HEALTH INSURANCE

PUBLIC DISCLOSURES UPTO THE QUARTER ENDED 31st MARCH, 2025

Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: www.careinsurance.com
Insurance is a subject matter of solicitation. CIN:U66000DL2007PLC161503
IRDAI Registration Number - 148

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Care Health Insurance Limited

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

FORM NL-1-B-RA REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025	For the Quarter ended 31st March, 2024	Upto the Quarter ended 31st March, 2024
1	Premiums Earned (Net)	NL-4	1,78,641	6,34,722	1,59,711	5,32,867
2	Profit/ Loss On Sale/Redemption Of Investments		540	1,752	374	1,281
3	Interest, Dividend & Rent – Gross (Note 1)		10,052	35,006	7,391	25,519
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution From The Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	8,081	8,081
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		411	913	111	358
	(iii) Others		-	-	-	-
	TOTAL (A)		**1,89,644**	**6,72,393**	**1,75,668**	**5,68,106**
1	Claims Incurred (Net)	NL-5	1,05,418	4,09,589	83,270	3,07,427
2	Commission	NL-6	40,618	1,35,684	37,035	1,07,024
3	Operating Expenses Related To Insurance Business	NL-7	27,434	1,22,249	30,715	1,18,053
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		**1,73,470**	**6,67,522**	**1,51,020**	**5,32,504**
	Operating Profit/(Loss) C= (A - B)		**16,174**	**4,871**	**24,648**	**35,602**
	APPROPRIATIONS					
	Transfer To Shareholders' Account		16,174	4,871	24,648	35,602
	Transfer To Catastrophe Reserve		-	-	-	-
	Transfer To Other Reserves		-	-	-	-
	TOTAL (C)		**16,174**	**4,871**	**24,648**	**35,602**

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025	For the Quarter ended 31st March, 2024	Upto the Quarter ended 31st March, 2024
Interest, Dividend & Rent	10,192	35,656	7,544	26,228
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(140)	(650)	(153)	(710)
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*	10,052	35,006	7,391	25,519

* Term gross implies inclusive of TDS

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025	For the Quarter ended 31st March, 2024	Upto the Quarter ended 31st March, 2024
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		16,174	4,871	24,648	35,602
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		3,921	16,311	3,551	13,925
	(b) Profit on sale of investments		115	1,681	272	825
	(c) Loss on sale/ redemption of investments		(77)	(308)	-	(10)
	(d) Amortization of Premium / Discount on Investments		(97)	(422)	(114)	(452)
3	**OTHER INCOME**					
	(a) Bad debts recovered		-	196	-	-
	TOTAL (A)		**20,036**	**22,329**	**28,357**	**49,890**
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		16	50	45	80
	(b) Bad debts written off (Net of Provision)		126	127	60	60
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		125	502	69	279
	(e) Penalties		1	1	1	1
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	8,081	8,081
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		411	913	111	358
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(14)	(84)	8	24
	TOTAL (B)		**665**	**1,509**	**8,375**	**8,883**
	Profit / (Loss) Before Tax		**19,371**	**20,820**	**19,982**	**41,007**
	Provision for Taxation					
	- Current tax		4,073	5,681	4,450	9,740
	-Tax relating to earlier years		-	(100)	-	219
	-Deferred Tax Expense/(Income)		863	(279)	617	558
	Profit / (Loss) After Tax		**14,435**	**15,518**	**14,915**	**30,490**
	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		47,974	46,891	31,976	16,401
						-
	Balance carried forward to Reserves and Surplus/Balance Sheet		**62,409**	**62,409**	**46,891**	**46,891**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-3-B-BS BALANCE SHEET AS AT 31ST MARCH, 2025

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st March, 2025	As at 31st March, 2024
SOURCES OF FUNDS			
Share Capital	NL-8	97,418	97,204
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	1,35,702	1,19,778
Fair Value Change Account			
-Shareholders' Funds		2,791	2,250
-Policyholders' Funds		1,304	542
Borrowings	NL-11	-	-
TOTAL		**2,37,215**	**2,19,774**
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,46,633	2,13,035
INVESTMENTS - Policyholders	NL-12A	5,93,311	4,50,257
Loans	NL-13	-	-
Fixed Assets	NL-14	3,385	4,190
Deferred Tax Asset (Net)		4,402	4,123
CURRENT ASSETS			
Cash and Bank Balances	NL-15	19,346	9,584
Advances and Other Assets	NL-16	35,012	30,108
Sub-Total (A)		**54,358**	**39,692**
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	3,34,310	2,00,256
Provisions	NL-18	3,30,564	2,91,267
Sub-Total (B)		**6,64,874**	**4,91,523**
Net Current Assets (C) = (A - B)		**(6,10,516)**	**(4,51,831)**
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		**2,37,215**	**2,19,774**

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 31st March, 2025	As at 31st March, 2024
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	109	104
5. Statutory demands/ liabilities in dispute, not provided for	19,871	7,868
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
-Penalty imposed by IRDAI	100	-
Total	**20,080**	**7,972**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025				For the Quarter ended 31st March, 2024				Upto the Quarter ended 31st March, 2024			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	2,23,599	4,699	2,172	2,30,470	8,01,778	18,290	11,757	8,31,825	1,97,459	4,367	1,906	2,03,732	6,54,558	20,683	11,205	6,86,446
Add: Premium on reinsurance accepted	5,781	-	-	5,781	24,374	-	-	24,374	4,598	-	-	4,598	15,747	-	-	15,747
Less : Premium on reinsurance ceded	54,473	875	349	55,697	1,77,667	3,230	2,031	1,82,928	28,152	540	313	29,005	92,740	2,956	1,830	97,526
Net Written Premium	**1,74,907**	**3,824**	**1,823**	**1,80,554**	**6,48,485**	**15,060**	**9,726**	**6,73,271**	**1,73,905**	**3,827**	**1,593**	**1,79,325**	**5,77,565**	**17,727**	**9,375**	**6,04,667**
Add: Opening balance of UPR	3,17,631	7,367	1,008	3,26,006	2,79,522	8,767	1,081	2,89,370	2,58,892	9,706	1,158	2,69,756	2,01,143	14,992	1,435	2,17,570
Less: Closing balance of UPR	3,19,439	7,416	1,064	3,27,919	3,19,439	7,416	1,064	3,27,919	2,79,522	8,767	1,081	2,89,370	2,79,522	8,767	1,081	2,89,370
Net Earned Premium	**1,73,099**	**3,775**	**1,767**	**1,78,641**	**6,08,568**	**16,411**	**9,743**	**6,34,722**	**1,53,275**	**4,766**	**1,670**	**1,59,711**	**4,99,186**	**23,952**	**9,729**	**5,32,867**
Gross Direct Premium																
- In India	2,23,126	4,699	2,164	2,29,990	7,99,639	18,290	11,727	8,29,656	1,97,459	4,367	1,906	2,03,732	6,54,558	20,683	11,205	6,86,446
- Outside India	473	-	8	480	2,139	-	30	2,169	-	-	-	-	-	-	-	-

Care Health Insurance Limited

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

FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025				For the Quarter ended 31st March, 2024				Upto the Quarter ended 31st March, 2024			
	Health	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**
Claims Paid (Direct)	1,33,767	1,474	1,229	1,36,470	4,79,338	5,621	3,802	4,88,761	1,03,537	1,211	1,505	1,06,253	3,34,633	5,940	3,948	3,44,521
Add: Re-insurance accepted to direct claims	6,173	-	-	6,173	19,578	-	-	19,578	1,575	-	-	1,575	8,151	-	-	8,151
Less: Re-insurance Ceded to claims paid	36,067	215	199	36,481	1,02,289	669	594	1,03,552	18,643	104	180	18,927	52,732	365	382	53,479
Net Claim Paid	**1,03,873**	**1,259**	**1,030**	**1,06,162**	**3,96,627**	**4,952**	**3,208**	**4,04,787**	**86,469**	**1,107**	**1,325**	**88,901**	**2,90,052**	**5,575**	**3,566**	**2,99,193**
Add: Claims Outstanding at the end of the Period *	67,332	5,907	2,749	75,988	67,332	5,907	2,749	75,988	60,625	6,710	3,851	71,186	60,625	6,710	3,851	71,186
Less: Claims Outstanding at the beginning of the Period *	67,902	5,692	3,138	76,732	60,625	6,710	3,851	71,186	66,224	6,160	4,433	76,817	50,720	6,599	5,633	62,952
Net Incurred Claims	**1,03,303**	**1,474**	**641**	**1,05,418**	**4,03,334**	**4,149**	**2,106**	**4,09,589**	**80,870**	**1,657**	**743**	**83,270**	**2,99,957**	**5,686**	**1,784**	**3,07,427**
Claims Paid (Direct)																
-In India	1,33,193	1,474	401	1,35,068	4,77,994	5,621	1,956	4,85,571	1,02,955	1,211	1,029	1,05,195	3,33,683	5,940	2,554	3,42,177
-Outside India	574	-	828	1,402	1,344	-	1,846	3,190	582	-	476	1,058	950	-	1,394	2,344
Estimates of IBNR and IBNER at the end of the period (net)	24,732	1,746	740	27,218	24,732	1,746	740	27,218	23,225	2,048	918	26,191	23,225	2,048	918	26,191
Estimates of IBNR and IBNER at the beginning of the period (net)	24,332	1,694	777	26,803	23,225	2,048	918	26,191	21,354	1,915	915	24,184	17,833	2,659	1,523	22,015

**Net of Reinsurance & including IBNR*

Care Health Insurance Limited
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FORM NL-6 COMMISSION SCHEDULE

COMMISSION **(Amount in Rs. Lakhs)**

Particulars	For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025				For the Quarter ended 31st March, 2024				Upto the Quarter ended 31st March, 2024			
	Health	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**	**Health**	**PA**	**Travel**	**Total**
Commission & Remuneration*	49,607	1,393	1,230	52,230	1,63,282	5,074	5,222	1,73,578	43,054	1,107	1,228	45,389	1,25,715	5,073	5,306	1,36,094
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	**49,607**	**1,393**	**1,230**	**52,230**	**1,63,282**	**5,074**	**5,222**	**1,73,578**	**43,054**	**1,107**	**1,228**	**45,389**	**1,25,715**	**5,073**	**5,306**	**1,36,094**
Add: Re-insurance Accepted	7	-	-	7	40	-	-	40	21	-	-	21	83	-	-	83
Less: Commission on Re-insurance Ceded	11,269	243	107	11,619	36,625	740	569	37,934	8,109	143	123	8,375	27,853	752	548	29,153
Net Commission	**38,345**	**1,150**	**1,123**	**40,618**	**1,26,697**	**4,334**	**4,653**	**1,35,684**	**34,966**	**964**	**1,105**	**37,035**	**97,945**	**4,321**	**4,758**	**1,07,024**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Individual Agents	18,027	114	435	18,576	55,577	442	2,414	58,433	17,570	161	700	18,431	44,482	433	2,519	47,434
Corporate Agents-Banks/FII/HFC	5,700	298	(11)	5,987	19,924	1,358	7	21,289	6,516	609	6	7,131	20,273	2,326	26	22,625
Corporate Agents-Others	10,137	648	230	11,015	29,831	1,827	380	32,038	5,339	33	77	5,449	12,215	336	383	12,934
Insurance Brokers	15,069	244	431	15,744	55,779	1,097	1,879	58,755	12,978	226	324	13,528	46,374	1,774	1,881	50,029
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	69	86	1	156	295	340	5	640	131	75	1	207	379	190	3	572
Insurance Marketing Firm	269	-	3	272	1,020	1	30	1,051	259	-	5	264	691	1	19	711
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	449	-	-	449
Point of Sales (Direct)	336	3	141	480	856	9	507	1,372	261	3	115	379	852	13	475	1,340
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**49,607**	**1,393**	**1,230**	**52,230**	**1,63,282**	**5,074**	**5,222**	**1,73,578**	**43,054**	**1,107**	**1,228**	**45,389**	**1,25,715**	**5,073**	**5,306**	**1,36,094**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	**49,583**	**1,393**	**1,230**	**52,206**	**1,63,180**	**5,074**	**5,222**	**1,73,476**	**43,054**	**1,107**	**1,228**	**45,389**	**1,25,715**	**5,073**	**5,306**	**1,36,094**
Outside India	24	-	-	24	102	-	-	102	-	-	-	-	-	-	-	-

*As per IRDAI EOM Regulation 2024, commission includes remuneration or rewards.

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-7 OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025				For the Quarter ended 31st March, 2024				Upto the Quarter ended 31st March, 2024			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	21,418	433	186	22,037	86,229	1,909	1,227	89,365	22,845	481	205	23,531	79,104	2,441	1,322	82,867
2	Travel, conveyance and vehicle running expenses	250	5	1	256	1,438	32	20	1,490	464	11	6	481	1,292	40	22	1,354
3	Training expenses	179	4	2	185	455	10	6	471	173	4	1	178	665	21	11	697
4	Rents, rates & taxes	702	14	6	722	2,942	65	42	3,049	786	16	6	808	2,890	89	48	3,027
5	Repairs	25	-	1	26	108	2	2	112	8	-	-	8	57	2	1	60
6	Printing & stationery	22	-	-	22	278	6	4	288	16	-	-	16	278	9	5	292
7	Communication expenses	250	5	1	256	1,295	29	18	1,342	370	7	3	380	1,344	41	22	1,407
8	Legal & professional charges	468	10	5	483	1,318	29	19	1,366	312	8	3	323	892	28	15	935
9	Auditors' fees, expenses etc													-	-	-	
	(a) as auditor	13	-	-	13	57	1	1	59	16	1	-	17	52	2	1	55
	(b) as adviser or in any other capacity, in respect									-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	117	(6)	(21)	90	12,395	274	176	12,845	1,868	3	(12)	1,859	15,617	482	261	16,360
11	Interest & bank charges	862	18	10	890	2,431	54	35	2,520	547	12	6	565	1,711	53	29	1,793
12	Depreciation	493	10	4	507	2,224	49	32	2,305	645	13	5	663	2,610	81	44	2,735
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	73	2	1	76	352	8	5	365	485	14	7	506	626	19	10	655
15	Information Technology Expenses	1,175	24	11	1,210	3,948	87	56	4,091	961	19	8	988	3,516	108	59	3,683
16	Goods and Services Tax (GST)	78	1	1	80	279	6	4	289	78	2	1	81	233	7	4	244
17	Others				-									-	-	-	
	(a) Electricity and Water	135	3	1	139	578	13	8	599	105	2	1	108	513	16	9	538
	(b) Other	432	7	3	442	1,639	33	21	1,693	202	1	-	203	1,292	38	21	1,351
	TOTAL	**26,692**	**530**	**212**	**27,434**	**1,17,966**	**2,607**	**1,676**	**1,22,249**	**29,881**	**594**	**240**	**30,715**	**1,12,692**	**3,477**	**1,884**	**1,18,053**

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

Care Health Insurance Limited

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

FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	**Authorised Capital**		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Period 1,300,000,000 Equity Shares of ₹ 10 each)	1,30,000	1,30,000
	Preference Shares	-	-
2	**Issued Capital**		
	974,184,460 Equity Shares of ₹ 10 each (Previous Period 972,043,704 Equity Shares of ₹ 10 each)	97,418	97,204
	Preference Shares	-	-
3	**Subscribed Capital**		
	974,184,460 Equity Shares of ₹ 10 each (Previous Period 972,043,704 Equity Shares of ₹ 10 each)	97,418	97,204
	Preference Shares	-	-
4	**Called-up Capital**		
	974,184,460 Equity Shares of ₹ 10 each (Previous Period 972,043,704 Equity Shares of ₹ 10 each)	97,418	97,204
	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	-	-
	Preference Shares	-	-
5	**Paid-up Capital**		
	974,184,460 Equity Shares of ₹ 10 each (Previous Period 972,043,704 Equity Shares of ₹ 10 each)	97,418	97,204
	Preference Shares	-	-
	TOTAL	**97,418**	**97,204**

Notes:

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

Care Health Insurance Limited

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

FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March, 2025		As at 31st March, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	81,77,31,392	83.9%	81,77,31,392	84.1%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,64,53,068	16.1%	15,43,12,312	15.9%
TOTAL	**97,41,84,460**	**100.0%**	**97,20,43,704**	**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 SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31ST MARCH, 2025

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**	**81,77,31,392**	**83.94%**	**81,773**	**-**	**-**	**14,97,24,309**	**18.31%**
A.1	**Indian Promoters**	**3**	**81,77,31,392**	**83.94%**	**81,773**	**-**	**-**	**14,97,24,309**	**18.31%**
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	76,63,52,340	78.67%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	61,22,24,375	62.84%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,41,27,965	15.82%	15,413	-	-	14,97,24,309	97.14%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.27%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.27%	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**	**13,902**	**15,64,53,068**	**16.06%**	**15,645**	**7,15,033**	**0.46%**	**-**	-
B.1	**Public Shareholders**	**13,902**	**15,64,53,068**	**16.06%**	**15,644**	**7,15,033**	**0.46%**	**-**	-
1.1)	Institutions	4	94,26,211	0.97%	943	-	-	-	-
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	3	94,23,211	0.97%	942	-	-	-	-
ix)	NBFCs registered with RBI	1	3,000	0.00%	0.3				
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	**13,898**	**14,70,26,857**	**15%**	**14,702**	**-**	**-**	**-**	-
i)	Individual share capital upto Rs. 2 Lacs	13,129	87,08,961	0.89%	871	9,828	0.11%	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	221	12,65,53,083	12.99%	12,655	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.77%	4,644	-	-	-	-
iii)	Others:	356	1,05,44,122	1.08%	1,054		-		
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	44	1,14,025	0.01%	11	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	149	3,99,340	0.04%	40	-	-	-	-
	- Bodies Corporate	162	1,00,19,949	1.03%	1,002	3,95,110	3.94%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	192	12,20,691	0.13%	121	5,000	0.41%		
B.2	**Non Public Shareholders**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total*	**13,905**	**97,41,84,460**	**100.00%**	**97,418**	**7,15,033**	**0.07%**	**14,97,24,309**	**15%**

* Religare Enterprises Limited includes 4 nominee shareholders (holding 103 shares) which are not included in total number of shareholders

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:
Religare Enterprises Limited

As at 31st March, 2025

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:	-	-	-	-	-	-	-	-
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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	**Institutions**								
i)	Mutual Funds	6	2,61,94,675	7.92%	2,619	-	-	-	-
i.a	Motilal Oswal Focused Fund	1	2,13,19,603	6.45%	2,132	-	-	-	-
i.b	Samco Active Momentum Fund	1	44,65,000	1.35%	447	-	-	-	-
ii)	Foreign Portfolio Investors	91	2,72,72,952	8.25%	2,727	-	-	-	-
ii.a	ELM Park Fund Limited	1	49,00,000	1.48%	490	-	-	-	-
ii.b	Ellipsis Partners Llc	1	82,55,094	2.50%	826	-	-	-	-
ii.c	Societe Generale - Odi	1	39,53,978	1.20%	395	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	29,37,803	0.89%	294	-	-	-	-
v)	NBFCS registered with RBI	4	31,624	0.01%	3.2				
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	15	97,25,548	2.94%	973	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.1.1	**119**	**6,61,62,602**	**20%**	**6,616**	-	-	**-**	**-**
1.2)	**Central Government/ State Government(s)/President of India**	-	-	0.00%					
					-	-	-	-	-
	Total B.1.2	**-**	**-**	**0.00%**	**-**	-	-	-	-
1.3)	**Non-Institutions**								
i)	Individual share capital upto Rs. 2 Lacs	68,299	3,21,94,764	9.74%	3,219	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	494	6,38,93,266	19.32%	6,389	-	-	-	-
ii.a	Girdharilal V Lakhi	-	-	0.00%	-	-	-	-	-
ii.b	Dilipkumar Lakhi	-	-	0.00%	-	-	-	-	-
ii.c	Ashish Dhawan	1	1,35,00,000	4.08%	1,350				
iii)	NBFCs registered with RBI	-	-	0.00%	-	-	-	-	-
iv)	Others:								
iv.a	- Trusts	14	35,54,389	1.07%	355	-	-	-	-
iv.b	- Non Resident Indian	1,712	69,32,949	2.10%	693	-	-	-	-
	Mahesh Udhav Buxani	-	-	0.00%	-	-	-	-	-
	Total B.1.3	**70,519**	**10,65,75,368**	**32.23%**	**10,658**	**-**	**-**	**-**	**-**
1.4	**- Clearing Members**	3	1,798	0.00%	0.18	**-**	**-**	-	-
1.5	**- Non Resident Indian Non Repartriable**	**-**	**-**	-	-	**-**	**-**	-	-

Care Health Insurance Limited
IRDA Registration number 148 dated 26 April, 2012
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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:
Religare Enterprises Limited

As at 31st March, 2025

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
1.6	**- Bodies Corporate**	**1,064**	**6,79,75,037**	**20.56%**	**6,798**	**-**	**-**	-	-
1.6.a	M.B. Finmart Private Limited	1	1,85,06,785	5.60%	1,851	-	-	-	-
1.6.b	Milky Investment And Trading Company	1	95,30,705	2.88%	953	-	-	-	-
1.6.c	Puran Associates Private Limited	1	3,18,09,793	9.62%	3,181	-	-	-	-
1.6.d	Quick Trading And Investment Advisors Llp	1	1,12,11,320	3.39%	1,121	-	-	-	-
1.6.e	Chandrakanta	1	1,57,19,304	4.75%	1,572	-	-	-	-
1.6.f	Vic Enterprises Private Limited	1	2,50,46,313	7.57%	2,505	-	-	-	-
	Total B(1.4+1.5+1.6)	**1,067**	**6,79,76,835**	**20.56%**	**6,798**	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,504	50,45,262	1.53%	505	-	-	-	-
	Foreign nationals	-	-	0.00%	-	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	**3,571**	**7,30,22,097**	**22.09%**	**7,302**	**-**	**-**	**-**	**-**
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	**74,209**	**24,57,60,067**	**74%**	**24,576**	**-**	**-**	**-**	**-**
	Toatl (A+B)	**74,213**	**33,06,53,663**	**100%**	**33,065**	**-**	**-**	**-**	**-**

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:
Trishikhar Ventures LLP

As at 31st March, 2025

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 alternativce 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								
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 Repartriable								
	- 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
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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 March, 2025

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:	-	-	-	-	-	-	-	-
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**	**10,66,445**	**7,63,36,05,607**	**100%**	**7,63,361**	-	-	-	-
B.1	Public Shareholders	**10,66,436**	**7,63,35,82,569**	**100%**	**7,63,358**	-	-	-	-
1.1)	Institutions	**800**	**1,42,38,21,760**	**18.65%**	**1,42,382**				
i)	Mutual Funds	104	26,43,55,653	3.46%	26,435.57	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	619	49,13,05,032	6.44%	49,130.50	-	-	-	-
	Foreign Portfolio Investors Category II	15	5,13,87,394	0.67%	5,138.74	-	-	-	-
iii)	Financial Institutions/Banks	9	47,65,787	0.06%	476.58	-	-	-	-
	Other Financial Insutitions	2	168	0.00%	0.02	-	-	-	-
iv)	Insurance Companies	46	60,96,94,869	7.99%	60,969.49	-	-	-	-
v)	Foreign Institutional Investors / Banks	-	-	0.00%	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	0.00%	-	-	-	-	-
ix)	Alternative Investment Fund	5	23,12,857	0.03%	231.29	-	-	-	-
x)	Any other (Please specify)					-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	**1**	**5,70,66,60,850**	**74.76%**	**5,70,666.09**	-	-	-	-
	President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
1.3)	Non-Institutions	**10,65,635**	**50,30,99,959**	**6.59%**	**50,310**	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	10,16,693	40,35,86,982	5.29%	40,358.70	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	5	23,375	0.00%	2.34	-	-	-	-
iv)	Others:			0.00%	-				
	- Trusts	60	79,88,108	0.10%	798.81	-	-	-	-
	- Non Resident Indian	4,393	66,70,343	0.09%	667.03	-	-	-	-
	- Clearing Members	12	39,09,841	0.05%	390.98	-	-	-	-
	- Non Resident Indian Non Repartriable	4,592	38,59,562	0.05%	385.96	-	-	-	-
	- Bodies Corporate	2,303	2,19,19,201	0.29%	2,191.92	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-

Care Health Insurance Limited
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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 March, 2025

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
v)	Any other (Please Specify)			-	-				
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Employees	28,316	4,14,72,561	0.54%	4,147.26	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	0.00%	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	9,258	1,36,64,731	0.18%	1,366.47	-	-	-	-
						-	-	-	-
B.2	Non Public Shareholders	**9**	**23,038**	**0.00%**	**2**	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	5	16,105	0.00%	1.61				
	Key Management Personnel	4	6,933	0.00%	0.69				
	Others	-	-	-	-	-	-	-	-
	Total	**10,66,445**	**7,63,36,05,607**	**100%**	**7,63,361**	**-**	**-**	**-**	**-**

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 March, 2025	As at 31st March, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	72,854	64,160
	- Additions during the year	429	8,694
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	33	133
	- Additions during the year	-	
	- Deduction during the year	(23)	(100)
7	Balance of Profit in Profit & Loss Account	62,409	46,891
	TOTAL	**1,35,702**	**1,19,778**

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503

FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
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 Shareholders		NL-12 A Policyholders		Total	
		As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	66,100	57,922	1,47,890	1,33,360	2,13,990	1,91,282
2	Other Approved Securities	17,910	11,201	62,620	38,700	80,531	49,901
3	Other Investments						
	(a) Shares					-	-
	(aa) Equity	11,714	18,031	43,754	35,486	55,468	53,516
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	24,172	34,680	48,562	48,081	72,733	82,761
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,394	3,060	-	-	3,394	3,060
4	Investments in Infrastructure and Housing	90,253	69,716	2,45,988	1,41,767	3,36,241	2,11,483
5	Other than Approved Investments	787	1,095	-	-	787	1,095
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,001	501	2,500	2,510	4,501	3,011
2	Other Approved Securities	1,005	-	3,505	3,507	4,509	3,507
3	Other Investments						
	(a) Shares					-	-
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	12,958	18,301	12,958	18,301
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	15,988	7,475	13,473	12,960	29,461	20,435
	(e) Other Securities					-	-
	-Fixed Deposit	4,800	4,800			4,800	4,800
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Housing	8,509	4,555	12,059	15,585	20,569	20,140
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**2,46,633**	**2,13,035**	**5,93,311**	**4,50,257**	**8,39,944**	**6,63,292**

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024
	Long Term Investments--						
	Book Value	1,98,935	1,74,123	5,47,561	3,96,908	7,46,496	5,71,031
	market Value	2,02,548	1,73,748	5,57,814	3,96,354	7,60,362	5,70,102
		-	-	-	-		
	Short Term Investments--	-	-	-	-		
	Book Value	32,303	17,331	44,446	52,807	76,749	70,138
	market Value	32,311	17,210	44,434	52,631	76,745	69,841

Care Health Insurance Limited

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FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
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

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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2024	Additions	Deductions	As at 31st March, 2025	Upto 1st April, 2024	For the period	On Sales / Adjustments	Upto 31st March, 2025	As at 31st March, 2025	As at 31st March, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	13,120	573	-	13,693	11,307	1,057	-	12,364	1,329	1,813
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	514	43	12	545	284	69	12	341	204	230
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	348	16	5	358	283	36	5	313	45	65
Information Technology Equipment	6,963	822	198	7,587	5,366	947	198	6,115	1,472	1,597
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,264	119	63	1,319	915	196	63	1,048	272	349
Others (Specify nature)	-			-	-	-		-	-	-
TOTAL - Current Year	**22,209**	**1,572**	**279**	**23,502**	**18,154**	**2,305**	**279**	**20,180**	**3,322**	**4,055**
Previous Year	**21,019**	**1,384**	**194**	**22,209**	**15,609**	**2,735**	**190**	**18,154**	**4,055**	
Work in progress	134	43	114	63	-	-	-	-	63	134
Grand Total: Current Year	**22,343**	**1,615**	**393**	**23,566**	**18,154**	**2,305**	**279**	**20,180**	**3,385**	**4,190**
Previous Year	**21,226**	**1,518**	**401**	**22,343**	**15,609**	**2,735**	**190**	**18,154**	**4,190**	

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 assests has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

-Useful life of some categories of office equipments 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

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Cash (including cheques*, drafts and stamps)	683	374
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	111	85
	(bb) Others	25	51
	(b) Current Accounts	18,527	9,074
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**19,346**	**9,584**
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	17,567	9,584
	Outside India	1,779	-

* Cheques in hand amount to Rs. 460.55 Lakhs (Previous Year : Rs.209.32 Lakhs)

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

Care Health Insurance Limited

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FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,199	1,598
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	265	264
6	Others		
	(a) Advances to suppliers	833	694
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	3,645	2,386
	TOTAL (A)	**6,942**	**4,942**
	OTHER ASSETS		
1	Income accrued on investments *	23,325	17,560
2	Outstanding premiums	262	-
	Less : Provisions for doubtful debts	-	-
3	Agents balances	311	248
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	1,740	4,972
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	609	612
8	Others		
	(a) Rent Deposits & other assets	1,823	1,774
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	**28,070**	**25,166**
	TOTAL (A+B)	**35,012**	**30,108**

** 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 March, 2025	As at 31st March, 2024
1	Agents' balances	18,607	12,090
2	Balance due to other insurance companies	73,062	26,015
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	69,626	12,296
	(b) For Other Policies	34,343	18,717
5	Unallocated premium	17,594	12,733
6	Sundry creditors	29,308	31,593
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	75,988	71,186
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	485	594
11	Income accrued on Unclaimed amounts	79	64
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	8,537	8,799
14	Others		
	(a) Tax deducted payable	6,081	5,597
	(b) Other statutory dues	600	571
	(c) Other Liabilities	-	1
	TOTAL	**3,34,310**	**2,00,256**

*Net of Reinsurance

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	**As at 31st March, 2025**	**As at 31st March, 2024**
Opening Balance	658	650
Add: Amount transferred to unclaimed amount	357	1,017
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	27	4
Add: Investment Income	42	44
Less: Amount paid during the year	510	1,056
Less: Transferred to SCWF	10	1
Closing Balance of Unclaimed Amount	564	658

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FORM NL-18 PROVISIONS SCHEDULE

PROVISIONS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Reserve for Unexpired Risk	3,27,920	2,89,370
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	497	259
4	For Employee Benefits	2,085	1,477
5	Others		
	(a) Lease equalisation reserve	62	161
	TOTAL	**3,30,564**	**2,91,267**

Care Health Insurance Limited

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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 March, 2025	As at 31st March, 2024
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025	For the Quarter ended 31st March, 2024	Upto the Quarter ended 31st March, 2024
1	**Gross Direct Premium Growth Rate**	0.13	0.21	0.36	0.34
2	**Gross Direct Premium to Net worth Ratio**	0.99	3.57	0.94	3.16
3	**Growth rate of Net Worth**	0.07	0.07	0.08	0.24
4	**Net Retention Ratio**	0.76	0.79	0.86	0.86
5	**Net Commission Ratio**	0.22	0.20	0.21	0.18
6	**Expense of Management to Gross Direct Premium Ratio**	0.35	0.36	0.37	0.37
7	**Expense of Management to Net Written Premium Ratio**	0.38	0.38	0.38	0.37
8	**Net Incurred Claims to Net Earned Premium**	0.59	0.65	0.52	0.58
9	**Claims paid to claims provisions (See Note 1)**	0.98	0.95	0.94	0.94
10	**Combined Ratio**	0.97	1.03	0.90	0.95
11	**Investment income ratio**	0.02	0.07	0.02	0.07
12	**Technical Reserves to net premium ratio**	2.24	0.60	2.01	0.60
13	**Underwriting balance ratio**	0.03	(0.05)	0.05	0.00
14	**Operating Profit Ratio**	0.09	0.01	0.10	0.05
15	**Liquid Assets to liabilities ratio**	0.16	0.16	0.19	0.19
16	**Net earning ratio**	0.08	0.023	0.08	0.05
17	**Return on net worth ratio**	0.06	0.067	0.07	0.14
18	**Available Solvency margin Ratio to Required Solvency Margin Ratio**	1.68	1.68	1.74	1.74
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**	0.73	1.60	1.54	3.18
24	**Book value per share**	23.93	23.93	22.32	22.32

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 March, 2025

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	0.22	0.78	0.20	0.35	0.38	0.66	0.95	1.04	0.60	(0.06)
Previous Period	0.39	0.86	0.17	0.36	0.36	0.60	0.94	0.97	0.59	(0.02)
Personal Accident										
Current Period	(0.12)	0.82	0.29	0.42	0.46	0.25	0.94	0.71	0.88	0.32
Previous Period	(0.36)	0.86	0.24	0.41	0.44	0.24	0.96	0.68	0.87	0.44
Travel Insurance										
Current Period	0.05	0.83	0.48	0.59	0.65	0.22	0.95	0.87	0.39	0.13
Previous Period	(0.08)	0.84	0.51	0.64	0.71	0.18	0.96	0.89	0.53	0.13
Total Health										
Current Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)
Previous Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00
Total Miscellaneous										
Current Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)
Previous Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00
Total-Current Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)
Total-Previous Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00

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FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st March 2025
(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 March 2025	Upto the Quarter ended 31st March 2025	For the Quarter ended 31st March 2024	Upto the Quarter ended 31st March 2024
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	7	27	44	101
			Receipt/Refund of Premium	1	17	1	15
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	78	1	74
3	Religare Broking Limited	Fellow Subsidiary	Commission Expenses	103	261	3	177
			Receipt/Refund of Premium	(0)	231	91	260
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	1	79	1	67
5	MIC Insurance Web Aggregator Private Limited(MIC)^	Fellow Subsidiary	Commission Expenses	1	3	0.90	1.05
6	Mr. Anuj Gulati/Mr. Pankaj Gupta[1]/ Mr. Ajay Shah/ Mr. Chandrakant Mishra[2]/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain[3]/Mr. Manish Dodeja/Mr.Sanjeev Meghani[3]/Mr. Irvinder Singh Kohli[4]/Mr.Yogesh Kumar/Mr. Kolla Suresh[5] /Mr. Chandra Shekhar Dwivedi[6]/Mr.Ambrish Jindal[7]	Key Management Personnel	Remuneration	331	2,100	307	2,143
			Receipt/Refund of Premium	0	2	0	3
			Receipt of Share Capital Including Security Premium	55	199	-	6,857
			Claims	-	11	-	-

[1] *Ceased to be related party wef October 09, 2024*
[2] *Ceased to be related party wef February 29, 2024*
[3] *Ceased to be related party w.e.f. 31st July, 2023*
[4] *Ceased to be related party w.e.f. 15th March, 2024*
[5] *Appointed w.e.f. March 01, 2024*
[6] *Appointed w.e.f. May 04, 2024*
[7] *Appointed w.e.f. November 05, 2024*
^Related Party w.e.f. 8th December, 2023

Notes:
1 *In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.*
2 *Premium is net of refund/reciept.*
3 *Does not include perquisite calculated on exercise of shares as per ESOP Scheme.*

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2025

Sr.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 dobutful debts due from the related party
1	Religare Enterprises Limited	Holding Company	2	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	10	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	7	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	41	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC)^	Fellow Subsidiary	0	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

FORM NL-22 RECEIPT AND PAYMENTS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Current Year ended 31st March, 2025	Previous Year ended 31st March, 2024
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	10,74,542	8,21,490
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	13,378	16,109
Payments to co-insurers, net of claims recovery	738	(1,141)
Payments of claims	(4,90,620)	(3,46,252)
Payments of commission and brokerage	(1,86,540)	(1,42,818)
Payments of other operating expenses*	(1,61,836)	(1,43,154)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1,210)	(530)
Income taxes paid (Net)	(5,040)	(11,731)
Goods & Service tax paid	(1,05,715)	(87,126)
Other payments	-	-
Cash flows before extraordinary items	**1,37,697**	**1,04,847**
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	**1,37,697**	**1,04,847**
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(1,561)	(1,323)
Proceeds from sale of fixed assets	17	16
Purchases of investments	(2,36,178)	(1,95,598)
Loans disbursed	-	-
Sales of investments	7,331	5,734
Repayments received	47,090	43,288
Rents/Interests/ Dividends received	49,308	37,955
Investments in money market instruments and in liquid mutual funds (Net)	5,354	(6,867)
Expenses related to investments	-	-
Net cash flow from Investing activities	**(1,28,639)**	**(1,16,795)**
Cash flows from Financing activities:		
Proceeds from issuance of share capital	620	11,575
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	**620**	**11,575**
Effect of foreign exchange rates on cash and cash equivalents, net	84	(24)
Net increase in cash and cash equivalents:	**9,762**	**(397)**
Cash and cash equivalents at the beginning of the year	9,584	9,981
Cash and cash equivalents at the end of the year	**19,346**	**9,584**

*Includes payments towards Corporate Social Responsibility of Rs. 378 Lakhs (previous period: Rs. 287 Lakhs)

Care Health Insurance Limited

IRDA 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 March, 2025

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	-	2,46,633	2,46,633
	Policyholders as per NL-12 A of BS	5,93,311	-	5,93,311
(A)	**Total Investments as per BS**	**5,93,311**	**2,46,633**	**8,39,944**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	3,385	3,385
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	901	901
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	19,346	19,346
(F)	Advances and Other assets as per BS	19,374	15,638	35,012
(G)	Deferred Tax Assets	-	4,402	4,402
(H)	**Total Current Assets as per BS...(E)+(F)+(G)**	**19,374**	**39,386**	**58,760**
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,315	5,606	6,921
(J)	Loans as per BS	-	-	-
(K)	Fair value change account subject to minimum of zero	1,304	2,791	4,095
(L)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)**	**6,12,685**	**2,89,404**	**9,02,089**
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	2,619	9,298	11,917
(N)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)**	**6,10,066**	**2,80,106**	**8,90,172**

(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	-	46	46
	(b) Leasehold Property	-	205	205
	(c) Office Equipment	-	271	271
	(d) Intangibles-Computer Software	-	379	379
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	706	-	706
	(b) Other Advances & Current Assets	609	2,125	2,734
	(c) Deposits & Bank Balances (on which Lien is marked)	-	179	179
	(d) Deferred Tax Assets	-	3,302	3,302

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 March, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,06,903	3,27,920
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	**Unexpired Risk Reserve (URR)…(a)+(b)**	**4,06,903**	**3,27,920**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	62,837	48,770
(e)	IBNR reserve	33,009	27,218
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**5,02,749**	**4,03,908**

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-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 March, 2025

(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	8,56,199	6,73,271	5,19,604	4,09,589	1,34,654	1,22,877	1,34,654
9	Miscellaneous							
10	Crop							
	Total	**8,56,199**	**6,73,271**	**5,19,604**	**4,09,589**	**1,34,654**	**1,22,877**	**1,34,654**

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-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st March, 2025

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)	**Policyholder's FUNDS**	
	Available assets (as per Form IRDAI-GI-TA)	6,10,066
	Deduct:	
(B)	Current Liabilities as per BS	4,03,908
(C)	Provisions as per BS	-
(D)	Other Liabilities	1,94,625
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	**11,533**
	Shareholder's FUNDS	
(F)	Available Assets	2,80,106
	Deduct:	
(G)	Other Liabilities	65,777
(H)	Excess in Shareholder's funds (F - G)	2,14,329
(I)	**Total ASM (E + H)**	**2,25,862**
(J)	**Total RSM**	**1,34,654**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.68**

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-27- PRODUCTS INFORMATION

DATE : 31st March, 2025

Products Information						
List below the products and/or add-ons introduced during the Quarter						
Sl. No.	**Name of Product /Add On**	**Co. Ref. No.**	**IRDAI UIN**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
1	Ultimate Care	-	CHIHLIP25044V012425	Health	Health - Individual	08-01-2025
2	Protect Plus	-	CHIHLIA25045V022425	Health	Health - Individual	29-01-2025
3	Secure	-	CHIPAIP25046V042425	Personal Accident	Personal Accident - Individual	03-03-2025
4	Care Supreme	-	CHIHLIP25047V022425	Health	Health - Individual	03-03-2025

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 March, 2025
Statement of Investment Assets
(Business within India)
Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	**Particulars**	**SCH**	**Amount**
1	Investments (Shareholders)	8	2,46,633
	Investments (Policyholders)	8A	5,93,311
2	Loans	9	-
3	Fixed Assets	10	3,385
4	Current Assets		
	a. Cash and Bank balances	11	19,346
	b. Advances and other Assets	12	35,012
5	Current Liabilities		
	a. Current Liabilities	13	(3,34,310)
	b. Provisions	14	(3,30,564)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		**2,32,813**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,385
3	Cash & Bank Balance (if any)	11	19,346
4	Advances & Other Assets (if any)	12	35,012
5	Current Liabilities	13	(3,34,310)
6	Provisions	14	(3,30,564)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		**(6,07,131)**
	'Investment Assets'	**(A-B)**	**8,39,944**

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%	-	68,100	1,50,391	2,18,491	26.1%	-	2,18,491	2,24,594
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	87,016	2,16,516	3,03,531	36.3%	-	3,03,531	3,12,150
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	
	1. Approved Investments		-	98,763	2,58,047	3,56,810	42.7%	-	3,56,810	3,59,850
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments	Not exceeding 55%	-	57,330	1,17,444	1,74,774	20.9%	4,042	1,78,816	1,79,715
	d. Other Investments		-	734	-	734	0.1%	53	787	787
	Investment Assets	**100%**	**-**	**2,43,842**	**5,92,007**	**8,35,849**	**100.0%**	**4,095**	**8,39,944**	**8,52,502**

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 March, 2025
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		2,18,565	28.4%	(74)	-0.1%	2,18,491	26.1%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,88,559	37.5%	14,972	22.6%	3,03,531	36.3%
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		50,038	6.5%	2,398	3.6%	52,437	6.3%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		2,43,889	31.7%	60,484	91.3%	3,04,373	36.4%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,86,322	24.2%	(11,549)	-17.4%	1,74,773	20.9%
	d. Other Investments (not exceeding 15%)		767	0.1%	(32)	0.0%	734	0.1%
	Total		**7,69,576**	**100%**	**66,273**	**100%**	**8,35,849**	**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 March, 2025	As % of total for this class	As at 31st March, 2024	As % of total for this class	As at 31st March, 2025	As % of total for this class	As at 31st March, 2024	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	4,64,211	55.5%	3,47,125	54.3%	4,60,413	56.0%	3,49,564	54.6%
AA or better	55,446	6.6%	39,002	6.1%	54,000	6.6%	38,500	6.0%
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)	3,16,950	37.9%	2,53,211	39.6%	3,08,331	37.5%	2,52,501	39.4%
TOTAL (A)	**8,36,606**	**100.0%**	**6,39,339**	**100.0%**	**8,22,745**	**100.0%**	**6,40,565**	**100.0%**
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	76,744	9.2%	69,840	10.9%	76,749	9.3%	70,138	10.9%
more than 1 year and upto 3years	1,61,906	19.4%	1,17,161	18.3%	1,61,793	19.7%	1,18,672	18.5%
More than 3years and up to 7years	2,07,700	24.8%	1,81,039	28.3%	2,06,391	25.1%	1,83,332	28.6%
More than 7 years and up to 10 years	3,01,370	36.0%	1,90,787	29.8%	2,92,445	35.5%	1,89,231	29.5%
above 10 years	88,886	10.6%	80,511	12.6%	85,368	10.4%	79,192	12.4%
Any other	-	-	-	-	-		-	
TOTAL (B)	**8,36,606**	**100.0%**	**6,39,339**	**100.0%**	**8,22,745**	**100.0%**	**6,40,565**	**100.0%**
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	2,24,594	26.8%	1,94,322	30.4%	2,18,491	26.6%	1,94,293	30.3%
b. State Government	87,556	10.5%	54,089	8.5%	85,040	10.3%	53,408	8.3%
c. Corporate Securities	5,24,457	62.7%	3,90,927	61.1%	5,19,213	63.1%	3,92,864	61.3%
TOTAL (B)	**8,36,606**	**100.0%**	**6,39,339**	**100.0%**	**8,22,745**	**100.0%**	**6,40,565**	**100.0%**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

DATE : 31st March, 2025

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024
1	Investments Assets	8,05,036	6,17,520	-	-	17,709	23,045	13,104	19,935	8,35,849	6,60,500
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)	8,05,036	6,17,520	-	-	17,709	23,045	13,104	19,935	8,35,849	6,60,500
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
Statement as on: 31st March, 2025
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	2,16,528	3,797	1.8%	1.3%	2,12,090	14,856	7.0%	5.2%	1,80,161	12,554	7.0%	5.2%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	146	7.3%	5.5%	2,000	146	7.3%	5.5%
3	State Government Bonds	SGGB	78,494	1,471	1.9%	1.4%	64,494	4,898	7.6%	5.7%	36,494	2,835	7.8%	5.8%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	1,86,539	3,299	1.8%	1.3%	1,45,014	10,325	7.1%	5.3%	95,767	6,620	6.9%	5.2%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	30,823	577	1.9%	1.4%	28,570	2,159	7.6%	5.7%	21,955	1,660	7.6%	5.7%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	59,733	1,049	1.8%	1.3%	57,555	4,068	7.1%	5.3%	45,414	3,057	6.7%	5.0%
7	Corporate Securities - Debentures	ECOS	1,00,832	1,826	1.8%	1.4%	1,01,709	7,371	7.2%	5.4%	1,03,295	7,126	6.9%	5.2%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	57	2.0%	1.5%	2,884	220	7.6%	5.7%	1,922	137	7.1%	5.3%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	160	2	1.5%	1.1%	86	5	6.1%	4.6%	46	3	6.3%	4.7%
10	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	1,112	16	1.5%	1.1%	2,718	172	6.3%	4.7%	3,994	282	7.1%	5.3%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	44,226	832	1.9%	1.4%	44,661	3,323	7.4%	5.6%	31,413	2,292	7.3%	5.5%
12	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	25,752	541	2.1%	1.6%	24,523	1,752	7.1%	5.3%	18,265	1,281	7.0%	5.2%
13	Equity Shares (PSUs & Unlisted)	OEPU	550	-	0.0%	0.0%	517	-	0.0%	0.0%	603	-	0.0%	0.0%
14	PSU - Equity shares - Quoted	EAEQ	1,212	14	1.2%	0.9%	1,252	258	20.6%	15.4%	272	4	1.5%	1.1%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,225	42	0.5%	0.4%	9,155	1,127	12.3%	9.2%	12,344	851	6.9%	5.2%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	40,000	797	2.0%	1.5%	35,767	2,893	8.1%	6.1%	22,411	1,796	34.5%	25.8%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	48	1.9%	1.4%	2,500	196	7.8%	5.9%	2,500	196	8.0%	6.0%
18	Equity Shares (incl Co-op Societies)	OESH	284	45	15.7%	11.8%	291	242	83.0%	62.14%	697	240	7.8%	5.9%
	Grand Total		**8,01,854**	**14,452**	**1.8%**	**1.4%**	**7,35,786**	**54,011**	**7.3%**	**5.5%**	**5,79,555**	**41,080**	**7.1%**	**5.3%**

Care Health Insurance Limited

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
Statement as on: 31st March, 2025
Statement of Down Graded Investments **Name of the Fund: General Insurance**
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 Down grade	Remarks
A	**During the Quarter**								
					NIL				
B	**As on Date**								
					NIL				

Care Health Insurance Limited

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st March, 2025

(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	3	-	-	52,536	28.72%
2	FRBs	-	-	-	-	-
3	GIC Re	1	1,29,787	605	-	71.28%
4	Other (to be Specified)					
	Total (B)	4	1,29,787	605	52,536	100%
	Grand Total (C)= (A)+(B)	4	1,29,787	605	52,536	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 YEAR ENDED 31st MARCH, 2025

(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	6,102	22,084	105	351	55	319	6,262	22,754
2	Arunachal Pradesh	34	130	0	1	0	0	35	132
3	Assam	1,399	4,967	40	132	3	22	1,442	5,121
4	Bihar	4,161	14,507	120	391	8	51	4,290	14,950
5	Chhattisgarh	1,266	4,237	14	53	5	31	1,284	4,321
6	Goa	380	1,452	9	47	5	43	394	1,542
7	Gujarat	15,930	56,228	188	921	141	895	16,259	58,044
8	Haryana	14,877	52,185	396	1,216	100	542	15,374	53,943
9	Himachal Pradesh	635	2,328	5	28	7	29	647	2,384
10	Jharkhand	1,539	5,690	30	93	7	48	1,576	5,832
11	Karnataka	19,036	78,071	484	1,961	203	1,223	19,723	81,255
12	Kerala	4,628	15,659	64	236	165	838	4,858	16,734
13	Madhya Pradesh	8,220	25,661	117	429	26	171	8,363	26,260
14	Maharashtra	58,241	2,05,400	968	3,726	609	2,759	59,817	2,11,886
15	Manipur	172	674	0	1	1	5	173	680
16	Meghalaya	40	124	1	1	0	3	41	128
17	Mizoram	12	39	0	0	0	1	12	40
18	Nagaland	16	62	0	0	0	1	16	64
19	Odisha	3,081	10,846	75	233	10	70	3,166	11,149
20	Punjab	6,496	22,632	56	218	93	647	6,645	23,497
21	Rajasthan	6,607	21,612	136	497	30	177	6,773	22,285
22	Sikkim	74	253	0	0	1	3	75	256
23	Tamil Nadu	8,079	30,511	215	834	182	1,060	8,476	32,404
24	Telangana	18,453	72,051	184	930	146	844	18,782	73,826
25	Tripura	288	1,037	3	4	0	4	291	1,044
26	Uttarakhand	1,648	5,432	15	52	12	68	1,675	5,552
27	Uttar Pradesh	14,889	54,574	1,147	4,526	92	484	16,128	59,583
28	West Bengal	10,325	34,153	78	442	46	278	10,449	34,873
	TOTAL (A)	**2,06,628**	**7,42,598**	**4,449**	**17,325**	**1,948**	**10,615**	**2,13,024**	**7,70,539**
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	18	61	0	0	0	1	18	62
2	Chandigarh	478	1,656	4	22	9	63	492	1,742
3	Dadra and Nagar Haveli	157	363	4	11	0	1	161	375
4	Daman & Diu	42	158	0	2	0	2	42	161
5	Govt. of NCT of Delhi	14,218	49,961	206	722	197	965	14,621	51,648
6	Jammu & Kashmir	1,464	4,408	32	197	7	53	1,502	4,658
7	Ladakh	14	49	0	1	0	1	14	51
8	Lakshadweep	2	10	0	0	-	0	2	10
9	Puducherry	106	376	3	8	2	26	112	410
	TOTAL (B)	**16,498**	**57,041**	**250**	**964**	**216**	**1,112**	**16,965**	**59,117**
	OUTSIDE INDIA	473	2,139	-	-	8	30	480	2,169
	TOTAL (C)	**473**	**2,139**	**-**	**-**	**8**	**30**	**480**	**2,169**
	Grand Total (A)+(B)+(C)	**2,23,599**	**8,01,778**	**4,699**	**18,290**	**2,172**	**11,757**	**2,30,470**	**8,31,825**

Care Health Insurance Limited

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

FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st March, 2025
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	**Line of Business**	**For the Quarter ended 31st March, 2025**		**For the Quarter ended 31st March, 2024**		**Upto the Quarter ended 31st March, 2025**		**Upto the Quarter ended 31st March, 2024**	
		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	2,23,599	11,35,961	1,97,459	8,91,808	8,01,778	27,54,040	6,54,558	20,76,370
7	Personal Accident	4,699	2,19,585	4,367	2,24,092	18,290	2,83,881	20,683	4,07,735
8	Travel	2,172	52,712	1,906	47,124	11,757	3,00,233	11,205	2,72,807
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 March, 2025
(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st March, 2025		Upto the Quarter ended 31st March, 2025		For the Quarter ended 31st March, 2024		Upto the Quarter ended 31st March, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,73,443	1,01,665	16,60,831	3,31,500	5,41,948	86,118	12,86,113	2,54,815
2	Corporate Agents-Banks	2,45,834	23,180	3,65,498	92,854	2,43,795	28,258	4,68,207	1,00,574
3	Corporate Agents -Others	22,671	18,292	51,856	57,285	13,833	10,095	35,049	27,508
4	Brokers	2,89,199	65,821	7,56,774	2,64,854	2,02,016	53,899	5,57,455	2,03,669
5	Micro Agents	-	0	-	0	-	0	1	2,992
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	23,155	3,205	1,14,748	23,318	19,038	9,166	43,527	44,293
	-Online (Through Company Website)	1,11,331	13,361	2,77,752	45,522	94,263	12,269	2,42,046	39,401
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	6,269	1,274	18,864	4,232	4,793	1,062	13,275	2,741
9	Point of sales person (Direct)	32,580	2,744	84,076	8,402	32,424	2,389	96,303	8,887
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	3,776	445	7,743	1,689	10,914	476	14,936	1,567
12	Referral Arrangements								
13	Other								
	Total (A)	**14,08,258**	**2,29,989**	**33,38,142**	**8,29,656**	**11,63,024**	**2,03,732**	**27,56,912**	**6,86,446**
14	Business outside India (B)	-	480	12	2,169	-	-	-	-
	Grand Total (A+B)	**14,08,258**	**2,30,470**	**33,38,154**	**8,31,825**	**11,63,024**	**2,03,732**	**27,56,912**	**6,86,446**

Care Health Insurance Limited

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

FORM NL-37-CLAIMS DATA **Upto the Quarter ended 31st March, 2025**

No. of claims only

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	22,223	1,264	1,924	25,411	25,411
2	Claims reported during the period					
	(a) Booked During the period	14,75,724	3,732	2,565	14,82,021	14,82,021
	(b) Reopened during the Period	10,982	181	49	11,212	11,212
	(c) Other Adjustment					
3	Claims Settled during the period	14,36,282	4,039	2,173	14,42,494	14,42,494
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	46,710	377	1,577	48,664	48,664
	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	25,937	761	788	27,486	27,486
	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 March, 2025

(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	21,530	6,087	2,252	29,869	29,869
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	5,20,160	6,441	3,718	5,30,320	5,30,320
	(b) Reopened during the Period	9,757	512	88	10,357	10,357
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	4,85,131	5,688	3,847	4,94,666	4,94,666
	(a) paid during the period (b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	39,983	1,397	999	42,379	42,379
	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	26,333	5,955	1,213	33,501	33,501
	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**

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Care Health Insurance Company **DATE : 31st March, 2025**

WITHIN INDIA
Amount in Rs. Lakhs

	Accident Year Cohort												
Particulars	**YE 31-Mar-13**	**YE 31-Mar-14**	**YE 31-Mar-15**	**YE 31-Mar-16**	**YE 31-Mar-17**	**YE 31-Mar-18**	**YE 31-Mar-19**	**YE 31-Mar-20**	**YE 31-Mar-21**	**YE 31-Mar-22**	**YE 31-Mar-23**	**YE 31-Mar-24**	**YE 31-Mar-25**
A] Ultimate Net loss Cost - Original Estimate	1,210	5,886	9,140	15,538	21,278	30,987	54,205	83,878	95,462	1,58,785	2,00,353	2,92,179	3,72,837
B] Net Claims Provisions2	612	1,455	2,799	3,961	6,627	7,703	11,486	20,779	30,403	43,144	49,566	53,583	57,249
C] Cumulative Payment as of													
one year later - 1st Diagonal	901	5,306	7,507	14,016	18,595	28,531	51,039	72,353	85,962	1,41,832	1,82,558	2,81,008	
two year later - 2nd Diagonal	913	5,304	7,594	14,109	18,869	28,728	51,652	73,390	87,246	1,43,427	1,85,790		
three year later - 3rd Diagonal	912	5,307	7,604	14,132	18,935	28,860	51,873	73,861	87,660	1,46,577			
four year later - 4th Diagonal	914	5,307	7,605	14,154	18,961	28,946	52,086	74,104	88,974				
five year later - 5th Diagonal	914	5,308	7,610	14,156	18,975	29,027	52,237	74,256					
six year later - 6th Diagonal	914	5,309	7,616	14,158	19,025	29,106	52,371						
seven year later - 7th Diagonal	914	5,315	7,619	14,173	19,056	29,123							
eight year later - 8th Diagonal	914	5,317	7,655	14,188	19,091								
nine year later - 9th Diagonal	914	5,317	7,676	14,216									
Ten year later - 10th Diagonal	914	5,317	7,691										
Eleven year later - 11th Diagonal	914	5,323											
Twelfth year later - 12th Diagonal	914												
D] Ultimate Net Loss Cost re-estimated													
one year later - 1st Diagonal	932	5,362	7,898	14,306	18,964	29,025	52,617	74,868	87,833	1,45,642	1,85,745	2,83,975	
two year later - 2nd Diagonal	913	5,333	7,936	14,292	19,111	29,330	52,744	74,681	88,391	1,46,240	1,87,712		
three year later - 3rd Diagonal	913	5,333	7,906	14,304	19,260	29,490	52,769	74,901	88,687	1,48,400			
four year later - 4th Diagonal	914	5,322	7,921	14,316	19,253	29,403	52,816	75,046	89,989				
five year later - 5th Diagonal	914	5,316	7,944	14,323	19,285	29,419	52,828	75,047					
six year later - 6th Diagonal	914	5,324	7,930	14,296	19,260	29,417	52,867						
seven year later - 7th Diagonal	914	5,330	7,924	14,297	19,320	29,450							
eight year later - 8th Diagonal	914	5,326	7,923	14,296	19,377								
nine year later - 9th Diagonal	914	5,323	7,768	14,315									
Ten year later - 10th Diagonal	914	5,323	7,773										
Eleven year later - 11th Diagonal	914	5,329											
Twelfth year later - 12th Diagonal	914												
Favourable / (unfavorable) development Amount													
(A-D)	296	558	1,367	1,222	1,901	1,536	1,338	8,831	5,473	10,385	12,641	8,204	
In %													
[(A-D)/A]	24.49%	9.47%	14.96%	7.87%	8.93%	4.96%	2.47%	10.53%	5.73%	6.54%	6.31%	2.81%	

Note:-
(a) Data excludes Coinsurance Follower Business

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 March, 2025 **(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	4,19,836	67	-	-	-	-	-	1,33,767	0	-	-	-	-	-	4,19,903	1,33,767
7	Personal Accident	782	-	-	-	-	-	-	1,474	-	-	-	-	-	-	782	1,474
8	Travel	537	-	-	-	-	-	-	1,229	-	-	-	-	-	-	537	1,229
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 March, 2025 **(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	14,45,920	68	-	-	-	-	-	4,79,337	1	-	-	-	-	-	14,45,988	4,79,338
7	Personal Accident	4,022	-	-	-	-	-	-	5,621	-	-	-	-	-	-	4,022	5,621
8	Travel	2,177	-	-	-	-	-	-	3,802	-	-	-	-	-	-	2,177	3,802
9	Workmen's Compensation/															
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-41 OFFICES INFORMATION

DATE : 31st March, 2025

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		262
2	No. of branches approved during the year		37
3	No. of branches opened during the year	Out of approvals of previous year	7
4		Out of approvals of this year	-
5	No. of branches closed during the year		-
6	No of branches at the end of the year		269
7	No. of branches approved but not opened		37
8	No. of rural branches		1
9	No. of urban branches		268
10	No. of Directors:-		
	(a) Independent Director		4
	(b) Executive Director		1
	(c) Non-executive Director		3
	(d) Women Director		-
	(e) Whole time director		-
11	No. of Employees		
	(a) On-roll (Full Time):		11,518
	(b) Off-roll:		1,952
	(c) Total:		13,470
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		3,62,078
	(b) Corporate Agents-Banks		69
	(c)Corporate Agents-Others		164
	(d) Insurance Brokers		607
	(e) Web Aggregators		22
	(f) Insurance Marketing Firm		253
	(g) Motor Insurance Service Providers (DIRECT)		-
	(h) Point of Sales persons (DIRECT)		61,841
	(i) Other as allowed by IRDAI(Micro Insurance)		1

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Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	13,612	4,07,509
Recruitments during the quarter	3,464	22,168
Attrition during the quarter	3,606	4,642
Number at the end of the quarter	13,470	4,25,035

Care Health Insurance Limited

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

CIN: U66000DL2007PLC161503

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS **DATE : 31st March, 2025**

BOARD OF DIRECTORS

S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Dr. Rashmi Saluja	Non Executive Chairperson		Removed with effect from March 29, 2025*
2	Mr. Anuj Gulati	Managing Director & CEO		
3	Mr. Malay Kumar Sinha	Non Executive Independent Director		
4	Mr. Sunish Sharma	Non Executive Director		
5	Mr. Hamid Ahmed	Non Executive Independent Director		Resigned with effect from February 04, 2025
6	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
7	Mr. Pratap Venugopal	Non Executive Independent Director		Resigned with effect from January 10, 2025
8	Mr. Biju Sushama Vasudevan	Bank Nominee Director		
9	Mr. Rishiraj Khanjanchi	Non-Executive Director		
10	Mr. Nirmal Chand	Non Executive Independent Director		
11	Dr. Harsha Jauhari	Non Executive Independent Director		

*The shareholders at their Extra-Ordinary General Meeting held on March 29, 2025, approved the removal of Dr. Rashmi Saluja from the office of Non-Executive and Non-Independent Director of the Company.

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. Ajay Shah	Chief Business Officer		
3	Mr. Kolla Suresh	Chief Risk Officer		
4	Mr. Manish Dodeja	Chief Operating Officer		
5	Mr. Anoop Singh	Chief Compliance Officer		
6	Mr. Nitin Katyal	Chief Investment Officer		
7	Mr. Chandra Shekhar Dwivedi	Appointed Actuary		
8	Mr. Yogesh Kumar	Company Secretary		
9	Mr. Ambrish Jindal	Chief Financial Officer		

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"

Care Health Insurance Limited

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

FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)

Upto the Quarter ended 31st March 2025
(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	19,775	6,504	5,73,941
		Social	66,964	30,901	50,96,898
7	PERSONAL ACCIDENT	Rural	437	1,000	2,63,553
		Social	30,539	1,362	8,56,106
8	TRAVEL	Rural	1,318	35	99,670
		Social	128	19	13,177
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**	**21,530**	**7,539**	**9,37,164**
		Social	**97,631**	**32,283**	**59,66,181**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-45-GREIVANCE DISPOSAL **DATE : 31st March, 2025**

SI No	Particulars	Opening balance As on begining 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	32	30	0	2	0	109
b)	Claim	116	2301	1223	0	1194	0	6994
c)	Policy Related	23	356	336	0	43	0	1385
d)	Premium	5	76	81	0	0	0	182
e)	Refund	9	194	122	0	81	0	700
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 (iv) Others	14	178	177	0	15	0	598
	Total Number of complaints	**167**	**3137**	**1969**	**0**	**1335**	**0**	**9968**

2	Total No. of policies during previous year*	1,87,53,985
3	Total No. of claims during previous year	10,92,939
4	Total No. of policies during current year*	2,00,83,534
5	Total No. of claims during current year	14,93,233
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.69
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	47

*Total Policies include Certificate of Insurance issued under Group Policies.

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	0	0%	-	-	0	0%
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	**0**	**0%**	**-**	**-**	**0**	**0%**

Care Health Insurance Limited

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

CIN: U66000DL2007PLC161503

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st March, 2025

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			

Care Health Insurance Limited

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

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	f	g	h	i	j	k	j	m	n	o	p	q=i+m+n+o+p	
1	CHHLIP25042V682425	Care	12,83,446	01-10-2024	106%	105%	97%	3%	1948	1948	82%	21,522	1,01,82	2,04,336	2,07,230	20,680	5,66,588
2	CHHLGP25041V032425	Group Care	1,43,73	29-09-2024	95%	141%	93%	9%	51	51	84%	221	226	-	11	-	458
3	CHPAGP25037V022425	Group Secure	92,738	29-09-2024	37%	64%	63%	35%	1	1	0%	-	-	-	1	-	1
4	RHHLGP21405V032021	Group Credit Protection	(1,768)	01-10-2020	-1241%	-1235%	89%	12%	17	17	0%	-	-	-	-	-	-
5	RHHLIP21375V022021	Assure	2,633	01-10-2020	38%	75%	74%	22%	8	8	0%	22	501	578	1,288	162	2,635
6	RHITIOP20134V033320	Explore	3,77,118	01-09-2020	32%	85%	77%	20%	77	77	0%	2,30,168	64,128	-	1	-	2,94,461
7	RHHLIP21372V022021	Enhance	66,757	01-10-2020	36%	53%	92%	8%	58	58	71%	1,785	13,804	10,778	5,130	118	31,605
8	CHPAIP25046V042425	Secure	2,75,64	05-03-2025	27%	74%	88%	12%	53	53	0%	93,14	1,53,08	98,53	12,384	498	2,76,665
9	RHHLIP21373V022021	Joy	3,33	01-10-2020	86%	124%	94%	6%	33	33	34%	373	811	543	123	1	1,850
10	IRDA/NL-HLT/RHLIP-T/V.1/71/2014	Student Explore	5,09	09-07-2015	12%	74%	68%	35%	1	1	0%	3,28	1,83	22	-	-	5,14
11	RHHLIP21519V022021	Care Freedom	79,81	01-10-2020	12%	94%	95%	5%	237	237	81%	18,67	22,46	16,72	12,36	-	70,17
12	IRDAI/HLT/RHLIP-T/V.1/53/2014-1	Group Explore	39,43,83	02-12-2015	-77%	9%	13%	87%	12	12	0%	12	41	-	-	-	17
13	RHIHMP21370V022021	Grameen Care	-	01-10-2020	-22%	-17%	57%	43%	1	1	0%	-	-	-	-	-	-
14	CHHLGP25040V042425	Group Global Care	1,25	29-09-2024	31%	73%	98%	2%	1	1	100%	21	4	3	-	-	29
15	RHHLIP21374V022021	Super Mediclaim	20,99	01-10-2020	34%	97%	97%	3%	11	11	76%	1,55	3,92	3,56	6,32	-	14,96
16	RHHLIP21371V022021	Care Heart	31,26	01-10-2020	40%	79%	94%	6%	88	88	87%	6,46	11,51	9,61	3,26	-	30,84
17	RHHLIP21407V022021	Domestic Staff Insurance Add-on	24	01-10-2020	-344%	-307%	0%	0%	0	0	100%	-	1	2	5	-	8
18	RHHLIP20154V011920	Arogya Sanjeevani Policy- Care Health Insurance	3,19	01-04-2020	80%	112%	90%	10%	7	7	76%	528	1,01	148	-	-	1,68
19	CHHLGP25038V022425	Group Care 360°	2,17,81,94	29-09-2024	53%	89%	98%	2%	1402	1402	0%	14,39	2,15	41	-	-	16,58
20	RHHLIP21087V012021	Corona Kavach Policy -Care Health Insurance	-	10-07-2020	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
21	RHHLIA21168V012021	Care Shield - Add-on	-	29-10-2020	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
22	CHHLIP22047V012122	Care Plus	56,59	16-07-2021	80%	112%	96%	4%	131	131	76%	7,48	17,54	6,38	-	-	31,40
23	CHITGBA216D4V012021	Add-on Explore Plus	-	25-06-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
24	CHPAIP21610V012021	Saral Suraksha Bima -Care Health Insurance	-	01-04-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
25	CHHLIP22071V012122	Care Classic	3,13,76	13-10-2021	82%	115%	96%	4%	350	350	78%	13,68	65,72	17,58	-	-	96,99
26	CHIPAGP22044V012122	Group Saral Suraksha Bima- Care Health Insurance	-	26-06-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
27	CHIHMGP25039V022425	Grameen Care Plus - Micro Insurance Product	9,07	29-09-2024	20%	38%	96%	4%	0	0	0%	-	1	-	-	-	1
28	CHHLGP21597V010201	Group Arogya Sanjeevani Policy - Care Health Insurance	83	01-04-2021	140%	181%	74%	26%	0	0	40%	-	-	2	-	-	2
29	CHHLIP22223V012122	Senior Health Advantage	2,42	03-09-2022	36%	63%	89%	11%	12	12	0%	79	1,45	-	-	-	2,24
30	CHHLIA23660V012223	Care OPD	-	20-07-2022	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
31	CHHLIA25045V022425	Protect Plus	-	05-02-2025	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
32	CHHLIP25047V022425	Care Supreme	36,49,43	19-02-2025	54%	90%	95%	5%	4643	4643	81%	8,51,70	6,62,51	3	-	-	15,14,22
33	CHHLIP24185V032324	Care Advantage	6,61,53	29-03-2024	91%	126%	96%	4%	741	741	85%	31,39	1,81,23	1,20,60	-	-	3,24,22
34	CHHLIA23685V012223	Instant Care	-	03-03-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
35	CHHLIP23186V012223	Care Saksham	-	01-05-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
36	CHITGOA23168V012223	Explore Protect Plus	-	25-07-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
37	CHITIOP24111V012324	Student Explore Health Unlimited	10	16-11-2023	-172%	-102%	0%	0%	0	0	0%	10	-	-	-	-	10
38	CHITIOA24135V012324	Explore Advantage	-	29-12-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
39	CHHLIP24136V012324	Sumojaey and Oozyla Care	37	29-12-2023	-26%	47%	0%	0%	0	0	0%	32	44	-	-	-	368
40	CHHLIA24167V012324	Extra Care	-	21-02-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
41	CHHLGA24176V012324	Group Care 360° Plus	-	26-02-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
42	CHHLIP25036V012425	Supreme Enhance	63,604	11-08-2024	3%	43%	0%	0%	23	23	0%	27,11	-	-	-	-	27,11
43	CHHLIA25043V012425	Care Advanced	-	23-11-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
44	CHHLIP25044V012425	Ultimate Care	49,72	10-01-2025	6%	54%	95%	5%	10	10	0%	23,68	-	-	-	-	23,68

Notes:

1). Excluding Reinsurance business & business underwritten in IIO.

2). Above loss ratios & combined ratios are financial year basis & not UW year basis .

3). Non attributable expenses are allocated basis GWP.

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

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at 31st March 2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Sr. No	TPA Name	From	To
1	Medi Assist Insurance TPA Private Limited	01-Oct-19	Perpetually
2	MDIndia Health Insurance TPA Private Limited	30-Nov-19	Perpetually
3	Paramount Health Services & Insurance TPA Private Limited	11-Nov-16	Perpetually
4	Family Health Plan Insurance TPA Limited	01-Jun-16	Perpetually
5	Raksha Health Insurance TPA Private Limited	24-Feb-23	Perpetually
6	Vidal Health Insurance TPA Private Limited	29-Oct-14	Perpetually
7	Volo Health Insurance TPA Pvt. Ltd	10-Aug-22	Perpetually
8	Medsave Health Insurance TPA Limited	01-Sep-20	Perpetually
9	Genins India Insurance TPA Limited	27-May-19	Perpetually
10	Health India Insurance TPA Services Private Limited	23-Nov-23	Perpetually
11	Good Health Insurance TPA Limited	15-Feb-20	Perpetually
12	Safeway Insurance TPA Private Limited	10-Jan-21	Perpetually
13	Ericson Insurance TPA Private Limited	25-Sep-24	Perpetually

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

Description	Individual	Group	Government
Number of policies serviced	33,20,874	17,268	-
Number of lives serviced	69,45,821	2,39,73,651	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State**	Name of the Districts**
ANDAMAN & NICOBAR IS.	SOUTH ANDAMAN
ANDHRA PRADESH	ADILABAD
ANDHRA PRADESH	ANANTHAPUR
ANDHRA PRADESH	CHITTOOR
ANDHRA PRADESH	CUDDAPAH
ANDHRA PRADESH	EAST GODAVARI
ANDHRA PRADESH	GUNTUR
ANDHRA PRADESH	HYDERABAD
ANDHRA PRADESH	K.V.RANGAREDDY
ANDHRA PRADESH	KARIM NAGAR
ANDHRA PRADESH	KHAMMAM
ANDHRA PRADESH	KRISHNA
ANDHRA PRADESH	KURNOOL
ANDHRA PRADESH	MAHABUB NAGAR
ANDHRA PRADESH	MEDAK
ANDHRA PRADESH	NALGONDA
ANDHRA PRADESH	NELLORE
ANDHRA PRADESH	NIZAMABAD
ANDHRA PRADESH	PONDICHERRY
ANDHRA PRADESH	PRAKASAM
ANDHRA PRADESH	SRIKAKULAM
ANDHRA PRADESH	VISAKHAPATNAM
ANDHRA PRADESH	VIZIANAGARAM
ANDHRA PRADESH	WARANGAL
ANDHRA PRADESH	WEST GODAVARI
ARUNACHAL PRADESH	CHANGLANG
ARUNACHAL PRADESH	KURUNG KUMEY
ARUNACHAL PRADESH	LOHIT
ARUNACHAL PRADESH	PAPUM PARE
ARUNACHAL PRADESH	TAWANG
ARUNACHAL PRADESH	TIRAP
ASSAM	BARPETA
ASSAM	BONGAIGAON
ASSAM	CACHAR
ASSAM	DARRANG
ASSAM	DHEMAJI
ASSAM	DIBRUGARH
ASSAM	GOALPARA
ASSAM	GOLAGHAT
ASSAM	JORHAT
ASSAM	KAMRUP
ASSAM	KARIMGANJ
ASSAM	KOKRAJHAR
ASSAM	LAKHIMPUR
ASSAM	NAGAON
ASSAM	NALBARI
ASSAM	NORTH CACHAR HILLS
ASSAM	SIBSAGAR
ASSAM	SONITPUR
ASSAM	TINSUKIA
MADHYA PRADESH	BHOPAL
BIHAR	ARARIA
BIHAR	ARWAL
BIHAR	AURANGABAD
BIHAR	BANKA
BIHAR	BEGUSARAI
BIHAR	BHAGALPUR
BIHAR	BHOJPUR
BIHAR	BUXAR

BIHAR	DARBHANGA
BIHAR	EAST CHAMPARAN
BIHAR	GAYA
BIHAR	GOPALGANJ
BIHAR	JAMUI
BIHAR	JEHANABAD
BIHAR	KAIMUR (BHABUA)
BIHAR	KATIHAR
BIHAR	KENDUJHAR
BIHAR	KHAGARIA
BIHAR	KISHANGANJ
BIHAR	LAKHISARAI
BIHAR	MADHEPURA
BIHAR	MADHUBANI
BIHAR	MUNGER
BIHAR	MUZAFFARPUR
BIHAR	NALANDA
BIHAR	NAWADA
BIHAR	PATNA
BIHAR	PUNE
BIHAR	PURNIA
BIHAR	ROHTAS
BIHAR	SAHARSA
BIHAR	SAMASTIPUR
BIHAR	SARAN
BIHAR	SHEIKHPURA
BIHAR	SHEOHAR
BIHAR	SITAMARHI
BIHAR	SIWAN
BIHAR	SUPAUL
BIHAR	VAISHALI
BIHAR	WEST CHAMPARAN
CHANDIGARH	CHANDIGARH
CHANDIGARH	MOHALI
CHANDIGARH	RUPNAGAR
CHHATTISGARH	RAIPUR
CHHATTISGARH	BASTAR
CHHATTISGARH	DHAMTARI
CHHATTISGARH	DURG
CHHATTISGARH	JANJGIR-CHAMPA
CHHATTISGARH	JASHPUR
CHHATTISGARH	KANKER
CHHATTISGARH	KAWARDHA
CHHATTISGARH	KORBA
CHHATTISGARH	KORIYA
CHHATTISGARH	MAHASAMUND
CHHATTISGARH	RAIGARH
CHHATTISGARH	RAJNANDGAON
CHHATTISGARH	SURGUJA
DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
DADRA & NAGAR HAVELI	VALSAD
DAMAN & DIU	DAMAN
DAMAN & DIU	DIU
DELHI	CENTRAL DELHI
DELHI	EAST DELHI
DELHI	NORTH DELHI
DELHI	NORTH WEST DELHI
DELHI	SOUTH DELHI
DELHI	SOUTH WEST DELHI
DELHI	WEST DELHI
GOA	NORTH GOA
GOA	SOUTH GOA
GUJARAT	AHMEDABAD
GUJARAT	AMRELI
GUJARAT	ANAND
GUJARAT	BANASKANTHA
GUJARAT	BHARUCH
GUJARAT	BHAVNAGAR
GUJARAT	DADRA & NAGAR HAVELI
GUJARAT	DAHOD
GUJARAT	DAMAN
GUJARAT	GANDHI NAGAR
GUJARAT	JAMNAGAR
GUJARAT	JUNAGADH
GUJARAT	KACHCHH
GUJARAT	KHEDA
GUJARAT	MAHESANA
GUJARAT	MANSA
GUJARAT	NARMADA
GUJARAT	NAVSARI
GUJARAT	PANCH MAHALS
GUJARAT	PATAN
GUJARAT	PORBANDAR
GUJARAT	RAJKOT
GUJARAT	SABARKANTHA
GUJARAT	SURAT
GUJARAT	SURENDRA NAGAR
GUJARAT	TAPI
GUJARAT	THE DANGS
GUJARAT	UNA
GUJARAT	VADODARA
GUJARAT	VALSAD
HARYANA	AMBALA
HARYANA	BHIWANI
HARYANA	FARIDABAD
HARYANA	FATEHABAD
HARYANA	GURGAON
HARYANA	HISAR
HARYANA	JHAJJAR

HARYANA	JIND
HARYANA	K.V.RANGAREDDY
HARYANA	KAITHAL
HARYANA	KARNAL
HARYANA	KURUKSHETRA
HARYANA	MAHENDRAGARH
HARYANA	PANCHKULA
HARYANA	PANIPAT
HARYANA	REWARI
HARYANA	ROHTAK
HARYANA	SIRSA
HARYANA	SONIPAT
HARYANA	YAMUNA NAGAR
HIMACHAL PRADESH	BILASPUR (HP)
HIMACHAL PRADESH	CHAMBA
HIMACHAL PRADESH	HAMIRPUR(HP)
HIMACHAL PRADESH	JUNAGADH
HIMACHAL PRADESH	KANGRA
HIMACHAL PRADESH	KINNAUR
HIMACHAL PRADESH	KULLU
HIMACHAL PRADESH	MANDI
HIMACHAL PRADESH	SHIMLA
HIMACHAL PRADESH	SIRMAUR
HIMACHAL PRADESH	SOLAN
HIMACHAL PRADESH	UNA
TELANGANA	HYDERABAD
MAHARASHTRA	JALNA
JAMMU & KASHMIR	ANANTHNAG
JAMMU & KASHMIR	BARAMULLA
JAMMU & KASHMIR	JAMMU
JAMMU & KASHMIR	KATHUA
JAMMU & KASHMIR	KUPWARA
JAMMU & KASHMIR	LEH
JAMMU & KASHMIR	RAJAURI
JAMMU & KASHMIR	SRINAGAR
JAMMU & KASHMIR	UDHAM SINGH NAGAR
JAMMU & KASHMIR	UDHAMPUR
JHARKHAND	BOKARO
JHARKHAND	CHATRA
JHARKHAND	DEOGHAR
JHARKHAND	DHANBAD
JHARKHAND	EAST SINGHBHUM
JHARKHAND	GARHWA
JHARKHAND	GIRIDH
JHARKHAND	GODDA
JHARKHAND	GUMLA
JHARKHAND	HAZARIBAG
JHARKHAND	JAMTARA
JHARKHAND	KODERMA
JHARKHAND	LATEHAR
JHARKHAND	LOHARDAGA
JHARKHAND	PAKUR
JHARKHAND	PALAMAU
JHARKHAND	RAMGARH
JHARKHAND	RANCHI
JHARKHAND	SAHIBGANJ
JHARKHAND	SERAIKELA-KHARSAWAN
JHARKHAND	WEST SINGHBHUM
KARNATAKA	BAGALKOT
KARNATAKA	BANGALORE
KARNATAKA	BANGALORE RURAL
KARNATAKA	BELGAUM
KARNATAKA	BELLARY
KARNATAKA	BIDAR
KARNATAKA	CHAMRAJNAGAR
KARNATAKA	CHICKMAGALUR
KARNATAKA	CHIKKABALLAPUR
KARNATAKA	CHITRADURGA
KARNATAKA	DAKSHINA KANNADA
KARNATAKA	DAVANGERE
KARNATAKA	DHARWAD
KARNATAKA	GADAG
KARNATAKA	GULBARGA
KARNATAKA	HASSAN
KARNATAKA	HAVERI
KARNATAKA	HYDERABAD
KARNATAKA	KODAGU
KARNATAKA	KOLAR
KARNATAKA	KOPPAL
KARNATAKA	MANDYA
KARNATAKA	MYSORE
KARNATAKA	RAICHUR
KARNATAKA	RAMANAGAR
KARNATAKA	SAGAR
KARNATAKA	SHIMOGA
KARNATAKA	TUMKUR
KARNATAKA	UDUPI
KARNATAKA	UTTARA KANNADA
KARNATAKA	YADGIR
KERALA	ALAPPUZHA
KERALA	ERNAKULAM
KERALA	IDUKKI
KERALA	KANNUR
KERALA	KASARGOD
KERALA	KOLLAM
KERALA	KOTTAYAM
KERALA	KOZHIKODE
KERALA	MALAPPURAM
KERALA	PALAKKAD

KERALA	PATHANAMTHITTA
KERALA	THIRUVANANTHAPURAM
KERALA	THRISSUR
KERALA	WAYANAD
LADAKH	LEH
MADHYA PRADESH	ALIRAJPUR
MADHYA PRADESH	ANUPPUR
MADHYA PRADESH	ASHOK NAGAR
MADHYA PRADESH	BALAGHAT
MADHYA PRADESH	BARWANI
MADHYA PRADESH	BETUL
MADHYA PRADESH	BHIND
MADHYA PRADESH	BURHANPUR
MADHYA PRADESH	CHHATARPUR
MADHYA PRADESH	CHHINDWARA
MADHYA PRADESH	DAMOH
MADHYA PRADESH	DATIA
MADHYA PRADESH	DEWAS
MADHYA PRADESH	DHAR
MADHYA PRADESH	DINDORI
MADHYA PRADESH	EAST NIMAR
MADHYA PRADESH	GUNA
MADHYA PRADESH	GWALIOR
MADHYA PRADESH	HARDA
MADHYA PRADESH	HOSHANGABAD
MADHYA PRADESH	INDORE
MADHYA PRADESH	JABALPUR
MADHYA PRADESH	JHABUA
MADHYA PRADESH	KATNI
MADHYA PRADESH	KHARGONE
MADHYA PRADESH	MANDLA
MADHYA PRADESH	MANDSAUR
MADHYA PRADESH	MORENA
MADHYA PRADESH	NARSINGHPUR
MADHYA PRADESH	NEEMUCH
MADHYA PRADESH	PANNA
MADHYA PRADESH	RAISEN
MADHYA PRADESH	RAJGARH
MADHYA PRADESH	RATLAM
MADHYA PRADESH	REWA
MADHYA PRADESH	SAGAR
MADHYA PRADESH	SATNA
MADHYA PRADESH	SEHORE
MADHYA PRADESH	SEONI
MADHYA PRADESH	SHAHDOL
MADHYA PRADESH	SHAJAPUR
MADHYA PRADESH	SHEOPUR
MADHYA PRADESH	SHIVPURI
MADHYA PRADESH	SINGRAULI
MADHYA PRADESH	TIKAMGARH
MADHYA PRADESH	UJJAIN
MADHYA PRADESH	UMARIA
MADHYA PRADESH	VIDISHA
MADHYA PRADESH	WEST NIMAR
MAHARASHTRA	AHMED NAGAR
MAHARASHTRA	AKOLA
MAHARASHTRA	AMRAVATI
MAHARASHTRA	AURANGABAD
MAHARASHTRA	BANGALORE
MAHARASHTRA	BEED
MAHARASHTRA	BHANDARA
MAHARASHTRA	BULDHANA
MAHARASHTRA	CHANDRAPUR
MAHARASHTRA	DHULE
MAHARASHTRA	GADCHIROLI
MAHARASHTRA	GONDIA
MAHARASHTRA	HINGOLI
MAHARASHTRA	JALGAON
MAHARASHTRA	KOLHAPUR
MAHARASHTRA	LATUR
MAHARASHTRA	MUMBAI
MAHARASHTRA	NAGPUR
MAHARASHTRA	NANDED
MAHARASHTRA	NANDURBAR
MAHARASHTRA	NASHIK
MAHARASHTRA	OSMANABAD
MAHARASHTRA	PARBHANI
MAHARASHTRA	PATAN
MAHARASHTRA	PUNE
MAHARASHTRA	RAIGARH
MAHARASHTRA	RATNAGIRI
MAHARASHTRA	SANGLI
MAHARASHTRA	SATARA
MAHARASHTRA	SINDHUDURG
MAHARASHTRA	SOLAPUR
MAHARASHTRA	THANE
MAHARASHTRA	WARDHA
MAHARASHTRA	WASHIM
MAHARASHTRA	YAVATMAL
MANIPUR	CHANDEL
MANIPUR	IMPHAL EAST
MANIPUR	IMPHAL WEST
MANIPUR	THOUBAL
MEGHALAYA	EAST KHASI HILLS
MEGHALAYA	JAINTIA HILLS
MEGHALAYA	WEST GARO HILLS
MIZORAM	AIZAWL
MIZORAM	LAWNGTLAI
NAGALAND	DIMAPUR

NAGALAND	KOHIMA
ORISSA	CUTTACK
ORISSA	KALAHANDI
ORISSA	KENDUJHAR
ORISSA	KHORDA
ORISSA	SAMBALPUR
ORISSA	SUNDERGARH
ORISSA	ANGUL
ORISSA	BALANGIR
ORISSA	BALESWAR
ORISSA	BARGARH
ORISSA	BHADRAK
ORISSA	DEBAGARH
ORISSA	DHENKANAL
ORISSA	GAJAPATI
ORISSA	GANJAM
ORISSA	JAGATSINGHAPUR
ORISSA	JAJAPUR
ORISSA	JHARSUGUDA
ORISSA	KANDHAMAL
ORISSA	KENDRAPARA
ORISSA	KORAPUT
ORISSA	MAYURBHANJ
ORISSA	NABARANGAPUR
ORISSA	NAYAGARH
ORISSA	NUAPADA
ORISSA	PURI
ORISSA	RAYAGADA
ORISSA	SONAPUR
PUDUCHERRY	CUDDALORE
PUDUCHERRY	KARAIKAL
PUDUCHERRY	MADURAI
PUDUCHERRY	NAGAPATTINAM
PUDUCHERRY	PONDICHERRY
PUDUCHERRY	VILLUPURAM
PUNJAB	AMRITSAR
PUNJAB	BARNALA
PUNJAB	BATHINDA
PUNJAB	CHANDIGARH
PUNJAB	FARIDKOT
PUNJAB	FATEHGARH SAHIB
PUNJAB	FAZILKA
PUNJAB	FIROZPUR
PUNJAB	GANDHI NAGAR
PUNJAB	GURDASPUR
PUNJAB	HOSHIARPUR
PUNJAB	JALANDHAR
PUNJAB	KAPURTHALA
PUNJAB	LUDHIANA
PUNJAB	MANSA
PUNJAB	MOGA
PUNJAB	MOHALI
PUNJAB	MUKTSAR
PUNJAB	NAWANSHAHR
PUNJAB	PATIALA
PUNJAB	PUNE
PUNJAB	ROPAR
PUNJAB	RUPNAGAR
PUNJAB	SANGRUR
PUNJAB	TARN TARAN
RAJASTHAN	AJMER
RAJASTHAN	ALWAR
RAJASTHAN	BANSWARA
RAJASTHAN	BARAN
RAJASTHAN	BARMER
RAJASTHAN	BHARATPUR
RAJASTHAN	BHILWARA
RAJASTHAN	BIKANER
RAJASTHAN	BUNDI
RAJASTHAN	CHITTORGARH
RAJASTHAN	CHURU
RAJASTHAN	DAUSA
RAJASTHAN	DHOLPUR
RAJASTHAN	DUNGARPUR
RAJASTHAN	GANGANAGAR
RAJASTHAN	HANUMANGARH
RAJASTHAN	JAIPUR
RAJASTHAN	JALOR
RAJASTHAN	JHALAWAR
RAJASTHAN	JHUJHUNU
RAJASTHAN	JODHPUR
RAJASTHAN	KARAULI
RAJASTHAN	KOTA
RAJASTHAN	NAGAUR
RAJASTHAN	PALI
RAJASTHAN	RAIPUR
RAJASTHAN	RAJGARH
RAJASTHAN	RAJSAMAND
RAJASTHAN	RAMGARH
RAJASTHAN	SAWAI MADHOPUR
RAJASTHAN	SIKAR
RAJASTHAN	SIROHI
RAJASTHAN	TONK
RAJASTHAN	UDAIPUR
SIKKIM	EAST SIKKIM
SIKKIM	SOUTH SIKKIM
TAMIL NADU	ARIYALUR
TAMIL NADU	BANGALORE
TAMIL NADU	CHENNAI

TAMIL NADU	COIMBATORE
TAMIL NADU	CUDDALORE
TAMIL NADU	DHARMAPURI
TAMIL NADU	DINDIGUL
TAMIL NADU	ERODE
TAMIL NADU	KANCHIPURAM
TAMIL NADU	KANYAKUMARI
TAMIL NADU	KARUR
TAMIL NADU	KRISHNAGIRI
TAMIL NADU	MADURAI
TAMIL NADU	NAGAPATTINAM
TAMIL NADU	NAMAKKAL
TAMIL NADU	NILGIRIS
TAMIL NADU	PERAMBALUR
TAMIL NADU	PONDICHERRY
TAMIL NADU	PUDUKKOTTAI
TAMIL NADU	RAMANATHAPURAM
TAMIL NADU	SALEM
TAMIL NADU	SIVAGANGA
TAMIL NADU	THANJAVUR
TAMIL NADU	THENI
TAMIL NADU	TIRUCHIRAPPALLI
TAMIL NADU	TIRUNELVELI
TAMIL NADU	TIRUVALLUR
TAMIL NADU	TIRUVANNAMALAI
TAMIL NADU	TIRUVARUR
TAMIL NADU	TUTICORIN
TAMIL NADU	VELLORE
TAMIL NADU	VILLUPURAM
TAMIL NADU	VIRUDHUNAGAR
TELANGANA	ADILABAD
TELANGANA	BANGALORE
TELANGANA	DHARMAPURI
TELANGANA	K.V.RANGAREDDY
TELANGANA	KARIM NAGAR
TELANGANA	KHAMMAM
TELANGANA	MAHABUB NAGAR
TELANGANA	MEDAK
TELANGANA	NALGONDA
TELANGANA	NIZAMABAD
TELANGANA	WARANGAL
TRIPURA	NORTH TRIPURA
TRIPURA	SOUTH TRIPURA
TRIPURA	WEST TRIPURA
UTTAR PRADESH	AGRA
UTTAR PRADESH	ALIGARH
UTTAR PRADESH	ALLAHABAD
UTTAR PRADESH	AMBEDKAR NAGAR
UTTAR PRADESH	AURAIYA
UTTAR PRADESH	AZAMGARH
UTTAR PRADESH	BAGPAT
UTTAR PRADESH	BAHRAICH
UTTAR PRADESH	BALLIA
UTTAR PRADESH	BALRAMPUR
UTTAR PRADESH	BANDA
UTTAR PRADESH	BARABANKI
UTTAR PRADESH	BAREILLY
UTTAR PRADESH	BASTI
UTTAR PRADESH	BIJNOR
UTTAR PRADESH	BUDAUN
UTTAR PRADESH	BULANDSHAHR
UTTAR PRADESH	BURHANPUR
UTTAR PRADESH	CHANDAULI
UTTAR PRADESH	CHITRAKOOT
UTTAR PRADESH	DEORIA
UTTAR PRADESH	ETAH
UTTAR PRADESH	ETAWAH
UTTAR PRADESH	FAIZABAD
UTTAR PRADESH	FARRUKHABAD
UTTAR PRADESH	FATEHPUR
UTTAR PRADESH	FIROZABAD
UTTAR PRADESH	GAUTAM BUDDHA NAGAR
UTTAR PRADESH	GHAZIABAD
UTTAR PRADESH	GHAZIPUR
UTTAR PRADESH	GONDA
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	HAMIRPUR
UTTAR PRADESH	HARDOI
UTTAR PRADESH	HATHRAS
UTTAR PRADESH	HYDERABAD
UTTAR PRADESH	JALAUN
UTTAR PRADESH	JAUNPUR
UTTAR PRADESH	JHANSI
UTTAR PRADESH	JYOTIBA PHULE NAGAR
UTTAR PRADESH	KANNAUJ
UTTAR PRADESH	KANPUR DEHAT
UTTAR PRADESH	KANPUR NAGAR
UTTAR PRADESH	KAUSHAMBI
UTTAR PRADESH	KHERI
UTTAR PRADESH	KORBA
UTTAR PRADESH	KOTA
UTTAR PRADESH	KUSHINAGAR
UTTAR PRADESH	LALITPUR
UTTAR PRADESH	LUCKNOW
UTTAR PRADESH	MAHARAJGANJ
UTTAR PRADESH	MAHOBA
UTTAR PRADESH	MAINPURI
UTTAR PRADESH	MATHURA
UTTAR PRADESH	MAU

UTTAR PRADESH	MEERUT
UTTAR PRADESH	MIRZAPUR
UTTAR PRADESH	MORADABAD
UTTAR PRADESH	MUZAFFARNAGAR
UTTAR PRADESH	NIZAMABAD
UTTAR PRADESH	PILIBHIT
UTTAR PRADESH	PRATAPGARH
UTTAR PRADESH	RAEBARELI
UTTAR PRADESH	RAMGARH
UTTAR PRADESH	RAMPUR
UTTAR PRADESH	SAHARANPUR
UTTAR PRADESH	SANT KABIR NAGAR
UTTAR PRADESH	SANT RAVIDAS NAGAR
UTTAR PRADESH	SHAHJAHANPUR
UTTAR PRADESH	SHIMOGA
UTTAR PRADESH	SHRAWASTI
UTTAR PRADESH	SIDDHARTHNAGAR
UTTAR PRADESH	SITAPUR
UTTAR PRADESH	SONBHADRA
UTTAR PRADESH	SULTANPUR
UTTAR PRADESH	UDHAM SINGH NAGAR
UTTAR PRADESH	UNNAO
UTTAR PRADESH	VARANASI
UTTRAKHAND	ALMORA
UTTRAKHAND	BAGESHWAR
UTTRAKHAND	CHAMOLI
UTTRAKHAND	CHAMPAWAT
UTTRAKHAND	DEHRADUN
UTTRAKHAND	HARIDWAR
UTTRAKHAND	NAINITAL
UTTRAKHAND	PAURI GARHWAL
UTTRAKHAND	PITHORAGARH
UTTRAKHAND	RUDRAPRAYAG
UTTRAKHAND	TEHRI GARHWAL
UTTRAKHAND	UDHAM SINGH NAGAR
UTTRAKHAND	UTTARKASHI
UTTRAKHAND	SAHARANPUR
WEST BENGAL	BANKURA
WEST BENGAL	BARDHAMAN
WEST BENGAL	BIRBHUM
WEST BENGAL	COOCH BEHAR
WEST BENGAL	DARJILING
WEST BENGAL	EAST MIDNAPORE
WEST BENGAL	HOOGHLY
WEST BENGAL	HOWRAH
WEST BENGAL	JAIPUR
WEST BENGAL	JALPAIGURI
WEST BENGAL	KOLKATA
WEST BENGAL	MALDA
WEST BENGAL	MURSHIDABAD
WEST BENGAL	NADIA
WEST BENGAL	NORTH 24 PARGANAS
WEST BENGAL	NORTH DINAJPUR
WEST BENGAL	PURULIYA
WEST BENGAL	SOUTH 24 PARGANAS
WEST BENGAL	SOUTH DINAJPUR
WEST BENGAL	WEST MIDNAPORE

** States & Districts of customers where policy underwritten during FY 2024-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	25,411
ii.	Number of claims received during the year	14,93,232
iii.	Number of claims paid during the year (specify % also in brackets)	1442494 (97%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	48664 (3%)
v.	Number of claims outstanding at the end of the year	27,485

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	75%	87%	90%	93%
2	Within 1-2 hours	14%	10%	6%	6%
3	Within 2-6 hours	8%	3%	2%	1%
4	Within 6-12 hours	4%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0	0	0	0
	Total	101%	100%	100%	100%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

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

Description(to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	5,62,350	100.00%	9,28,756	100.00%	-	0.00%	14,91,106	100.00%
Between 1-3 months	24	0.00%	28	0.00%	-	0.00%	52	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	-	-	-	-	-	-	-
Total	5,62,374	100.00%	9,28,784	100.00%	2,224	100.00%	14,91,158	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0