.85	(0.13)
Total Miscellaneous										
Current Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)
Previous Period	0.51	0.81	0.03	0.40	0.37	0.75	0.96	1.11	0.85	(0.13)
Total-Current Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)
Total-Previous Period	0.51	0.81	0.03	0.40	0.37	0.75	0.96	1.11	0.85	(0.13)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st December 2022
(Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st December 2022	Upto the Quarter ended 31st December 2022	For the Quarter ended 31st December 2021	Upto the Quarter ended 31st December 2021
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	17	52	28	64
			Receipt/Refund of Premium	-	8	-	9
			Recovery of Expense	-	-	0.02	0.02
			Receipt of Share Capital Including Security Premium	-	19,241	-	-
			Receipt/Refund of Premium	-	-	-	9
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	78	58	58
			Recovery of Expense	-	-	0.21	0.21
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	203	-	172
			Commission Expenses	181	242	33	84
			Expense Reimbursement to Religare Broking Limited	-	-	-	0.01
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	-	53	-	63
			Recovery of Expense	-	-	0.22	0.22
5	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain/Mr. Manish Dodeja/Mr.Pratik Kapoor*/Mr.Sanjeev Meghani/Mr. Irvinder Singh Kohli/Mr.Yogesh Kumar**	Key Management Personnel	Remuneration	312	1,689	280	1,308
			Receipt of Share Capital Including Security Premium under ESOP/Rights Issue	193	2,220	-	2,652
6	Pankaj Gupta	Key Management Personnel	Receipt/Refund of Premium	-	0.48	-	0.43
7	Bhawana Jain	Key Management Personnel	Receipt/Refund of Premium	-	-	-	0.58
8	Manish Dodeja	Key Management Personnel	Receipt/Refund of Premium	0.01	0.32	-	0.30
9	Irvinder Singh Kohli	Key Management Personnel	Claims Payment	-	-	-	0.06
10	Sanjeev Meghani	Key Management Personnel	Receipt/Refund of Premium	-	0.66	-	-
11	Anuj Gulati	Key Management Personnel	Receipt/Refund of Premium	0.01	0.67	-	-
12	Pratik Kapoor*	Key Management Personnel	Receipt/Refund of Premium	-	0.28	0.01	0.01
13	Anoop Singh	Key Management Personnel	Receipt/Refund of Premium	0.72	0.72	-	-

*Ceased to be related party w.e.f. 16th August, 2022

**Appointed w.e.f. November 07, 2022

Notes:

- 1 In case claims paid as per the policy term to person other than insured has not been considered for related party disclosure.
- 2 Premium is net of refund/receipt.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st December 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Religare Enterprises Limited	Holding Company	0.7	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	8.1	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	5.4	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	45.3	Payable	NA	NIL	NIL	NIL

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :**

As at 31st December, 2022

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	163,786	163,786
	Policyholders as per NL-12 A of BS	293,801	-	293,801
(A)	Total Investments as per BS	293,801	163,786	457,587
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(B)				
(C)	Fixed assets as per BS	-	5,341	5,341
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,375	1,375
(D)				
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	7,848	7,848
(F)	Advances and Other assets as per BS	16,838	10,730	27,568
(G)	Total Current Assets as per BS...(E)+(F)	16,838	18,578	35,416
	Inadmissible current assets as per Clause (1) of Schedule I of regulation	664	593	1,258
(H)				
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	310,639	187,705	498,344
(K)				
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	664	1,968	2,632
	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	309,975	185,737	495,712
(M)				

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	(a) Furniture & Fittings	-	73	73
	(b) Leasehold Property	-	58	58
	(c) Office Equipment	-	347	347
	(d) Intangibles-Computer Software	-	897	897
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	65	-	65
	(b) Other Current Assets	599	462	1,061
	(d) Deposits (on which Lien is marked)	-	131	131

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

STATEMENT OF LIABILITIES :

As at 31st December, 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	237,859	204,369
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	237,859	204,369
(d)	Outstanding Claim Reserve (other than IBNR reserve)	46,079	37,662
(e)	IBNR reserve	23,915	20,347
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	307,853	262,378

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

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**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS**As at 31st December, 2022**

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	498,240	417,774	243,681	182,649	83,555	54,828	83,555
9	Miscellaneous							
10	Crop							
	Total	498,240	417,774	243,681	182,649	83,555	54,828	83,555

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st December, 2022

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	<u>Policyholder's FUNDS</u>	
	Available assets (as per Form IRDAI-GI-TA)	309,975
	Deduct:	
(B)	Current Liabilities as per BS	262,378
(C)	Provisions as per BS	-
(D)	Other Liabilities	28,684
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	18,913
	<u>Shareholder's FUNDS</u>	
(F)	Available Assets	185,737
	Deduct:	
(G)	Other Liabilities	46,239
(H)	Excess in Shareholder's funds (F - G)	139,498
(I)	Total ASM (E + H)	158,411
(J)	Total RSM	83,555
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.90

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-27- PRODUCTS INFORMATION****DATE : 31st December, 2022**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Care Supreme		CHIHLP23128V012223	Health	Health Insurance-Individual	26-Oct-22

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 31st December, 2022

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	163,786
	Investments (Policyholders)	8A	293,801
2	Loans	9	-
3	Fixed Assets	10	5,341
4	Current Assets		
	a. Cash and Bank balances	11	7,848
	b. Advances and other Assets	12	27,568
5	Current Liabilities		
	a. Current Liabilities	13	(130,182)
	b. Provisions	14	(207,699)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		160,463
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,341
3	Cash & Bank Balance (if any)	11	7,848
4	Advances & Other Assets (if any)	12	27,568
5	Current Liabilities	13	(130,182)
6	Provisions	14	(207,699)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(297,124)
	'Investment Assets'	(A-B)	457,587

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	42,930	91,271	134,201	29.3%	-	134,201	131,091
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	54,154	107,643	161,797	35.3%	-	161,797	159,080
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	66,153	111,007	177,161	38.7%	-	177,161	173,817
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments		-	42,183	75,192	117,376	25.6%	(343)	117,033	115,347
	d. Other Investments	Not exceeding 55%	-	1,419	-	1,419	0.3%	178	1,597	1,597
	Investment Assets	100%	-	163,910	293,843	457,752	100.0%	(165)	457,587	449,841

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503



FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: **148**

Statement as on: **31st December, 2022**

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening (A)	% to Opening Balance	Net Accretion for the (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		122,580	27.4%	11,621	110.7%	134,201	29.3%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		143,653	32.1%	18,144	172.9%	161,797	35.3%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		23,772	5.3%	7,920	75.5%	31,693	6.9%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		142,168	31.8%	3,300	31.4%	145,468	31.8%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		136,512	30.5%	(19,136)	-182.3%	117,376	25.6%
	d. Other Investments (not exceeding 15%)		1,151	0.3%	268	2.6%	1,419	0.3%
	Total		447,257	100%	10,495	100%	457,752	100%

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503


NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December, 2022	As % of total for this class	As at 31st December, 2021	As % of total for this class	As at 31st December, 2022	As % of total for this class	As at 31st December, 2021	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	268,080	61.0%	202,387	66.8%	273,072	61.0%	199,046	66.9%
AA or better	12,421	2.8%	1,532	0.5%	12,500	2.8%	1,500	0.5%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Only Sovereign and FD's)	159,080	36.2%	98,883	32.7%	161,797	36.2%	97,086	32.6%
TOTAL (A)	439,581	100.0%	302,801	100.0%	447,369	100.0%	297,632	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	42,909	9.8%	56,692	18.7%	42,885	9.6%	55,875	18.8%
more than 1 year and upto 3years	103,377	23.5%	48,126	15.9%	105,493	23.6%	46,565	15.6%
More than 3years and up to 7years	174,287	39.6%	128,985	42.6%	177,813	39.7%	126,011	42.3%
More than 7 years and up to 10 years	83,432	19.0%	61,245	20.2%	85,336	19.1%	61,305	20.6%
above 10 years	35,576	8.1%	7,754	2.6%	35,842	8.0%	7,876	2.6%
Any other	-	0.0%	-	0.0%	-	-	-	-
TOTAL (B)	439,581	100.0%	302,801	100.0%	447,369	100.0%	297,632	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	131,091	29.8%	85,852	28.4%	134,201	30.0%	84,854	28.5%
b. State Government	27,989	6.4%	13,030	4.3%	27,596	6.2%	12,232	4.1%
c. Corporate Securities	280,501	63.8%	203,919	67.3%	285,572	63.8%	200,546	67.4%
Any other-Perpetual Bond	-	0.0%	-	-	-	0.0%	-	-
TOTAL (B)	439,581	100.0%	302,801	100.0%	447,369	100.0%	297,632	100.0%

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS****DATE : 31st December, 2022**

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st December, 2022	As at 31st March, 2022	As at 31st December, 2022	As at 31st March, 2022	As at 31st December, 2022	As at 31st March, 2022	As at 31st December, 2022	As at 31st March, 2022	As at 31st December, 2022	As at 31st March, 2022
1	Investments Assets	434,228	323,635	-	-	13,141	24,626	10,383	8,392	457,752	356,654
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	434,228	323,635	-	-	13,141	24,626	10,383	8,392	457,752	356,654
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


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

thatement as on: 31st December, 2022

Statement of Investment and Income on Investment

Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	129,581	2,210	1.7%	1.3%	112,859	5,696	5.0%	3.8%	77,157	3,882	5.0%	3.8%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	27,402	536	2.0%	1.5%	19,988	1,188	5.9%	4.4%	12,245	749	6.1%	4.6%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	88,452	1,526	1.7%	1.3%	82,304	4,222	5.1%	3.8%	71,103	3,804	5.4%	4.0%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	16,122	275	1.7%	1.3%	16,612	846	5.1%	3.8%	15,355	817	5.3%	4.0%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	36,763	612	1.7%	1.2%	32,688	1,606	4.9%	3.7%	11,873	559	4.7%	3.5%
8	Corporate Securities - Debentures	ECOS	84,165	1,390	1.7%	1.2%	79,829	3,921	4.9%	3.7%	55,907	2,964	5.3%	4.0%
9	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	4,044	156	3.9%	2.9%	-	-	0.0%	0.0%
11	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	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	9,580	132	1.4%	1.0%	9,740	483	4.96%	3.71%	13,493	744	5.5%	4.1%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	21,035	410	1.9%	1.5%	13,456	728	5.41%	4.05%	5,236	207	4.0%	3.0%
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14,969	218	1.5%	1.1%	15,522	604	3.9%	2.9%	13,529	343	2.5%	1.9%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Equity Shares (PSUs & Unlisted)	OEPD	603	-	0.0%	0.0%	603	-	0.0%	0.0%	595	-	0.0%	0.0%
18	PSU - Equity shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	229	-	0.0%	0.0%
19	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,626	138	1.6%	1.2%	8,492	301	3.5%	2.7%	288	71	24.7%	18.5%
20	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	10,000	197	2.0%	1.5%	4,313	249	5.8%	4.3%	-	-	0.0%	0.0%
21	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	1,064	62	5.8%	4.3%	-	-	0.0%	0.0%
22	Equity Shares (incl Co-op Societies)	OESH	632	20	3.2%	2.4%	773	79	10.2%	7.6%	123	-	0.0%	0.0%
23	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Grand Total		450,430	7,713	1.7%	1.3%	402,287	20,141	5.0%	3.7%	277,133	14,140	5.1%	3.8%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
thatement as on: 31st December, 2022
Statement of Down Graded Investments
Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Name of the Security	COI	Amount	Date of purchase	Rating Agency	Original Grade	Current Grade	Date of Down grade	Remarks
A	<u>During the Quarter</u>				NIL				
B	<u>As on Date</u>				NIL				

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st December, 2022

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	With In India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	174			0.37%
3	GIC Re	1	45,949	416		99.28%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	163	0.35%
	Total (B)	3	46,123	416	163	100%
	Grand Total (C)= (A)+(B)	3	46,123	416	163	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31st December, 2022

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	STATES								
1	Andhra Pradesh	2,461	7,088	168	753	61	264	2,690	8,105
2	Arunachal Pradesh	36	104	1	2	0	1	37	107
3	Assam	1,021	2,966	128	453	6	20	1,155	3,439
4	Bihar	2,292	6,344	335	1,041	11	51	2,638	7,436
5	Chhattisgarh	577	1,727	206	443	7	27	791	2,196
6	Goa	170	534	4	27	10	37	185	598
7	Gujarat	8,656	26,437	281	1,024	189	907	9,126	28,368
8	Haryana	8,057	22,555	553	1,574	144	625	8,754	24,754
9	Himachal Pradesh	409	1,159	148	532	8	25	565	1,716
10	Jharkhand	988	2,820	89	232	9	35	1,086	3,087
11	Karnataka	12,145	31,911	430	1,675	292	1,130	12,867	34,717
12	Kerala	1,656	4,571	176	347	89	392	1,922	5,310
13	Madhya Pradesh	3,962	10,826	548	1,377	30	127	4,539	12,330
14	Maharashtra	27,775	82,169	748	2,935	468	2,180	28,992	87,284
15	Manipur	200	516	21	43	1	2	222	561
16	Meghalaya	45	127	1	4	1	2	48	133
17	Mizoram	32	96	1	1	0	1	33	98
18	Nagaland	5	20	2	5	0	1	7	25
19	Odisha	1,648	4,582	126	367	14	55	1,788	5,004
20	Punjab	3,594	10,016	283	829	184	681	4,061	11,526
21	Rajasthan	2,943	8,220	362	1,182	43	155	3,347	9,557
22	Sikkim	46	143	1	5	1	3	48	150
23	Tamil Nadu	3,967	10,733	230	976	217	1,023	4,414	12,731
24	Telangana	7,947	25,440	328	1,260	153	722	8,428	27,423
25	Tripura	184	487	27	90	0	2	211	579
26	Uttarakhand	779	2,169	53	210	15	51	847	2,431
27	Uttar Pradesh	9,314	24,353	2,944	6,330	116	442	12,375	31,125
28	West Bengal	3,546	11,863	273	1,351	60	246	3,879	13,460
	TOTAL (A)	104,457	299,976	8,467	25,070	2,131	9,205	115,055	334,251
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	11	39	1	2	0	0	11	42
2	Chandigarh	238	658	7	27	19	73	264	758
3	Dadra and Nagar Haveli	82	188	2	12	(0)	1	85	201
4	Daman & Diu	33	77	1	2	0	1	34	80
5	Govt. of NCT of Delhi	8,421	25,454	183	690	200	740	8,803	26,884
6	Jammu & Kashmir	660	1,849	79	283	13	40	752	2,172
7	Ladakh	6	13	0	1	0	0	6	14
8	Lakshadweep	0	1	0	0	0	0	0	1
9	Puducherry	59	165	3	18	4	20	66	203
	TOTAL (B)	9,510	28,444	276	1,036	236	876	10,022	30,355
	OUTSIDE INDIA								
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	113,968	328,420	8,742	26,105	2,367	10,081	125,077	364,606

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS****DATE : 31st December, 2022****(Amount in Rs. Lakhs)**

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st December, 2022		For the Quarter ended 31st December, 2021		Upto the Quarter ended 31st December, 2022		Upto the Quarter ended 31st December, 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	113,968	304,579	83,386	278,512	328,420	888,463	235,305	842,902
7	Personal Accident	8,742	82,060	11,038	39,032	26,105	206,688	25,292	91,262
8	Travel	2,367	97,312	2,719	47,426	10,081	313,607	4,344	87,824
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 31st December, 2022

(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st December, 2022		Upto the Quarter ended 31st December, 2022		For the Quarter ended 31st December, 2021		Upto the Quarter ended 31st December, 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	195,231	41,504	567,133	116,405	164,281	32,284	474,368	90,635
2	Corporate Agents-Banks	92,418	20,654	242,117	58,658	51,025	16,884	135,603	45,176
3	Corporate Agents -Others	5,196	6,542	15,888	16,150	5,023	7,088	15,269	13,677
4	Brokers	103,027	51,263	296,299	130,107	70,187	23,778	173,541	63,839
5	Micro Agents	2	1,319	3	4,471	(9)	1,874	2	4,592
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	58,854	674	197,471	29,375	49,105	11,965	131,789	34,855
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,333	268	3,654	725	691	155	2,013	408
9	Point of sales person (Direct)	26,856	2,616	82,917	8,015	23,080	2,821	64,174	7,913
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,034	236	3,276	700	1,587	294	25,229	3,846
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	483,951	125,077	1,408,758	364,606	364,970	97,143	1,021,988	264,941
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	483,951	125,077	1,408,758	364,606	364,970	97,142.83	1,021,988	264,941

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 31st December, 2022

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	No. of claims only
						Total
1	Claims O/S at the beginning of the period	15,598	831	1,671	18,100	18,100
2	Claims reported during the period					
	(a) Booked During the period	549,324	5,990	3,789	559,103	559,103
	(b) Reopened during the Period	4,408	71	50	4,529	4,529
	(c) Other Adjustment					
3	Claims Settled during the period	496,254	4,561	1,981	502,796	502,796
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	56,069	1,317	1,451	58,837	58,837
	Other Adjustment	-	-	-	-	-
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					
	Less than 3months	17,007	1,014	2,078	20,099	20,099
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Notes:- Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Upto the Quarter ended 31st December, 2022

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	15,231	4,426	1,997	21,655	21,655
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	243,532	9,315	2,456	255,302	255,302
	(b) Reopened during the Period	3,619	124	125	3,868	3,868
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	168,922	4,332	2,101	175,355	175,355
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	52,341	3,651	1,513	57,504	57,504
	Other Adjustment	-	-	-	-	-
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					
	Less than 3months	18,300	5,405	2,145	25,850	25,850
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Note:- Cashless Claims & claim related expenses Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st December, 2022

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	126,750	-	-	-	-	-	-	76,058	-	-	-	-	-	-	126,750	76,058
7	Personal Accident	1,248	-	-	-	-	-	-	1,555	-	-	-	-	-	-	1,248	1,555
8	Travel	155	-	-	-	-	-	-	762	-	-	-	-	-	-	155	762
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 31st December, 2022

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	497,542	-	-	-	-	-	-	173,796	-	-	-	-	-	-	497,542	173,796
7	Personal Accident	4,587	-	-	-	-	-	-	4,440	-	-	-	-	-	-	4,587	4,440
8	Travel	2,341	-	-	-	-	-	-	1,508	-	-	-	-	-	-	2,341	1,508
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Care Health Insurance Limited

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FORM NL-41 OFFICES INFORMATION

DATE : 31st December, 2022

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		207
2	No. of branches approved during the year		55
3	No. of branches opened during the year	Out of approvals of previous year	24
4		Out of approvals of this year	14
5	No. of branches closed during the year		-
6	No of branches at the end of the year		245
7	No. of branches approved but not opened		62
8	No. of rural branches		1
9	No. of urban branches		244
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director		1
	(c) Non-executive Director		4
	(d) Women Director*		2
	(e) Whole time director		NIL
11	No. of Employees		
	(a) On-roll:		14,928
	(b) Off-roll:		1,525
	(c) Total:		16,453
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		230,346
	(b) Corporate Agents-Banks		54
	(c) Corporate Agents-Others		81
	(d) Insurance Brokers		471
	(e) Web Aggregators		20
	(f) Insurance Marketing Firm		161
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		50,611
	(i) Other as allowed by IRDAI		NA

*women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on Dec 31, 2022 are 12.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	17870	268740
Recruitments during the quarter	3711	13861
Attrition during the quarter	5128	857
Number at the end of the quarter	16453	281744

Care Health Insurance Limited

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**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

DATE : 31st December, 2022

BOARD OF DIRECTORS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Dr. Rashmi Saluja	Non Executive Chairperson		
2	Mr. Anuj Gulati	Managing Director & CEO		
3	Mr. Sham Lal Mohan	Non Executive Independent Director		
4	Lt. Gen. (Retd.) Shamsher Singh Mehta	Non Executive Independent Director		
5	Mrs. Asha Nair	Non Executive Independent Director		
6	Mr. Malay Kumar Sinha	Non Executive Independent Director		
7	Mr. C.M. Minocha	Bank Nominee Director		
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Mr. Hamid Ahmed	Non Executive Independent Director		
11	Mr. Praveen Kumar Tripathi	Additional Non Executive Independent Director		
12	Mr. Pratap Venugopal	Additional Non Executive Independent Director		

KEY MANAGEMENT PERSONS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Pankaj Gupta	Chief Financial Officer		
3	Mr. Ajay Shah	Chief Marketing Officer		
4	Mr. Chandrakant Mishra	Head - Institutional Business		
5	Mr. Manish Dodeja	Chief Risk Officer		
6	Mr. Anoop Singh	Chief Compliance Officer		
7	Mr. Sanjeev Meghani	Head - Human Resources		
8	Mr. Nitin Katyal	Chief Investment Officer		
9	Ms. Bhawana Jain	Chief of Internal Audit		
10	Mr. Irvinder Singh Kohli	Appointed Actuary		
11	Mr. Yogesh Kumar	Company Secretary		Appointed w.e.f. November 07, 2022

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

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**FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)****DATE : 31st December, 2022****(Amount in Rs. Lakhs)**

RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)					
S. No	Line of Business	Particulars	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural	87,595	41,423	5,735,816
		Social	-	4,640	251,016
7	PERSONAL ACCIDENT	Rural	93,258	8,065	2,530,874
		Social	26	242	109,110
8	TRAVEL	Rural	45,274	670	2,065,486
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	226,127	50,158	10,332,176
		Social	26	4,882	360,126

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st December, 2022

SI No	Particulars	Opening balance As on 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 the customers							
a)	Proposal Related	0	16	12	1	3	0	39
b)	Claim	8	795	346	1	451	5	2229
c)	Policy Related	6	226	181	1	38	12	508
d)	Premium	0	19	6	0	13	0	53
e)	Refund	3	91	71	0	20	3	212
f)	Coverage	0	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others (to be specified) (i) Agent change related (ii) PED non disclosure related (iii) Renewal related	2	59	39	0	20	2	185
	Total Number of complaints	19	1206	655	3	545	22	3226

2	Total No. of policies during previous year	1,783,636
3	Total No. of claims during previous year	613,991
4	Total No. of policies during current year	1,408,758
5	Total No. of claims during current year	563,632
6	Total No. of policies 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)	40

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	22	100%	-	-	22	100%
b)	15 - 30 days	0	0%	-	-	0	0%
c)	30 - 90 days	0	0%	-	-	0	0%
d)	90 days & Beyond	0	0%	-	-	0	0%
	Total No. of complaints	22	100%	-	-	22	100%

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Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st December, 2022

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