

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2024 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net)	NL-4	46,468	1,45,924	34,197	1,11,777	46,468	1,45,924	34,197	1,11,777
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		77	263	51	149	77	263	51	149
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-
3	Others									
	(a)Interest Income		-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		17,343	17,343	22,154	22,154	17,343	17,343	22,154	22,154
4	Interest, Dividend & Rent – Gross (Note 1)		1,897	6,992	1,487	4,908	1,897	6,992	1,487	4,908
	TOTAL (A)		65,785	1,70,522	57,889	1,38,989	65,785	1,70,522	57,889	1,38,989
5	Claims Incurred (Net)	NL-5	27,399	93,074	20,508	72,279	27,399	93,074	20,508	72,279
6	Commission	NL-6	13,227	34,345	4,436	13,855	13,227	34,345	4,436	13,855
7	Operating Expenses related to Insurance Business	NL-7	7,800	41,077	14,930	51,829	7,800	41,077	14,930	51,829
8	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		48,426	1,68,496	39,873	1,37,963	48,426	1,68,496	39,873	1,37,963
9	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026
10	APPROPRIATIONS									
	Transfer to Shareholders' Account		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026

Note 1

S.No	Particulars	MISCELLANEOUS				TOTAL			
		For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Interest, Dividend & Rent	1,923	7,168	1,561	5,339	1,923	7,168	1,561	5,339
	Add/Less:-	-	-	-	-	-	-	-	-
2	Investment Expenses	-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments	(26)	(176)	(74)	(431)	(26)	(176)	(74)	(431)
4	Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
7	Investment income from Pool	-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*	1,897	6,992	1,487	4,908	1,897	6,992	1,487	4,908

*Term gross implies inclusive of TDS

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2024 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
1	OPERATING PROFIT/(LOSS)					
(a)	Fire Insurance		-	-	-	-
(b)	Marine Insurance		-	-	-	-
(c)	Miscellaneous Insurance	NL -1	17,359	2,026	18,016	1,026
2	INCOME FROM INVESTMENTS					
(a)	Interest, Dividend & Rent – Gross		1,025	3,596	756	2,528
(b)	Profit on sale of investments		12	79	17	51
(c)	Less: Loss on sale of investments		-	-	-	-
(d)	Amortization of Premium / Discount on Investments		(29)	(136)	(41)	(166)
3	OTHER INCOME		7	50	44	77
	TOTAL (A)		18,374	5,615	18,792	3,517
4	PROVISIONS (Other than taxation)					
(a)	For diminution in the value of Investments		-	-	-	-
(b)	For doubtful debts		1	39	8	11
(c)	Others		-	-	-	-
5	OTHER EXPENSES					
(a)	Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		(143)	147	93	347
	Legal & professional charges		-	148	10	10
	Interest & Bank Charges		2	6	2	5
	Share Issue Expenses (Stamp Duty & Franking)		0	2	0	2
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Subordinated Debt		248	1,001	246	999
	Miscellaneous Expenses		31	85	13	35
	Contribution to policyholders Funds towards Excess EOM		17,343	17,343	22,154	22,154
(b)	Bad debts written off		5	26	34	47
(c)	Others		-	-	-	-
	TOTAL (B)		17,487	18,797	22,562	23,610
6	Profit / (Loss) Before Tax		887	(13,182)	(3,770)	(20,093)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		887	(13,182)	(3,770)	(20,093)
9	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		(1,60,273)	(1,46,204)	(1,42,434)	(1,26,111)
	Balance carried forward to Balance Sheet		(1,59,386)	(1,59,386)	(1,46,204)	(1,46,204)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS AT 31ST MARCH 2024 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule	As at 31st March 2024	As at 31st March 2023
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	1,52,644	1,34,404
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	53,852	44,473
5	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		4	3
	-Policyholders' Funds		15	3
6	BORROWINGS	NL-11	11,100	11,100
	TOTAL		2,17,615	1,89,983
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	57,648	45,984
2	INVESTMENT - Policyholders	NL-12A	1,11,905	96,732
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,288	2,003
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	3,889	4,549
	Advances and Other Assets	NL-16	9,486	8,339
	Sub-Total (A)		13,375	12,888
7	CURRENT LIABILITIES	NL-17	45,602	48,368
8	PROVISIONS	NL-18	81,385	65,460
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		1,26,987	1,13,828
	NET CURRENT ASSETS (C) = (A - B)		(1,13,612)	(1,00,940)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,59,386	1,46,204
	TOTAL		2,17,615	1,89,983

CONTINGENT LIABILITIES

(Rs in Lakhs)

Sr. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	1,357	91
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/ reserved	537	444
	TOTAL	1,894	535

PERIODIC DISCLOSURES
 FORM NL-4-PREMIUM SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premium from direct business written	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	2,234	6,816	1,539	5,453	195	534	174	404	2	9	2	7	2,431	7,359	1,715	5,864
4	Net Written Premium	51,817	1,58,775	39,651	1,27,283	754	2,798	699	2,680	59	217	43	153	52,630	1,61,790	40,393	1,30,115
	Add: Opening balance of UPR	73,359	63,697	57,648	46,039	1,358	1,341	1,198	644	101	76	72	93	74,818	65,114	58,918	46,776
	Less: Closing balance of UPR	79,472	79,472	63,689	63,689	1,400	1,400	1,348	1,348	108	108	76	76	80,980	80,980	65,114	65,114
	Total Premium Earned (Net)	45,704	1,43,000	33,609	1,09,633	712	2,739	549	1,975	52	185	39	169	46,468	1,45,924	34,197	1,11,777
	Gross Direct Premium :																
	In India	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Direct Premium	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE (Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Claims paid (Direct)																
1	Direct claims	27,096	96,060	19,267	72,047	198	620	118	411	8	39	4	25	27,302	96,719	19,388	72,483
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	1,087	3,860	814	3,252	16	75	51	116	0	2	0	1	1,103	3,937	865	3,369
	Net Claim Paid	26,009	92,200	18,453	68,795	182	545	67	295	8	37	4	24	26,199	92,782	18,524	69,114
4	Add : Claims Outstanding at the end of the year	13,120	13,120	13,210	13,210	896	896	519	519	67	61	61	61	14,083	14,083	13,791	13,791
5	Less : Claims Outstanding at the beginning of the year	12,157	13,211	11,449	10,103	689	519	316	478	37	61	41	45	12,883	13,791	11,807	10,625
	Net incurred Claims	26,972	92,109	20,214	71,902	389	922	270	336	38	43	24	40	27,399	93,074	20,508	72,279
	Claims Paid (Direct)																
	- In India	26,213	92,410	18,495	69,096	198	620	118	411	5	18	2	10	26,416	93,048	18,615	69,518
	- Outside India	883	3,650	772	2,951	-	-	-	-	3	20	2	14	886	3,671	773	2,965
	Estimates of IBNR and IBNER at the end of the year (net)	6,085	6,085	5,439	5,439	385	385	382	382	43	43	59	59	6,513	6,513	5,880	5,880
	Estimates of IBNR and IBNER at the beginning of the year (net)	4,420	5,439	4,227	4,520	216	382	214	363	22	59	40	42	4,658	5,880	4,481	4,925

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Commission & Remuneration	5,753	16,435	3,822	11,878	149	429	94	366	4	18	3	11	5,906	16,882	3,920	12,255
	Rewards*	7,731	18,161	721	2,237	39	520	12	37	3	45	1	3	7,773	18,726	734	2,276
	Distribution fees																
1	Direct Commission	13,484	34,596	4,543	14,115	188	949	107	403	7	63	4	14	13,679	35,608	4,654	14,531
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	416	1,121	200	646	36	141	18	29	0	1	0	1	452	1,263	218	677
	Net Commission	13,068	33,475	4,343	13,468	152	808	89	373	7	62	4	13	13,227	34,345	4,436	13,855
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
1	Individual Agents	2,418	7,752	1,572	4,788	17	115	21	77	-	-	-	-	2,436	7,867	1,593	4,865
2	Corporate Agents-Banks	5,697	11,298	792	2,581	12	324	32	104	-	-	-	-	5,709	11,622	824	2,685
3	Corporate Agents -Others	1,133	2,559	329	1,075	38	77	14	126	-	-	-	-	1,171	2,636	343	1,201
4	Brokers	4,301	12,780	1,821	5,559	120	430	39	96	7	63	4	14	4,428	13,273	1,864	5,669
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	23	84	14	49	1	1	0	1	-	-	-	-	24	85	14	49
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Web Aggregators	32	57	15	63	0	0	0	0	-	-	-	-	32	57	15	63
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other (to be specified)	(120)	67	-	-	(1)	1	-	-	-	-	-	-	(121)	68	-	-
	TOTAL (B)	13,484	34,596	4,543	14,115	188	949	107	403	7	63	4	14	13,679	35,608	4,654	14,531
	Commission and Rewards on (Excluding Reinsurance) Business written :																
	In India	13,484	34,596	4,543	14,115	188	949	107	403	7	63	4	14	13,679	35,608	4,654	14,531
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Includes rewards and remuneration to Agents & Intermediaries.

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Authorised Capital 400,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	4,00,000	1,50,000
2	Issued Capital 152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	1,52,644	1,34,404
3	Subscribed Capital 152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	1,52,644	1,34,404
4	Called-up Capital 152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	1,52,644	1,34,404
	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	-	-
5	Paid Up Capital 152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	1,52,644	1,34,404
	TOTAL	1,52,644	1,34,404

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE (As certified by the management)

Shareholder	As at 31st March 2024		As at 31st March 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	77,78,73,860	51%	68,54,58,120	51%
- Foreign	74,73,68,947	49%	65,85,77,358	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others	12,00,000	0%		
TOTAL	1,52,64,42,807	100%	1,34,40,35,478	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE CO. LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH 2024

Sl. No.	Category	No. of Investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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) Manipal Education and Medical Group India Private Limited (Formally known as Manipal Integrated Services Private Limited)	1	12,37,30,000	8.11%	12,373.00	-	-	0	0%
	(ii) MEMG Fund Advisors, LLP	1	65,41,43,860	42.85%	65,414.39	-	-	65,41,43,860	100%
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:								
	(i) Cigna Holding Overseas, Inc.	1	74,73,68,947	48.96%	74,736.89	-	-	10,43,70,043	13.96%
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)	FI belonging to Foreign promoter								
vi)	FI belonging to Foreign Promoter of Indian Promoter								
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								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	ESOP*	1	12,00,000	0.08%	120				
Total		4	1,52,64,42,807	100%	1,52,644.28	-	-	75,85,13,903	49.69%

*12,00,000 Equity shares were allotted under ESOP Scheme 2019 during the quarter ended March 31, 2024

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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: MEMG Fund Advisors LLP

Shareholding Pattern as on March 31, 2024

Sl. No.	Category (ii)	No. of Investors	No. of shares held (iii)	% of share- holdings (iv)	Paid up equity (Rs. in lakhs) (v)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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): (i) Dr. Ranjan Ramdas Pai		1,00,000	0.01%	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,99,99,00,000	99.99%	59,999	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks		-	-	-	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:								
	- Trusts		-	-	-	-	-	-	-
	- Non Resident Indian		-	-	-	-	-	-	-
	- Clearing Members		-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	- Bodies Corporate		-	-	-	-	-	-	-
	- IEPF		-	-	-	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
	Total		6,00,00,00,000	100%	60,000	-	-	-	-

Foot Notes:

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the IRDAI (Registration of Indian Insurance Companies) Regulations, 2022.
- Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
- Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.

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: Manipal Education and Medical Group India Private Limited (Formerly Manipal Integrated Services Pvt Ltd)

Shareholding Pattern as on March 31, 2024

Sl. No.	Category (II)	No. of Investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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): (I) Shruti Ranjan Pai	1	1.00	0.001%	0.00				
ii)	Bodies Corporate: (i) MEMG Family Office LLP (ii) Others	1 1	12,25,067 2,38,014	3.77% 0.73%	122.51 23.80				
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) (i) RSP India Trust	1	3,10,42,682	95.4697%	3,104.27				
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)	FI belonging to Foreign promoter of Indian Promoter (e)								
vi)	FI 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	1	10,000.00	0.03%	1.00				
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		5	3,25,15,764	100%	3251.58				

Footnotes:

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the IRDAI (Registration of Indian Insurance Companies) Regulations, 2022.

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	44,473	35,415
	Addition during the period	9,379	9,058
4	General Reserves	-	-
	Less: Amount utilized for issue of Bonus Shares	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	53,852	44,473

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	9% Subordinated Debt	11,100	11,100
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100	11,100

(Rs in Lakhs)

Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	9% Subordinated Debt	11,100	-	Unsecured

PERIODIC DISCLOSURES

FORM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	13,619	11,103	24,087	18,486	37,706	29,589
2	Other Approved Securities	13,837	12,431	27,431	24,120	41,268	36,551
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	11,516	9,976	20,625	13,270	32,141	23,245
	(e) Other Securities	-	-	-	500	-	500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	12,275	7,829	28,554	22,226	40,829	30,055
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	51,247	41,339	1,00,697	78,602	1,51,944	1,19,941
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	510	-	4,016	-	4,526
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	271	330	3,572	2,173	3,843	2,503
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,495	1,003	2,993	4,012	6,488	5,015
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	1,500	1,000	1,500	1,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,498	2,502	3,012	6,503	5,510	9,005
5	Other than Approved Investments	137	300	131	425	268	725
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	137	300	131	425	268	725
	SHORT TERM INVESTMENTS TOTAL (B)	6,401	4,645	11,208	18,130	17,609	22,775
	TOTAL (C) = (A) + (B)	57,648	45,984	1,11,905	96,732	1,69,553	1,42,716

Notes:

- IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.

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 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023
	Long Term Investments--						
	Book Value	51,682	41,601	1,01,303	78,655	1,52,985	1,20,256
	Market Value	50,807	40,448	99,915	76,559	1,50,721	1,17,007
	Short Term Investments--						
	Book Value	5,943	4,099	6,061	14,825	12,004	18,924
	Market Value	5,983	3,990	5,982	14,418	11,965	18,408

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
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) 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	-	-

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE (Audited)

(Rs in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the year ended 31st March 2024	Deductions/adjustments during the year ended 31st March 2024	As at 31st March 2024	Opening	For the year ended 31st March 2024	Deductions/adjustments during the year ended 31st March 2024	As at 31st March 2024	As at 31st March 2024	As at 31st March 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	3,439	919	-	4,358	2,275	923	-	3,198	1,160	1,164
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	372	39	(1)	409	343	20	(1)	362	47	29
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	126	65	(4)	187	104	32	(4)	132	55	21
IT Equipments	1,684	145	(30)	1,799	1,201	223	(30)	1,394	405	483
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	179	36	(14)	201	147	19	(13)	152	49	32
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	5,799	1,204	(49)	6,954	4,071	1,217	(49)	5,238	1,716	1,729
Capital Work in progress (including intangible under development)	275	1,237	(940)	572	-	-	-	-	572	275
Grand Total	6,074	2,442	(989)	7,526	4,071	1,217	(49)	5,238	2,288	2,003
Previous Year	5,408	1,509	(843)	6,074	3,044	1,058	(31)	4,071	2,003	2,364

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	305	229
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others*	55	25
	(b) Current Accounts	3,529	4,295
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	3,889	4,549
	CASH & BANK BALANCES		
1	In India	3,889	4,549
2	Outside India	-	-
	TOTAL	3,889	4,549

Deposit of Rs.55 Lakh (Previous year Rs.25 Lakh) has been lien marked with bank
Cheques on hand amount to Rs.263 Previous Year: Rs.Nil
Balances with non-scheduled banks included in 2 above

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	975	299
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	98	31
6	Others		
	Security Deposits	565	474
	Advance to Employees against expenses	103	86
	Less : Provisions for doubtful debts	(78)	(67)
	Sub-total	25	19
	Advance to others	1,212	1,261
	TOTAL (A)	2,875	2,084
	OTHER ASSETS		
1	Income accrued on investments	4,399	3,438
2	Outstanding Premiums	71	56
3	Receivable from Agents	72	56
	Less : Provisions for doubtful debts	(57)	(46)
	Sub-total	15	9
4	Recoverable unallocated premium	44	62
	Less : Provisions for doubtful debts	(32)	(22)
	Sub-total	12	41
5	Excess refund recoverable from policyholders	25	18
	Less : Provisions for doubtful debts	(19)	(15)
	Sub-total	6	3
6	Excess Claims recoverable	15	13
	Less : Provisions for doubtful debts	(12)	(10)
	Sub-total	3	3
7	Foreign Agencies Balances	-	-
8	Due from other entities carrying on insurance business (including reinsurers)	-	-
9	Due from subsidiaries/ holding	-	-
10	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
11	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	302	1,877
	Less : Provisions for doubtful debts	-	-
	Deposit with GST Authority	1,464	552
	Sub-total	1,766	2,429
	Investment For Unclaimed Amount*	313	274
	Income on Investment for Unclaimed Amount	25	3
12	Contribution to Group Gratuity Plan (Surplus)	1	-
	TOTAL (B)	6,611	6,255
	TOTAL (A+B)	9,486	8,339
	* Investment for Unclaimed Amount includes reinvestment of Income on Unclaimed Amount		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Agents' Balances	1,527	969
2	Balances due to other insurance companies	793	874
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	238	-
	(b) for Other Policies	703	909
5	Unallocated Premium	9,345	10,973
6	Unclaimed Amount of Policyholders	178	210
7	Income on Unclaimed Amount of Policyholders	59	39
8	Sundry creditors	306	458
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	14,083	13,791
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,721	1,336
	Refund Payable - Premium	261	189
	Provision for expenses	11,440	14,238
	Contracts for Investments	-	-
	Stale Cheque	-	3
	Employee Related Liability	15	16
	Claims Payable	56	18
	Interest accrued and due on Borrowings	2,882	2,031
13	GST Liabilities	1,995	2,314
	TOTAL	45,602	48,368

(a) Long term policies are policies with more than one year tenure

*Claims Outstanding are shown net of reinsurance

Details of unclaimed amounts and Investment Income thereon			
(Amount in Rs. Lakhs)			
	Particulars	As at 31st March 2024	As at 31st March 2023
	Opening Balance	249	141
	Add: Amount transferred to unclaimed amount	358	427
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	0	0
	Add: Investment Income	17	24
	Less: Amount paid during the year	(387)	(344)
	Less: Transferred to SCWF	0	0
	Closing Balance of Unclaimed Amount	236	249

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Reserve for Unexpired Risk	80,895	65,058
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	Provision for Gratuity (Net of Contribution towards Employee Gratuity Fund Trust)	-	59
	Provision for Leave Encashment	407	289
	Deferred Tax Liability	-	-
	Freelook Reserve	83	54
6	Reserve for Premium Deficiency	-	-
	TOTAL	81,385	65,460

PERIODIC DISCLOSURES**FORM NL-19 - MISCELLANEOUS EXPENDITURE SCHEDULE (To the extent not written off or adjusted)****(Rs in Lakhs)**

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios					
S.No.	Particular	For the Quarter ended 31st March 2024	Up to the quarter ended 31st March 2024	For the corresponding quarter of the previous year ended 31st March 2023	Up to the corresponding quarter of the previous year ended 31st March 2023
1	Gross Direct Premium Growth Rate	31%	24%	42%	38%
2	Gross Direct Premium to Net worth Ratio	1.17	3.59	1.29	4.16
3	Growth rate of Net Worth	44%	44%	55%	55%
4	Net Retention Ratio	96%	96%	96%	96%
5	Net Commission Ratio	25%	21%	11%	11%
6	Expense of Management to Gross Direct Premium Ratio	39%	45%	47%	49%
7	Expense of Management to Net Written Premium Ratio**	40%	47%	48%	50%
8	Net Incurred Claims to Net Earned Premium**	59%	64%	60%	65%
9	Claims paid to claims provisions	59%	71%	44%	62%
10	Combined Ratio	99%	111%	108%	116%
11	Investment income ratio	1.78%	6.98%	1.65%	6.33%
12	Technical Reserves to net premium ratio	1.80	0.59	1.95	0.61
13	Underwriting balance ratio	-0.04	-0.15	-0.17	-0.23
14	Operating Profit Ratio	37%	1%	53%	1%
15	Liquid Assets to liabilities ratio	0.20	0.20	0.30	0.30
16	Net earning ratio	2%	-8%	-9%	-15%
17	Return on net worth ratio	2%	-28%	-12%	-61%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.56	1.56
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.05	0.05	0.06	0.06
21	Debt Service Coverage Ratio	-12	-12	-19	-19
22	Interest Service Coverage Ratio	-12	-12	-19	-19
23	Earnings per share	0.06	-0.91	-0.31	-1.66
24	Book value per share	3.09	3.09	2.43	2.43

**** Segmental Reporting up to the year ended 31st March 2024**

S.No.	Segments Upto to the year ended on 31st March 2024	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
1	Health										
	Current Period	25%	96%	21%	45%	46%	64%	73%	111%	58%	-16%
	Previous Period	37%	96%	11%	49%	50%	66%	64%	116%	60%	-24%
2	Personal Accident										
	Current Period	8%	84%	29%	53%	58%	34%	1%	92%	82%	7%
	Previous Period	112%	87%	14%	51%	58%	17%	12%	75%	69%	5%
3	Travel Insurance										
	Current Period	42%	96%	29%	52%	54%	23%	58%	77%	81%	14%
	Previous Period	-39%	96%	9%	47%	48%	24%	22%	72%	90%	33%
4	Total Health										
	Current Period	24%	96%	21%	45%	47%	64%	71%	111%	59%	-15%
	Previous Period	38%	96%	11%	49%	50%	65%	62%	116%	61%	-23%

PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions

(Rs in Lakhs)

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 2024	Up to the quarter ended 31st March 2024	For the corresponding quarter of the previous year ended 31st March 2023	Up to the corresponding quarter of the previous year ended 31st March 2023
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,234	9,242	3,320	11,547
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	1,266	4,508	930	4,303
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,146	8,879	3,190	11,094
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	1,354	4,871	1,060	4,756
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	76	306	75	306
6	Prasun Sikdar	Key Management Personnel	Remuneration	135	507	122	466
7	Remuneration of KMP (Excluding MD)	Key Management Personnel	Remuneration	360	1,363	276	1,323
8	Prasun Sikdar	Key Management Personnel	Gross Written Premium	1	1	-	1
9	Mrs. Chandrima Sikdar	Relative of KMP	Gross Written Premium	1	1	-	1
10	Ranjal Pai	Key Management Personnel	Gross Written Premium	2	2	-	1
11	Pradip Kumar Sikdar	Relative of KMP	Gross Written Premium	1	1	-	1
12	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	0	116	-	90
13	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	-	689	1	737
14	Meritrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	0	42	1	50
15	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	0	125	2	89
16	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	-	30	-	-
17	Cigna Health Solutions India Private Limited	Entities in which directors have interest	Gross Written Premium	0	122	-	-
18	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	467	1,832	350	1,494
19	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Payable	3	3	-	-
20	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	894	894	193	929
21	Meritrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	56	56	3	3
22	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	169	169	6	6
23	MEMG International India Private Limited	Entities in which directors have interest	Unallocated Premium	36	36	-	-
24	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	40	40	5	5
25	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	31	31	75	75
26	Quess Corp Limited	Entities in which directors have interest	Office Expenses	23	85	19	81
27	Health Vista India Pvt Limited	Entities in which directors have interest	Office Expenses	-	-	-	10

PART-B Related Party Transaction Balances - As at the end of the Quarter 31.03.2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	MEMG Fund Advisors, LLP	Shareholder	65,414	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	74,737	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	44,003	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	9,850	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	552	Interest on Sub-Debt	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-22 - RECEIPTS AND PAYMENTS SCHEDULE

Rs in lakhs

S No.	Particulars	For the Year 31st March 2024	For the Year 31st March 2023
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	1,67,623	1,40,862
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(2,441)	(1,557)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(95,033)	(71,393)
6	Payments of commission and brokerage	(30,629)	(14,656)
7	Payments of other operating expenses	(48,850)	(45,607)
8	Deposits, advances and staff loans	(927)	(1,168)
9	Income taxes paid (Net)	-	-
10	Goods & Service tax paid	533	(806)
		-	-
	Cash flows before extraordinary items	(9,725)	5,675
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(9,725)	5,675
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(1,502)	(701)
2	Proceeds from sale of fixed assets	1	2
3	Purchase of investments	(58,342)	(65,270)
4	Loans disbursed	-	-
5	Sale of investments	32,147	18,396
6	Repayments received	-	-
7	Rents / Interests / Dividends received	9,800	6,968
8	Investment in money market instruments and in liquid mutual funds (net)	(657)	(1,849)
9	Investment in Fixed Deposit(Net)	-	6,048
	Net cash flow from investing activities (B)	(18,554)	(36,407)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	27,620	31,700
2	Share Issue Expenses	(2)	(2)
3	Proceeds from borrowing (Debentures)	-	-
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	-	140
6	Debenture Issue Expenses	-	-
	Net cash flow from financing activities (C)	27,618	31,838
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	(660)	1,106
	Cash and cash equivalents at the beginning of the year	4,549	3,442
	Cash and cash equivalents at the end of the year***	3,889	4,549
		-	-
Notes:		-	-
	*** Reconciliation of cash and cash equivalents with the Balance Sheet:	-	-
	Cash and Bank balances	3,889	4,549
	less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments	-	-
	Cash and cash equivalents at the end of the year	3,889	4,549

PERIODIC DISCLOSURES

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

STATEMENT OF ADMISSIBLE ASSETS AS AT 31ST MARCH 2024

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	57,648	57,648
	Policyholders as per NL-12 A of BS	1,11,905	-	1,11,905
(A)	Total Investments as per BS	1,11,905	57,648	1,69,553
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,288	2,288
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	353	353
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	3,889	3,889
(F)	Advances and Other assets as per BS	-	9,486	9,486
(G)	Total Current Assets as per BS...(E)+(F)	-	13,375	13,375
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	4,241	4,241
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	15	4	19
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,11,905	73,310	1,85,215
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	15	4,598	4,613
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,11,890	68,712	1,80,602

(Rs in Lakhs)

Item No.	Inadmissible Assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	15	4	19
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	55	55
	(b) Lease hold improvement	-	47	47
	(c) Intangible assets	-	42	42
	(d) IT equipments	-	209	209
3	Inadmissible current assets			
	(a) Bank Guarantee	-	55	55
	(b) Agent balances	-	2	2
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	102	102
	(d) GST input tax credit	-	38	38
	(e) Haircut on Debentures	-	2,580	2,580
	(f) GST deposited with the Authority	-	1,464	1,464
	Total	15	4,598	4,613

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

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

STATEMENT OF LIABILITIES:		As at 31st March 2024	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	84,574	80,895
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	84,574	80,895
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	7,938	7,570
e	IBNR Reserve (e)	7,513	6,513
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	1,00,025	94,978

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

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 31ST MARCH 2024

(Rs in Lakhs)

S. 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 - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	1,69,149	1,61,790	97,216	93,074	32,358	27,922	32,358
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	1,69,149	1,61,790	97,216	93,074	32,358	27,922	32,358

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

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	1,11,890
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	94,978
(C)	Provisions as per BS	11,645
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	5,267
	Shareholder's FUNDS	
(F)	Available Assets	68,712
	Deduct:	-
(G)	Other Liabilities	20,364
(H)	Excess in Shareholders' funds: (F-G)	48,348
(I)	Total ASM (E+H)	53,615
(J)	Total RSM	32,358
(K)	Solvency Ratio (Total ASM/Total RSM)	166%



ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the quarter ended 31st March 2024

S. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of Allotment of UIN
1	ManipalCigna Lifetime Plus- Add On Rider	Email Date: 12-01-2024	MCIHLIA24148V012324	Health	Internal Tariff Rated	15\Jan\24

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 31ST MARCH 2024

PART A

Section I

(Rs in Lakhs)

S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	57,648
	Investments (Policyholders)	8A	1,11,905
2	Loans	9	-
3	Fixed Assets	10	2,288
4	Current Assets		
	a. Cash & Bank Balance	11	3,889
	b. Advances & Other Assets	12	9,486
5	Current Liabilities		
	a. Current Liabilities	13	45,602
	b. Provisions	14	81,385
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,59,386
	Application of Funds as per Balance Sheet (A)		2,17,615
	Less: Other Assets	SCH ++	Amount
1	Loans	9	-
2	Fixed Assets	10	2,288
3	Cash & Bank Balance	11	3,889
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of Investment Asset}	12	9,486
5	Current Liabilities	13	45,602
6	Provisions	14	81,385
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,59,386
	TOTAL (B)		48,062
	'Investment Assets' As per FORM 3B	(A-B)	1,69,553

Section II

(Rs in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)							
1	Central Govt. Securities.	Not less than 20%	-	13,619	24,087	37,706	22%	-	-	37,706	37,503
2	Central Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	27,456	51,518	78,974	47%	-	-	78,974	78,450
3	Investment subject to Exposure Norms										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	14,773	31,566	46,339	27%	-	-	46,339	45,817
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	15,279	28,675	43,954	26%	18	18	43,972	43,763
	c. Other Investments (not exceeding 25%)		-	136	131	267	0%	1	1	268	269
	Total Investment Assets	100%	-	57,644	1,11,890	1,69,534	100%	19	19	1,69,553	1,68,298

Note:

- (i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
- (ii) FRSM refers 'Funds representing Solvency Margin'
- (iii) Other Investments' are as permitted under 27A(2) of Insurance Act, 1938 as amended from time to time.
- (iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- (v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- (vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
- (vii) Investment Regulations, as amended from time to time, to be referred

PART B

(Rs in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		37,680	24%	26	0%	37,706	22%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		76,543	50%	2,431	16%	78,974	47%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		8,077	5%	2,482	16%	10,559	6%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		34,807	23%	973	6%	35,780	21%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		33,678	22%	10,276	68%	43,954	26%
	d. Other Investments (not exceeding 15%)		1,306	1%	(1,039)	-7%	267	0%
	Total		1,54,411	100%	15,123	100%	1,69,534	100%

Note:

- 1. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NI-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST MARCH 2024

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class
Break down by credit rating								
AAA rated	84,237	52%	66,084	49%	84,968	52%	67,320	49%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	78,450	48%	69,331	51%	78,974	48%	70,667	51%
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	11,965	7%	18,408	14%	11,998	7%	18,546	13%
more than 1 year and upto 3years	32,237	20%	19,273	14%	32,478	20%	19,478	14%
More than 3years and up to 7years	87,217	54%	86,799	64%	88,562	54%	88,979	65%
More than 7 years and up to 10 years	24,193	15%	10,935	8%	23,931	15%	10,984	8%
above 10 years	7,075	4%	-	-	6,972	4%	-	0%
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%
Breakdown by type of the issuer								
a. Central Government	37,503	23%	33,525	25%	37,706	23%	34,116	25%
b. State Government	40,947	25%	35,806	26%	41,268	24%	36,551	26%
c. Corporate Securities	84,237	53%	66,084	49%	84,968	53%	67,320	49%
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS AS AT 31ST MARCH 2024

(Rs in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD As on 31st March 2024	YTD As on 31st March 2023	YTD As on 31st March 2024	YTD As on 31st March 2023	YTD As on 31st March 2024	YTD As on 31st March 2023	YTD As on 31st March 2024	YTD As on 31st March 2023	YTD As on 31st March 2024	YTD As on 31st March 2023
1	Investments Assets	84,968	67,320	-	-	78,974	70,667	5,593	4,723	1,69,534	1,42,710
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)	84,968	67,320	-	-	78,974	70,667	5,593	4,723	1,69,534	1,42,710
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- h) Investment Regulations, as amended from time to time, to be referred
- i) All Other Assets includes - Fixed Deposits, Mutual Funds

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

S.No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	37,844	651	1.72%	1.72%	36,117	2,435	6.74%	6.74%	28,490	1,796	6.30%	6.30%
2	Treasury Bills	CTRB	-	-	0.00%	0.00%	956	16	1.67%	1.67%	1,122	59	5.22%	5.22%
3	State Government Bonds	SGGB	39,664	704	1.77%	1.77%	36,452	2,595	7.12%	7.12%	26,534	1,828	6.89%	6.89%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1,693	29	1.71%	1.71%	1,646	120	7.29%	7.29%	2,071	143	6.88%	6.88%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	10,725	186	1.73%	1.73%	11,217	662	5.90%	5.90%	11,253	678	6.02%	6.02%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	32,190	564	1.75%	1.75%	28,471	1,979	6.95%	6.95%	22,724	1,456	6.41%	6.41%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	3,020	57	1.89%	1.89%	3,060	218	7.12%	7.12%	1,449	84	5.79%	5.79%
8	Corporate Securities - Debentures	ECOS	37,209	702	1.89%	1.89%	32,068	2,455	7.66%	7.66%	17,956	1,130	6.29%	6.29%
9	Deposits - Deposit with scheduled banks, FIs(incl Bank Balance awaiting investment),CCIL, RBI	ECDB	542	11	2.03%	2.03%	532	43	8.08%	8.08%	3,135	121	3.85%	3.85%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	3,885	62	1.60%	1.60%	3,008	195	6.48%	6.48%	2,312	127	5.50%	5.50%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	928	17	1.83%	1.83%	1,144	75	6.56%	6.56%	995	50	5.06%	5.06%
	TOTAL		1,67,700	2,983	1.78%	1.78%	1,54,671	10,793	6.98%	6.98%	1,18,039	7,470	6.33%	6.33%

Note:

- 1 Category of Investment (COI) is as per Guidelines, as amended from time to time.
- 2 Based on daily simple Average of Investments.
- 3 Yield netted for Tax .
- 4 In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.
- 5 YTD Income on investment is reconciled with figures in P&L and Revenue account.
- 6 Investment Regulations, as amended from time to time, to be referred.

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 31ST MARCH 2024

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	-
B.	As on Date ²	-	-	-	-	-	-	-	-

Note:

- 1 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 2 FORM-2 shall be prepared in respect of each fund.
- 3 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 4 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2024

(Rs in Lakhs)

Reinsurance Risk Concentration						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (upto the Quarter)			
			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	1	-	66	-	1%
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)	1	-	66	-	1%
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	419	102	5	7%
3	GIC Re	1	6,766	1	-	92%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2	7,185	103	5	99%
	Grand Total (C)= (A)+(B)	3	7,185	169	5	100.00%

PERIODIC DISCLOSURES
FORM ML-34 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM WRITTEN

(Rs In Lakhs)

STATES/UNION TERRITORIES	Fire		Marine (Hull)		Marine (Cargo)		Total Marine		Motor Own Damage		Motor Third Party		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
(A) STATES																											
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,528	5,300	14	69	-	-	1,542	5,369	-	-	1,542	5,369	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	9	0	0	-	-	1	9	-	-	1	9	
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300	1,066	3	41	-	-	303	1,077	-	-	303	1,077	
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,330	4,820	8	31	-	-	1,338	4,851	-	-	1,338	4,851	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	233	781	11	37	-	-	243	818	-	-	243	818	
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80	218	1	5	-	-	81	224	-	-	81	224	
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,256	7,133	71	209	-	-	2,328	7,342	-	-	2,328	7,342	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,796	10,232	35	185	3	12	2,835	10,429	-	-	2,835	10,429	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58	189	4	10	-	-	62	199	-	-	62	199	
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	446	1,440	9	39	-	-	455	1,479	-	-	455	1,479	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,762	23,772	151	386	18	79	6,930	24,237	-	-	6,930	24,237	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,182	7,213	(76)	53	-	-	2,106	7,266	-	-	2,106	7,266	
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	838	2,722	33	125	-	-	871	2,847	-	-	871	2,847	
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,790	49,923	416	1,182	35	129	18,241	45,234	-	-	18,241	45,234	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	12	0	0	-	-	4	12	-	-	4	12	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	21	0	0	-	-	7	22	-	-	7	22	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	0	0	-	-	2	2	-	-	2	2	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	34	0	1	-	-	1	35	-	-	1	35	
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	880	3,009	13	43	-	-	893	3,052	-	-	893	3,052	
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,252	4,128	17	63	-	-	1,269	4,190	-	-	1,269	4,190	
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	909	3,136	19	73	-	-	928	3,209	-	-	928	3,209	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	275	0	0	-	-	4	275	-	-	4	275	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,171	10,167	53	176	1	2	3,225	10,344	-	-	3,225	10,344	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,071	11,686	33	145	0	1	4,104	11,832	-	-	4,104	11,832	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39	133	0	1	-	-	40	135	-	-	40	135	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	163	559	5	26	-	-	168	586	-	-	168	586	
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,646	8,468	70	252	-	-	2,716	8,720	-	-	2,716	8,720	
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,867	6,113	20	85	1	1	1,888	6,199	-	-	1,888	6,199	
Total (A)															51,615	1,56,561	912	3,207	59	224	52,587	1,59,993			52,587	1,59,993	
(B) UNION TERRITORIES																											
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	10	0	0	-	-	2	10	-	-	2	10	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	79	203	3	7	-	-	82	210	-	-	82	210	
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	12	0	1	-	-	6	13	-	-	6	13	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	27	0	2	-	-	4	29	-	-	4	29	
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,305	8,668	33	112	2	2	2,339	8,781	-	-	2,339	8,781	
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	68	0	0	-	-	30	64	-	-	30	64	
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	47	0	2	-	-	11	49	-	-	11	49	
Total (B)															2,436	9,030	37	124	2	2	2,474	9,156			2,474	9,156	
(C) OUTSIDE INDIA																											
Total (C)																											
Grand Total (A)+(B)+(C)															54,051	1,65,591	949	3,332	61	226	55,061	1,69,149			55,061	1,69,149	

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

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st March 2024		For the Quarter ended 31st March 2023		For the year ended 31st March 2024		For the year ended 31st March 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	54,051	94,833	41,190	90,682	1,65,591	3,19,835	1,32,736	3,04,162
7	Personal Accident	949	10,287	873	10,239	3,332	40,552	3,084	45,025
8	Travel	61	15	45	13	226	39	159	46
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Note:

(a) Premium stands for amount of gross direct premium written in India

PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2024		For the year ended 31st March 2024		For the Quarter ended 31st March 2023		For the year ended 31st March 2023	
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)
1	Individual agents	46,218	12,630	1,52,991	39,423	43,154	10,306	1,47,624	31,283
2	Corporate Agents-Banks	7,767	6,253	31,045	21,787	10,258	5,717	45,270	18,688
3	Corporate Agents -Others	3,368	7,821	12,784	17,991	3,110	2,382	11,943	8,434
4	Brokers	41,258	26,254	1,40,936	67,781	38,302	15,942	1,21,128	45,987
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	2,801	1,261	10,764	19,344	2,893	7,058	11,462	29,028
	-Online (Through Company Website)	2,456	605	8,664	2,003	2,357	508	8,361	1,648
	-Others	26	5	178	33	31	5	210	140
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	875	134	1,802	473	356	89	1,279	393
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	366	98	1,262	314	473	101	1,956	378
12	Referral Arrangements								
13	Others								
	Total (A)	1,05,135	55,061	3,60,426	1,69,149	1,00,934	42,108	3,49,233	1,35,979
14	Business outside India	Total (B)	-	-	-	-	-	-	-
	Grand Total (A+B)	1,05,135	55,061	3,60,426	1,69,149	1,00,934	42,108	3,49,233	1,35,979

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-37 – CLAIMS DATA

S.No.	Claims Experience	(No. of Claims Only)			
		Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	8,232	286	6	8,524
2	Claims reported during the period	4,40,667	3,993	176	4,44,836
	(a) Booked During the period	4,40,565	3,993	171	4,44,729
	(b) Reopened during the Period	102	-	5	107
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,94,074	3,302	138	3,97,514
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	50,491	907	40	51,438
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	536	-	-	536
6	Claims O/S at End of the period	4,334	70	4	4,408
	Less than 3months	4,208	64	4	4,276
	3 months to 6 months	66	5	-	71
	6months to 1 year	45	1	-	46
	1year and above	15	-	-	15

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
- (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
- (c) Claim o/s exclusive of IBNR AND IBNER reserves

(Rs in Lakhs)

S.No.	Claims Experience	(Rs in Lakhs)			
		Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	3,967	143	2	4,112
2	Claims reported during the period	1,61,062	2,641	58	1,63,761
	(a) Booked During the period	1,61,045	2,641	51	1,63,737
	(b) Reopened during the Period	17	-	7	24
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	91,819	586	30	92,436
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	69,807	1,666	17	71,490
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	32	-	-	32
6	Claims O/S at End of the period	3,402	532	12	3,947
	Less than 3months	3,205	435	12	3,652
	3 months to 6 months	152	77	-	229
	6months to 1 year	37	20	-	57
	1year and above	9	-	-	9

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
- (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
- (c) Claim o/s exclusive of IBNR AND IBNER reserves

PERIODIC DISCLOSURES											WITHIN INDIA
Form NL-39-Development of Losses (Annual Submission)											(Rs. In lakhs)
Particulars	Accident Year Cohort										
	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 2024
A) Ultimate Net loss Cost - Original Estimate	1	431	4,293	8,254	11,667	21,469	30,315	38,321	60,566	68,835	89,427
B) Net Claims Provisions²	1	330	1,664	2,922	3,431	3,658	5,504	8,167	8,336	11,043	11,428
C) Cumulative Payment as of											
one year later - 1st Diagonal	-	145	3,242	6,233	10,228	20,543	27,967	36,500	58,860	66,832	
two year later - 2nd Diagonal	-	145	3,290	6,375	10,390	20,667	28,092	36,772	59,210		
three year later - 3rd Diagonal	-	145	3,303	6,391	10,407	20,681	28,207	36,860			
four year later - 4th Diagonal	-	145	3,305	6,392	10,414	20,729	28,282				
five year later - 5th Diagonal	-	145	3,304	6,394	10,436	20,793					
six year later - 6th Diagonal	-	145	3,318	6,396	10,439						
seven year later - 7th Diagonal	-	145	3,318	6,403							
eight year later - 8th Diagonal	-	145	3,319								
nine year later - 9th Diagonal	-	145									
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	1	304	3,428	6,420	10,537	20,811	28,234	36,950	59,372	67,236	
two year later - 2nd Diagonal	-	150	3,301	6,398	10,407	20,681	28,104	36,779	59,256		
three year later - 3rd Diagonal	-	145	3,304	6,391	10,407	20,685	28,208	36,886			
four year later - 4th Diagonal	-	145	3,305	6,392	10,424	20,729	28,282				
five year later - 5th Diagonal	-	145	3,304	6,394	10,436	20,796					
six year later - 6th Diagonal	-	145	3,318	6,396	10,443						
seven year later - 7th Diagonal	-	145	3,318	6,403							
eight year later - 8th Diagonal	-	145	3,319								
nine year later - 9th Diagonal	-	145									
Favourable / (unfavorable) development³	1	286	973	1,851	1,225	673	2,033	1,435	1,310	1,599	
In % [(A-D)/A]	100%	66%	23%	22%	10%	3%	7%	4%	2%	2%	
Note:-											
1. Claims Provision includes outstanding Claim Reserve & IBNR / IBNER (incl. Margin for Adverse Deviation - MAD), however does not include Claim Expense Reserve (CER).											
2. Ultimate Net Loss Cost (Original and Re-estimate) are prudent estimate (incl. MAD), however does not include Claim Expense Reserve (CER).											

PERIODIC DISCLOSURES

FORM NL-41 - OFFICES INFORMATION

S. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2023)	77
2	No. of branches approved during the year	43
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	NIL
6	No of branches at the end of the year (As on 31.03.2024)	78
7	No. of branches approved but not opened	43
8	No. of rural branches	NIL
9	No. of urban branches	78
10	No. of Directors:-	8
	(a) Independent Director	3
	(b) Executive Director	NIL
	(c) Non-executive Director	4
	(d) Women Director	1
	(e) Whole time director	1
11	No. of Employees	
	(a) On-roll:	2964
	(b) Off-roll:	120
	(c) Total - (a) + (b)	3084
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	69350
	(b) Corporate Agents-Banks	19
	(c) Corporate Agents-Others	58
	(d) Insurance Brokers	396
	(e) Web Aggregators	9
	(f) Insurance Marketing Firm	108
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	0
	(i) Other as allowed by IRDAI (To be specified)	0

Employees and Insurance Agents and Intermediaries -Movement

Sr.No	Particulars	Employees	Insurance Agents and Intermediaries
1	Number at the beginning of the quarter	2838	66965
2	Recruitments during the quarter	557	3158
3	Attrition during the quarter	431	183
4	Number at the end of the quarter	2964	69940

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 31ST MARCH 2024

Board of Directors			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Mr. Rajeev Chitrabhanu	Independent Director	Nil
3	Ms. Revathy Ashok	Independent Director	Nil
4	Dr. Ranjan Pai	Non-Executive Director	Nil
5	Mr. S. Vaitheeswaran	Non-Executive Director	Nil
6	Mr. Jason Sadler	Non-Executive Director	Nil
7	Mr. Jerome Droesch	Non-Executive Director	Nil
8	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil

Key Management Persons			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Srikanth Kandikonda	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief Officer –Actuarial, Product, Reinsurance, Group Underwriting & Analytics	Nil
5	Ms. Sapna Desai	Chief Marketing Officer	Nil
6	Mr. Mahesh Darak	Chief Investment Officer	Nil
7	Mr. Sumeet Aggarwal	Chief Technology Officer	Nil
8	Mr. Sameer Bhatnagar	Chief Compliance and Risk Officer, General Counsel & Head Secretarial	Nil
9	Ms. Gauri Anirudh Takale	Company Secretary	Nil

(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"

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
S.No.	Line of Business	Particular	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	4,609	3,476	1,96,831
		Social	-	1,256	2,890
7	PERSONAL ACCIDENT	Rural	2,586	107	92,373
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
Total		Rural	7,195	3,583	2,89,204
		Social	-	1,256	2,890

Note:

(a) Premium Collected means gross direct written premium.

(b) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time.

PERIODIC DISCLOSURES

FORM NL-45 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2024

S. No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/Settled during the quarter			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 customer	4	451	123	137	195	-	1,737
a	Proposal Related	-	1	-	-	1	-	10
b	Claim Related	1	299	62	97	141	-	1,149
c	Policy Related	1	82	32	23	28	-	212
d	Premium Related	-	7	3	-	4	-	29
e	Refund Related	1	10	6	2	3	-	59
f	Coverage Related	-	1	-	1	-	-	9
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	9	3	2	4	-	22
i	Other (i) Renewal Related (ii) Feedback related to sales	1	42	17	12	14	-	247
	Total number of complaints	4	451	123	137	195	-	1,737

2	Total No. of policies during previous year:	3,49,233
3	Total No. of claims during previous year:	4,11,177
4	Total No. of policies during current year: 31st March 2024	58,28,901*
5	Total No. of claims during current year: 31st March 2024	4,44,836
6	Total No. of Policy Complaints (upto 31st March 2024) per 10,000 policies	1.0
7	Total No. of Claim Complaints (upto 31st March 2024) per 10,000 claims registered	25.8

* Please note the total number of policies include Certificate of Insurance issued under Group Affinity Policies. This is for the purpose of Complaints Ratio Computation only

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
	Up to 15 days	-	-	-	-	-	-
	15 - 30 days	-	-	-	-	-	-
	30 - 90 days	-	-	-	-	-	-
	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	-	-	-	-	-	-



ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES							
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
For the Quarter ending: 31st March 2024							
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

PERIODIC DISCLOSURES																	
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)																	
For the Year ending: 31st March, 2024																	
a. Specify whether In-house Claim settlement or Services rendered by TPA:																	
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY											
MEDI ASSIST INSURANCE TPA P LTD		003		16/Dec/16		15/Dec/25											
b. Number of policies and lives serviced in respect of which public disclosure is made:																	
Description		Individual		Group		Government		Total									
No of policies serviced		3,19,306		2,009		-		3,21,315									
No of lives serviced		7,64,175		1,04,60,734		-		1,12,24,909									
c. Geographical Area of services Rendered in respect of which public disclosure is made:																	
Sr. No.		Name of State		Name of District													
1		Pan India		Pan India													
d. Data of number of claims processed:																	
i. Outstanding number of claims at the beginning of the year				6953													
ii. Number of claims received during the year				300440													
iii. Number of claims paid during the year (specify % also in brackets)				261978 (87%)													
iv. Number of claims repudiated during the year (specify % also in brackets)				24527 (8%)													
v. Number of claims outstanding at the end of the year				2824													
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):																	
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)		Total									
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***							
1		Within <1 Hour		92.2%		85.8%		93.6%		78.9%							
2		Within 1-2 Hours		4.2%		9.6%		4.8%		14.3%							
3		Within 2-6 Hours		1.3%		4.1%		1.3%		6.4%							
4		Within 6-12 Hours		0.4%		0.3%		0.1%		0.3%							
5		Within 12-24 Hours		1.9%		0.2%		0.2%		0.1%							
6		>24 Hours		0.0%		0.0%		0.0%		0.0%							
Total				100.00%		100.00%		100.00%		100.00%							
**Percentage to be calculated on total of respective column																	
** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)																	
*** Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA																	
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:																	
Description (to reckon 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 (%)					
Within 1 Month		152801		98.66%		130379		99.05%		0		0		283180		98.84%	
Between 1-3 Months		2049		1.33%		1151		0.87%		0		0		3200		1.12%	
Between 3-6 Months		21		0.01%		83		0.06%		0		0		104		0.04%	
More than 6 Months		3		0.00%		18		0.01%		0		0		21		0.01%	
Total		154874		100%		131631		100%		0		0		286505		100%	
**Percentage shall be calculated on total of respective column																	
g. Data of grievances received against the TPA:																	
Sr. No.		Description		No. of Grievances													
1		Grievances outstanding at the beginning of year		0													
2		Grievances received during the year		42													
3		Grievances resolved during the year		42													
4		Grievances outstanding at the end of the year		0													

PERIODIC DISCLOSURES													
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)													
For the Year ending: 31st March, 2024													
a. Specify whether In-house Claim settlement or Services rendered by TPA:													
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY							
Family Health Plan Insurance TPA Ltd		013		19/Mar/18		18/Mar/25							
b. Number of policies and lives serviced in respect of which public disclosure is made:													
Description		Individual		Group		Government		Total					
No of policies serviced		-		117		-		117					
No of lives serviced		63,639		-		-		63,639					
c. Geographical Area of services Rendered in respect of which public disclosure is made:													
Sr. No.		Name of State			Name of District								
1		Andhra Pradesh			Nellore								
2		Andhra Pradesh			Visakhapatnam								
3		Assam			Kamrup								
4		Bihar			Patna								
5		Chhattisgarh			Raipur								
6		Dadra & Nagar Haveli			Dadra & Nagar Haveli								
7		Delhi			Central *								
8		Delhi			New Delhi								
9		Gujarat			Ahmedabad								
10		Gujarat			Bharuch								
11		Gujarat			Kachchh								
12		Gujarat			Mahesana								
13		Gujarat			Porbandar *								
14		Gujarat			Surat								
15		Gujarat			Vadodra								
16		Gujarat			Valsad								
17		Haryana			Faridabad								
18		Haryana			Gurgaon								
19		Haryana			Sonapat								
20		Jharkhand			Paschim Singhbhum								
21		Jharkhand			Ranchi								
22		Karnataka			Bangalore								
23		Kerala			Ernakulam								
24		Kerala			Thiruvananthapuram								
25		Maharashtra			Mumbai								
26		Maharashtra			Pune								
27		Maharashtra			Thane								
28		Orissa			Khordha								
29		Tamil Nadu			Chennai								
30		Tamil Nadu			Coimbatore								
31		Telangana			Hyderabad								
32		Telangana			Medchal-Malkajgiri								
33		Telangana			Rangareddy								
34		Tripura			West Tripura								
35		West Bengal			Bankura								
36		West Bengal			Hooghly								
37		West Bengal			Howrah								
38		West Bengal			Kolkata								
39		West Bengal			North Twenty Four Parganas								
d. Data of number of claims processed:													
i. Outstanding number of claims at the beginning of the year		211											
ii. Number of claims received during the year		3474											
iii. Number of claims paid during the year (specify % also in brackets)		2994 (93%)											
iv. Number of claims repudiated during the year (specify % also in brackets)		227 (7%)											
v. Number of claims outstanding at the end of the year		174											
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):													
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)							
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.0%		0.0%		86.0%		86.0%			
2		Within 1-2 Hours		0.0%		0.0%		7.0%		9.0%			
3		Within 2-6 Hours		0.0%		0.0%		5.0%		4.0%			
4		Within 6-12 Hours		0.0%		0.0%		1.0%		1.0%			
5		Within 12-24 Hours		0.0%		0.0%		1.0%		0.0%			
6		>24 Hours		0.0%		0.0%		0.0%		0.0%			
Total				0.00%		0.00%		100.00%		100.00%			
*Percentage to be calculated on total of respective column													
**Reckoned from the time last necessary document is received by Insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital													
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA													
f. Turn Around Time (TAT) in respect 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 (%)	
Within 1 Month		0		0.00%		3180		98.73%		0		0.00%	
Between 1-3 Months		0		0.00%		33		1.02%		0		0.00%	
Between 3-6 Months		0		0.00%		8		0.25%		0		0.00%	
More than 6 Months		0		0.00%		0		0.00%		0		0.00%	
Total		0		0%		3221		100%		0		0.00%	
*Percentage shall be calculated on total of respective column													
g. Data of grievances received against the TPA:													
Sr. No.		Description			No. 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								

PERIODIC DISCLOSURES															
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)															
For the Year ending: 31st March, 2024															
a. Specify whether In-house Claim settlement or Services rendered by TPA:															
Name of TPA		Service Level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY									
GOOD HEALTH INSURANCE TPA LTD.		023		01/Apr/20		31/Mar/24									
b. Number of policies and lives serviced in respect of which public disclosure is made:															
Description		Individual		Group		Government		Total							
No of policies serviced		-		-		-		-							
No of lives serviced		-		6		-		6							
c. Geographical Area of services Rendered in respect of which public disclosure is made:															
Sr. No.		Name of State			Name of District										
1		Maharashtra			Mumbai										
2		Telangana			Hyderabad										
3		Karnataka			Bangalore										
4		Tamil Nadu			Chennai										
5		Delhi			Delhi										
6		Kerala			Kochi										
7		Andhra Pradesh			Visag										
d. Data of number of claims processed:															
i. Outstanding number of claims at the beginning of the year															
ii. Number of claims received during the year															
iii. Number of claims paid during the year (specify % also in brackets)															
iv. Number of claims repudiated during the year (specify % also in brackets)															
v. Number of claims outstanding at the end of the year															
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)															
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected-Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)															
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):															
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)									
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***					
1		Within 1 Hour		0.0%		0.0%		90.7%		96.3%					
2		Within 1-2 Hours		0.0%		0.0%		9.3%		3.7%					
3		Within 2-6 Hours		0.0%		0.0%		0.0%		0.0%					
4		Within 6-12 Hours		0.0%		0.0%		0.0%		0.0%					
5		Within 12-24 Hours		0.0%		0.0%		0.0%		0.0%					
6		>24 Hours		0.0%		0.0%		0.0%		0.0%					
Total				0.00%		0.00%		100.00%		100.00%					
*Percentage to be calculated on total of respective column															
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)															
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA															
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:															
Description (to 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(%)			
Within 1 Month		0		0.00%		37		78.72%		0		37		78.72%	
Between 1-3 Months		0		0.00%		10		21.28%		0		10		21.28%	
Between 3-6 Months		0		0.00%		0		0.00%		0		0		0.00%	
More than 6 Months		0		0.00%		0		0.00%		0		0		0.00%	
Total		0		0%		47		100%		0		47		100%	
*Percentage shall be calculated on total of respective column															
g. Data of grievances received against the TPA:															
Sr. No.		Description			No. 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										

PERIODIC DISCLOSURES						
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)						
For the Year ending: 31st March 2024						
a. Specify whether In-house Claim settlement or Services rendered by TPA:						
Name of TPA	Service Level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY			
HealthIndia Insurance TPA Services Pvt Ltd	022	01/Sep/23	30/Sep/26			
b. Number of policies and lives serviced in respect of which public disclosure is made:						
Description	Individual	Group	Government	Total		
No of policies serviced	-	106		106		
No of lives serviced	-	44,086		44,086		
c. Geographical Area of services Rendered in respect of which public disclosure is made:						
Sr. No.	Name of State	Name of District				
1	Maharashtra	Mumbai Suburban				
2	Maharashtra	Mumbai City				
3	Gujarat	Ahmedabad				
4	Karnataka	Bangalore				
5	Tamil Nadu	Chennai				
6	Kerala	Ernakulam				
7	DELHI	DELHI				
8	Andhra Pradesh	Hyderabad				
9	West Bengal	Kolkata				
10	Maharashtra	Kolhapur				
11	Uttar Pradesh	Lucknow				
12	Karnataka	Dakshina Kannada				
13	Maharashtra	Nagpur				
14	Maharashtra	Pune				
15	Gujarat	Surat				
16	Maharashtra	Solapur				
17	Tamil Nadu	Madurai				
18	Rajasthan	Jipur				
19	Maharashtra	Nashik				
20	Gujarat	Vadodara				
21	Maharashtra	Aurangabad				
22	Bihar	Patna				
23	Bhadrach Pradesh	Bhadrach				
24	Madhya Pradesh	Indore				
25	Chhattisgarh	Raipur				
26	Odisha	Sundargarh				
27	Gujarat	Rajkot				
28	Chandigarh	Chandigarh				
29	Maharashtra	Satara				
d. Data of number of claims processed:						
	i. Outstanding number of claims at the beginning of the year			189		
	ii. Number of claims received during the year			3630		
	iii. Number of claims paid during the year (specify % also in brackets)			3520 (98%)		
	iv. Number of claims repudiated during the year (specify % also in brackets)			56 (2%)		
	v. Number of claims outstanding at the end of the year			47		
* (ref. table# (d.iii). Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)						
* (ref. table# (d.iv). Rejection Ratio Calculated - Rejected/Rejected-Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)						
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):						
Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 Hour	0.0%	0.0%	95.0%	93.0%	
2	Within 1-2 Hours	0.0%	0.0%	5.0%	7.0%	
3	Within 2-6 Hours	0.0%	0.0%	0.0%	0.0%	
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%	
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%	
6	>24 Hours	0.0%	0.0%	0.0%	0.0%	
	Total	0.00%	0.00%	100.00%	100.00%	
*percentage to be calculated on total of respective column						
** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)						
*** Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA						
f. Turn Around Time (TAT) in respect 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 (%)
Within 1 Month	0	0.00%	3547	99.2%	0	3547
Between 1-3 Months	0	0.00%	22	0.6%	0	22
Between 3-6 Months	0	0.00%	7	0.2%	0	7
More than 6 Months	0	0.00%	0	0.0%	0	0
Total	0	0%	3576	100%	0	3576
*Percentage shall be calculated on total of respective column						
g. Data of grievances received against the TPA:						
Sr. No.	Description	No. of Grievances				
1	Grievances outstanding at the beginning of year	0				
2	Grievances received during the year	1				
3	Grievances resolved during the year	1				
4	Grievances outstanding at the end of the year	0				

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March, 2024									
a. Specify whether In – house Claim settlement or Services rendered by TPA:									
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY			
MDIndia Health Insurance TPA Pvt. Ltd.		005		10/Aug/21		09/Aug/24			
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government		Total	
No of policies serviced		-		25		-		25	
No of lives serviced		-		6,858		-		6,858	
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Delhi		South Delhi					
2		Delhi		South West Delhi					
3		Gujarat		Ahmedabad					
4		Gujarat		Rajkot					
5		Haryana		Gurgaon					
6		Karnataka		Bangalore					
7		Maharashtra		Aurangabad					
8		Maharashtra		Mumbai					
9		Maharashtra		Nashik					
10		Maharashtra		Pune					
11		Maharashtra		Thane					
12		Punjab		Rupnagar					
13		Tamil Nadu		Chennai					
14		Telangana		Hyderabad					
15		Uttar Pradesh		Gautam Buddha Nagar					
16		Uttar Pradesh		Ghaziabad					
17		Uttar Pradesh		Noida					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year						136			
ii. Number of claims received during the year						1912			
iii. Number of claims paid during the year (specify % also in brackets)						1746 (94%)			
iv. Number of claims repudiated during the year (specify % also in brackets)						106 (6%)			
v. Number of claims outstanding at the end of the year						32			
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled+Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected+Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
								TAT for discharge***	
1		Within <1 Hour		0.0%		0.0%		95.7%	
2		Within 1-2 Hours		0.0%		0.0%		4.3%	
3		Within 2-6 Hours		0.0%		0.0%		0.0%	
4		Within 6-12 Hours		0.0%		0.0%		0.0%	
5		Within 12-24 Hours		0.0%		0.0%		0.0%	
6		>24 Hours		0.0%		0.0%		0.0%	
Total				0.00%		0.00%		100.00%	
*Percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.									
f. Turn Around Time (TAT) in respect 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 (%)	
Within 1 Month		0		0.00%		1831		98.9%	
Between 1-3 Months		0		0.00%		18		1.0%	
Between 3-6 Months		0		0.00%		1		0.1%	
More than 6 Months		0		0.00%		2		0.1%	
Total		0		0%		1852		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March, 2024									
a. Specify whether In – house Claim settlement or Services rendered by TPA:									
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY			
Paramount Health Services & Insurance TPA		006		23/Apr/21		22/Apr/24			
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government		Total	
No of policies serviced		-		267				267	
No of lives serviced		-		1,65,101				1,65,101	
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Gujarat		Ahmedabad					
2		Karnataka		Bangalore					
3		Punjab		Chandigarh					
4		Telangana		Hyderabad					
5		West Bengal		Kolkata					
6		Maharashtra		Pune					
7		Maharashtra		Mumbai					
8		Delhi		New Delhi					
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year				555			
ii.		Number of claims received during the year				7334			
iii.		Number of claims paid during the year (specify % also in brackets)				6409 (95%)			
iv.		Number of claims repudiated during the year (specify % also in brackets)				304 (5%)			
v.		Number of claims outstanding at the end of the year				234			
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected-Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth** TAT for discharge***	
1		Within <1 Hour		0.0%		0.0%		77.5% 59.5%	
2		Within 1-2 Hours		0.0%		0.0%		19.5% 35.3%	
3		Within 2-6 Hours		0.0%		0.0%		2.5% 5.2%	
4		Within 6-12 Hours		0.0%		0.0%		0.2% 0.3%	
5		Within 12-24 Hours		0.0%		0.0%		0.3% 0.1%	
6		>24 Hours		0.0%		0.0%		0.1% 0.0%	
Total				0.00%		0.00%		100.00% 100.00%	
*Percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
***Reckoned as Final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to reckon 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		0 0.00%		6606 98.4%		0 0		6606 98.4%	
Between 1-3 Months		0 0.00%		91 1.4%		0 0		91 1.4%	
Between 3-6 Months		0 0.00%		7 0.1%		0 0		7 0.1%	
More than 6 Months		0 0.00%		9 0.1%		0 0		9 0.1%	
Total		0 0%		6713 100%		0 0		6713 100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March, 2024									
a. Specify whether In – house Claim settlement or Services rendered by TPA:									
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY			
Raksha Health Insurance TPA Pvt Ltd.		015		15/Apr/21		14/Apr/24			
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government		Total	
No of policies serviced		-		2		-		2	
No of lives serviced		-		193		-		193	
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Tamil Nadu		Tiruvallur					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year								19	
ii. Number of claims received during the year								215	
iii. Number of claims paid during the year (specify % also in brackets)						202 (95%)			
iv. Number of claims repudiated during the year (specify % also in brackets)						10 (5%)			
v. Number of claims outstanding at the end of the year								2	
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected-Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.0%		96.2%		95.2%	
2		Within 1-2 Hours		0.0%		0.0%		2.9%	
3		Within 2-4 Hours		0.0%		0.0%		1.5%	
4		Within 6-12 Hours		0.0%		0.0%		0.8%	
5		Within 12-24 Hours		0.0%		0.0%		0.0%	
6		>24 Hours		0.0%		0.0%		0.0%	
Total				0.00%		0.00%		100.00%	
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		percentage (%)		No. of claims		percentage (%)	
Within 1 Month		0		0.00%		205		96.7%	
Between 1-3 Months		0		0.00%		6		2.8%	
Between 3-6 Months		0		0.00%		1		0.5%	
More than 6 Months		0		0.00%		0		0.0%	
Total		0		0%		212		100%	
*percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES													
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)													
For the Year ending: 31st March, 2024													
a. Specify whether In-house Claim settlement or Services rendered by TPA:													
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY							
VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR		D16		25/Nov/21		24/Nov/24							
b. Number of policies and lives serviced in respect of which public disclosure is made:													
Description		Individual		Group		Government		Total					
No of policies serviced		-		32				32					
No of lives serviced		-		14,372				14,372					
c. Geographical Area of services Rendered in respect of which public disclosure is made:													
Sr. No.		Name of State			Name of District								
1		Delhi			Delhi								
2		Delhi			Gurgaon								
3		Gujarat			Ahmedabad								
4		Maharashtra			Mumbai								
5		Telangana			Hyderabad								
d. Data of number of claims processed:													
i. Outstanding number of claims at the beginning of the year								146					
ii. Number of claims received during the year								1417					
iii. Number of claims paid during the year (specify % also in brackets)								1261 (91%)					
iv. Number of claims repudiated during the year (specify % also in brackets)								128 (9%)					
v. Number of claims outstanding at the end of the year								53					
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)													
* (ref. table# (d.ii): Rejection Ratio Calculated - Rejected/Rejected+Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)													
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):													
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)							
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.0%		0.0%		97.0%		99.0%			
2		Within 1-2 Hours		0.0%		0.0%		1.0%		0.0%			
3		Within 2-6 Hours		0.0%		0.0%		2.0%		1.0%			
4		Within 6-12 Hours		0.0%		0.0%		0.0%		0.0%			
5		Within 12-24 Hours		0.0%		0.0%		0.0%		0.0%			
6		>24 Hours		0.0%		0.0%		0.0%		0.0%			
Total				0.00%		0.00%		100.00%		100.00%			
**percentage to be calculated on total of respective column													
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)													
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.													
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:													
Description (to 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 (%)	
Within 1 Month		0		0.00%		1368		98.5%		0		0	
Between 1-3 Months		0		0.00%		13		0.9%		0		0	
Between 3-6 Months		0		0.00%		5		0.4%		0		0	
More than 6 Months		0		0.00%		3		0.2%		0		0	
Total		0		0%		1389		100%		0		0	
*Percentage shall be calculated on total of respective column													
g. Data of grievances received against the TPA:													
Sr. No.		Description		No. 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									

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March, 2024									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY			
Volo Health Insurance TPA Pvt Ltd		018		08/Aug/22		07/Aug/25			
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government		Total	
No of policies serviced		-		89		89		89	
No of lives serviced		-		19,930		19,930		19,930	
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Delhi		Delhi					
2		Karnataka		Bangalore					
3		Maharashtra		Mumbai					
4		Maharashtra		Pune					
5		Tamil Nadu		Chennai					
6		Telangana		Hyderabad					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				22					
ii. Number of claims received during the year				1524					
iii. Number of claims paid during the year (specify % also in brackets)				1206 (92%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				111 (8%)					
v. Number of claims outstanding at the end of the year				153					
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled+Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected+Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.0%		94.5%		93.5%	
2		Within 1-2 Hours		0.0%		4.0%		4.8%	
3		Within 2-6 Hours		0.0%		1.5%		1.7%	
4		Within 6-12 Hours		0.0%		0.0%		0.0%	
5		Within 12-24 Hours		0.0%		0.0%		0.0%	
6		>24 Hours		0.0%		0.0%		0.0%	
Total				0.0%		100.0%		100.0%	
**percentage to be calculated on total of respective column									
***Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.									
f. Turn Around Time (TAT) in respect 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 (%)	
Within 1 Month		0		0.00%		1168		88.7%	
Between 1-3 Months		0		0.00%		125		9.5%	
Between 3-6 Months		0		0.00%		22		1.7%	
More than 6 Months		0		0.00%		2		0.2%	
Total		0		0%		1317		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES											
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)											
For the Year ending: 31st March, 2024											
a. Specify whether In-house Claim settlement or Services rendered by TPA:											
Name of TPA		Service level Agreement number/Licence Number		FromDD/MM/YYYY		ToDD/MM/YYYY					
SAFEMAY INSURANCE TPA		026		07/Nov/22		06/Nov/25					
b. Number of policies and lives serviced in respect of which public disclosure is made:											
Description		Individual		Group		Government		Total			
No of policies serviced		-		10		-		10			
No of lives serviced		-		1,581		-		1,581			
c. Geographical Area of services Rendered in respect of which public disclosure is made:											
Sr. No.		Name of State			Name of District						
1		Delhi			Delhi						
2		Haryana			Surigao						
3		Kashmir			Jodhpur						
4		Telangana			Hyderabad						
5		West Bengal			Howrah						
6		Karnataka			Coimbatore, Kanyakumari						
7		West Bengal			Kolkata						
d. Data of number of claims processed:											
i. Outstanding number of claims at the beginning of the year		0									
ii. Number of claims received during the year		40									
iii. Number of claims paid during the year (specify % also in brackets)		34 (85%)									
iv. Number of claims repudiated during the year (specify % also in brackets)		1 (3%)									
v. Number of claims outstanding at the end of the year		2									
* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)											
* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected-Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)											
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):											
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)					
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**		TAT for discharge***	
1		Within 1-3 Hours		0.0%		0.0%		100.0%		100.0%	
2		Within 1-2 Hours		0.0%		0.0%		0.0%		0.0%	
3		Within 2-6 Hours		0.0%		0.0%		0.0%		0.0%	
4		Within 6-12 Hours		0.0%		0.0%		0.0%		0.0%	
5		Within 12-24 Hours		0.0%		0.0%		0.0%		0.0%	
6		>24 Hours		0.0%		0.0%		0.0%		0.0%	
Total				0.0%		0.0%		100.0%		100.0%	
*percentage to be calculated on total of respective column											
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)											
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA											
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:											
Description (to 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		0 0.00%		22 62.9%		0 0		22 62.9%			
Between 1-3 Months		0 0.00%		11 31.4%		0 0		11 31.4%			
Between 3-6 Months		0 0.00%		2 5.7%		0 0		2 5.7%			
More than 6 Months		0 0.00%		0 0.0%		0 0		0 0.0%			
Total		0 0%		35 100%		0 0		35 100%			
*Percentage shall be calculated on total of respective column											
g. Data of grievances received against the TPA:											
Sr. No.		Description			No. 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						

PERIODIC DISCLOSURES					
III - 4a DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)					
For the Year ending: 31st March, 2024					
a. Specify whether In-house Claim settlement or Services rendered by TPA:					
Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY		
Inhouse	999	NA	NA		
b. Number of policies and lives serviced in respect of which public disclosure is made:					
Description	Individual	Group	Government	Total	
No of policies serviced		36,597	1,866	-	38,463
No of lives serviced		39,487	29,77,138	-	30,16,625
c. Geographical Area of services Rendered in respect of which public disclosure is made:					
Sr. No.	Name of State	Name of District			
1	Andaman Nicobar	Nicobar			
2	Andaman Nicobar	North Middle Andaman			
3	Andaman Nicobar	South Andaman			
4	Andhra Pradesh	Anantapur			
5	Andhra Pradesh	Chittoor			
6	Andhra Pradesh	East Godavari			
7	Andhra Pradesh	Atluri Sitarama Raju			
8	Andhra Pradesh	Anakapalli			
9	Andhra Pradesh	Anamavra			
10	Andhra Pradesh	Baapala			
11	Andhra Pradesh	Eluru			
12	Andhra Pradesh	Guntur			
13	Andhra Pradesh	Kadapa			
14	Andhra Pradesh	Kakinada			
15	Andhra Pradesh	Konasam			
16	Andhra Pradesh	Krishna			
17	Andhra Pradesh	Kurumoli			
18	Andhra Pradesh	Manyam			
19	Andhra Pradesh	N T Rama Rao			
20	Andhra Pradesh	Nandyal			
21	Andhra Pradesh	Nellore			
22	Andhra Pradesh	Palnadu			
23	Andhra Pradesh	Prakasam			
24	Andhra Pradesh	Sri Balaji			
25	Andhra Pradesh	Sri Satya Sai			
26	Andhra Pradesh	Srikakulam			
27	Andhra Pradesh	Vishakhapatnam			
28	Andhra Pradesh	Visakhapatnam			
29	Andhra Pradesh	West Godavari			
30	Arunachal Pradesh	Anjaw			
31	Arunachal Pradesh	Changlang			
32	Arunachal Pradesh	Dibang Valley			
33	Arunachal Pradesh	East Kameng			
34	Arunachal Pradesh	East Siang			
35	Arunachal Pradesh	Kamle			
36	Arunachal Pradesh	Kra Dadi			
37	Arunachal Pradesh	Korung Komey			
38	Arunachal Pradesh	Lepa Rada			
39	Arunachal Pradesh	Lohit			
40	Arunachal Pradesh	Lomding			
41	Arunachal Pradesh	Lower Dibang Valley			
42	Arunachal Pradesh	Lower Siang			
43	Arunachal Pradesh	Lower Subansiri			
44	Arunachal Pradesh	Namsai			
45	Arunachal Pradesh	Pakke Kessang			
46	Arunachal Pradesh	Papum Pare			
47	Arunachal Pradesh	Shi Yomi			
48	Arunachal Pradesh	Siang			
49	Arunachal Pradesh	Tawang			
50	Arunachal Pradesh	Tirap			
51	Arunachal Pradesh	Upper Siang			
52	Arunachal Pradesh	Upper Subansiri			
53	Arunachal Pradesh	West Kameng			
54	Arunachal Pradesh	West Siang			
55	Assam	Bajali			
56	Assam	Baksa			
57	Assam	Bardola			
58	Assam	Biswanath			
59	Assam	Bongaigaon			
60	Assam	Cachar			
61	Assam	Charaideo			
62	Assam	Chirang			
63	Assam	Darrang			
64	Assam	Dhemaji			
65	Assam	Dhubri			
66	Assam	Dibrugarh			
67	Assam	Dima Hasao			
68	Assam	Goalpara			
69	Assam	Goalghat			
70	Assam	Hakajandi			
71	Assam	Hojai			
72	Assam	Jorhat			
73	Assam	Kamrup			
74	Assam	Kamrup Metropolitan			
75	Assam	Karbi Anglong			
76	Assam	Karimgani			
77	Assam	Kokrajhar			
78	Assam	Lakhimpur			
79	Assam	Majuli			
80	Assam	Morigaon			
81	Assam	Nasrain			
82	Assam	Nalbari			
83	Assam	Sivasagar			
84	Assam	Somitpur			
85	Assam	South Salmara-Mankachar			
86	Assam	Tinsukia			
87	Assam	Lidipuri			
88	Assam	West Karbi Anglong			
89	Bihar	Araria			
90	Bihar	Arwal			
91	Bihar	Aurangabad			
92	Bihar	Banka			
93	Bihar	Begusarai			
94	Bihar	Bhagalpur			
95	Bihar	Bhojpur			
96	Bihar	Buxar			
97	Bihar	Darbhanga			
98	Bihar	East Champaran			
99	Bihar	Gaya			
100	Bihar	Gopalganj			
101	Bihar	Jamui			
102	Bihar	Jehanabad			
103	Bihar	Kaimur			
104	Bihar	Katihar			

105	Bihar	Khaerola					
106	Bihar	Kishanganj					
107	Bihar	Lakhisarai					
108	Bihar	Madhepura					
109	Bihar	Madhubani					
110	Bihar	Munger					
111	Bihar	Muzaffarpur					
112	Bihar	Nalanda					
113	Bihar	Nawada					
114	Bihar	Patna					
115	Bihar	Purnia					
116	Bihar	Rohas					
117	Bihar	Saharsa					
118	Bihar	Samastipur					
119	Bihar	Saran					
120	Bihar	Sheikhpura					
121	Bihar	Sheohar					
122	Bihar	Sitamarhi					
123	Bihar	Siwan					
124	Bihar	Susunia					
125	Bihar	Vaishali					
126	Bihar	West Champaran					
127	Chhattisgarh	Chandigarh					
128	Chhattisgarh	Balod					
129	Chhattisgarh	Baloda Bazar					
130	Chhattisgarh	Bairampur					
131	Chhattisgarh	Bastar					
132	Chhattisgarh	Bemetara					
133	Chhattisgarh	Bijapur					
134	Chhattisgarh	Bilaspur					
135	Chhattisgarh	Dantewada					
136	Chhattisgarh	Dhamtari					
137	Chhattisgarh	Durg					
138	Chhattisgarh	Garhshabd					
139	Chhattisgarh	Gaurela-Pendra-Marwahi					
140	Chhattisgarh	Jangir-Champa					
141	Chhattisgarh	Jashpur					
142	Chhattisgarh	Kabirdham					
143	Chhattisgarh	Kanker					
144	Chhattisgarh	Kondagaon					
145	Chhattisgarh	Korba					
146	Chhattisgarh	Koriya					
147	Chhattisgarh	Mahasamund					
148	Chhattisgarh	Mahendragarh					
149	Chhattisgarh	Mohla-Mampur					
150	Chhattisgarh	Mungeli					
151	Chhattisgarh	Narayanpur					
152	Chhattisgarh	Raigarh					
153	Chhattisgarh	Raipur					
154	Chhattisgarh	Rajnandgaon					
155	Chhattisgarh	Sakti					
156	Chhattisgarh	Sarangarh-Bilagarh					
157	Chhattisgarh	Sukma					
158	Chhattisgarh	Surgapur					
159	Chhattisgarh	Surguja					
160	Dadra Nagar Haveli and Daman and Diu	Dadra and Nagar Haveli					
161	Dadra Nagar Haveli and Daman and Diu	Daman					
162	Dadra Nagar Haveli and Daman and Diu	Diu					
163	Delhi	Central Delhi					
164	Delhi	East Delhi					
165	Delhi	New Delhi					
166	Delhi	North Delhi					
167	Delhi	North East Delhi					
168	Delhi	North West Delhi					
169	Delhi	Shahdara					
170	Delhi	South Delhi					
171	Delhi	South East Delhi					
172	Delhi	South West Delhi					
173	Delhi	West Delhi					
174	Goa	North Goa					
175	Goa	South Goa					
176	Gujarat	Ahmedabad					
177	Gujarat	Amreli					
178	Gujarat	Anand					
179	Gujarat	Aravalli					
180	Gujarat	Banaskantha					
181	Gujarat	Bharuch					
182	Gujarat	Bhavnagar					
183	Gujarat	Botad					
184	Gujarat	Chhota Udaipur					
185	Gujarat	Dahod					
186	Gujarat	Dang					
187	Gujarat	Devbhoomi Dwarka					
188	Gujarat	Gandhinagar					
189	Gujarat	Gir-Somnath					
190	Gujarat	Jamnagar					
191	Gujarat	Junagadh					
192	Gujarat	Kheda					
193	Gujarat	Kutch					
194	Gujarat	Mahisagar					
195	Gujarat	Mehsana					
196	Gujarat	Morbi					
197	Gujarat	Narmada					
198	Gujarat	Nasir					
199	Gujarat	Panchmahal					
200	Gujarat	Patan					
201	Gujarat	Porbandar					
202	Gujarat	Rajkot					
203	Gujarat	Sabarkantha					
204	Gujarat	Surat					
205	Gujarat	Surendranagar					
206	Gujarat	Tapi					
207	Gujarat	Vadodara					
208	Gujarat	Valad					
209	Haryana	Ambala					
210	Haryana	Bhiwani					
211	Haryana	Charkhi Dabri					
212	Haryana	Ferozabad					
213	Haryana	Fatehabad					
214	Haryana	Gurgaon					
215	Haryana	Hisar					
216	Haryana	Jhajar					
217	Haryana	Jind					
218	Haryana	Karnal					
219	Haryana	Khamur					
220	Haryana	Kurukshetra					
221	Haryana	Mahendragarh					
222	Haryana	Mewat					
223	Haryana	Palwal					
224	Haryana	Panchkula					
225	Haryana	Panipat					

226	Haryana	Rewari					
227	Haryana	Rohtak					
228	Haryana	Sirsa					
229	Haryana	Sonapat					
230	Haryana	Yamunanagar					
231	Himachal Pradesh	Bilaspur					
232	Himachal Pradesh	Chamba					
233	Himachal Pradesh	Hamirpur					
234	Himachal Pradesh	Kangra					
235	Himachal Pradesh	Kinnaur					
236	Himachal Pradesh	Kullu					
237	Himachal Pradesh	Lahaul Spiti					
238	Himachal Pradesh	Mandi					
239	Himachal Pradesh	Shimla					
240	Himachal Pradesh	Sirmaur					
241	Himachal Pradesh	Solan					
242	Himachal Pradesh	Una					
243	Jammu Kashmir	Anantnag					
244	Jammu Kashmir	Bandipora					
245	Jammu Kashmir	Baramulla					
246	Jammu Kashmir	Budgam					
247	Jammu Kashmir	Doda					
248	Jammu Kashmir	Ganderbal					
249	Jammu Kashmir	Jammu					
250	Jammu Kashmir	Kathua					
251	Jammu Kashmir	Kaithwar					
252	Jammu Kashmir	Kulgam					
253	Jammu Kashmir	Kupwara					
254	Jammu Kashmir	Poonch					
255	Jammu Kashmir	Pulwama					
256	Jammu Kashmir	Rajouri					
257	Jammu Kashmir	Ramban					
258	Jammu Kashmir	Reasi					
259	Jammu Kashmir	Samba					
260	Jammu Kashmir	Shopian					
261	Jammu Kashmir	Srinagar					
262	Jammu Kashmir	Udhampur					
263	Jharkhand	Bokaro					
264	Jharkhand	Chatra					
265	Jharkhand	Dumkai					
266	Jharkhand	Dhanbad					
267	Jharkhand	Dumka					
268	Jharkhand	East Singhbhum					
269	Jharkhand	Gausha					
270	Jharkhand	Girdih					
271	Jharkhand	Godda					
272	Jharkhand	Gumla					
273	Jharkhand	Hazaribagh					
274	Jharkhand	Jamtara					
275	Jharkhand	Khunti					
276	Jharkhand	Koderma					
277	Jharkhand	Latehar					
278	Jharkhand	Lohardaga					
279	Jharkhand	Paour					
280	Jharkhand	Palamu					
281	Jharkhand	Rangarh					
282	Jharkhand	Ranchi					
283	Jharkhand	Sahebganj					
284	Jharkhand	Seraikela Kharsawan					
285	Jharkhand	Simdega					
286	Jharkhand	West Singhbhum					
287	Karnataka	Bagalgot					
288	Karnataka	Bangalore Rural					
289	Karnataka	Bangalore Urban					
290	Karnataka	Belgaum					
291	Karnataka	Belary					
292	Karnataka	Bidar					
293	Karnataka	Chamarajanagar					
294	Karnataka	Chikkaballapur					
295	Karnataka	Chikmagalur					
296	Karnataka	Chiturg					
297	Karnataka	Dakshina Kannada					
298	Karnataka	Davanagere					
299	Karnataka	Dharwad					
300	Karnataka	Gadag					
301	Karnataka	Gulbarga					
302	Karnataka	Hassan					
303	Karnataka	Haveri					
304	Karnataka	Kodagu					
305	Karnataka	Kolar					
306	Karnataka	Koppal					
307	Karnataka	Mandya					
308	Karnataka	Mysore					
309	Karnataka	Rachur					
310	Karnataka	Ramanagara					
311	Karnataka	Shimoga					
312	Karnataka	Tumkur					
313	Karnataka	Udupi					
314	Karnataka	Uttara Kannada					
315	Karnataka	Vijayanagara					
316	Karnataka	Vijayapura					
317	Karnataka	Yadri					
318	Kerala	Mappuzha					
319	Kerala	Ernakulam					
320	Kerala	Idukki					
321	Kerala	Kannur					
322	Kerala	Kasaragod					
323	Kerala	Kollam					
324	Kerala	Kottayam					
325	Kerala	Kozhikode					
326	Kerala	Malappuram					
327	Kerala	Palakkad					
328	Kerala	Pathanamthitta					
329	Kerala	Thiruvananthapuram					
330	Kerala	Thiruv					
331	Kerala	Wayanad					
332	Ladakh	Kargil					
333	Ladakh	Leh					
334	Lakshadweep	Lakshadweep					
335	Madhya Pradesh	Agar Malwa					
336	Madhya Pradesh	Alajpur					
337	Madhya Pradesh	Anuppur					
338	Madhya Pradesh	Ashoknagar					
339	Madhya Pradesh	Balaghat					
340	Madhya Pradesh	Barwani					
341	Madhya Pradesh	Betul					
342	Madhya Pradesh	Bhind					
343	Madhya Pradesh	Bhopal					
344	Madhya Pradesh	Burhanpur					
345	Madhya Pradesh	Chachaura					
346	Madhya Pradesh	Chhatargpur					

347	Madhya Pradesh	Chhindwara
348	Madhya Pradesh	Damoh
349	Madhya Pradesh	Datia
350	Madhya Pradesh	Dewas
351	Madhya Pradesh	Dhar
352	Madhya Pradesh	Dindori
353	Madhya Pradesh	Guna
354	Madhya Pradesh	Gwalior
355	Madhya Pradesh	Harda
356	Madhya Pradesh	Hoshangabad
357	Madhya Pradesh	Indore
358	Madhya Pradesh	Jabalpur
359	Madhya Pradesh	Jhabua
360	Madhya Pradesh	Katni
361	Madhya Pradesh	Khandwa
362	Madhya Pradesh	Kharagone
363	Madhya Pradesh	Maharajpuri
364	Madhya Pradesh	Mandla
365	Madhya Pradesh	Mandsaur
366	Madhya Pradesh	Morera
367	Madhya Pradesh	Nagda
368	Madhya Pradesh	Narsinghpur
369	Madhya Pradesh	Neemuch
370	Madhya Pradesh	Niwari
371	Madhya Pradesh	Panna
372	Madhya Pradesh	Raisen
373	Madhya Pradesh	Raigarh
374	Madhya Pradesh	Raichur
375	Madhya Pradesh	Rewa
376	Madhya Pradesh	Sagar
377	Madhya Pradesh	Satna
378	Madhya Pradesh	Sehore
379	Madhya Pradesh	Seoni
380	Madhya Pradesh	Shahdol
381	Madhya Pradesh	Shajapur
382	Madhya Pradesh	Sheopur
383	Madhya Pradesh	Shivpuri
384	Madhya Pradesh	Sidhi
385	Madhya Pradesh	Singrauli
386	Madhya Pradesh	Tikamgarh
387	Madhya Pradesh	Ujjain
388	Madhya Pradesh	Umaria
389	Madhya Pradesh	Vidisha
390	Maharashtra	Ahmednagar
391	Maharashtra	Akola
392	Maharashtra	Amravati
393	Maharashtra	Aurangabad
394	Maharashtra	Beed
395	Maharashtra	Bhandara
396	Maharashtra	Buldhana
397	Maharashtra	Chandrapur
398	Maharashtra	Dhule
399	Maharashtra	Gadchiroli
400	Maharashtra	Gondia
401	Maharashtra	Hingoli
402	Maharashtra	Jalgaon
403	Maharashtra	Jalna
404	Maharashtra	Kolhapur
405	Maharashtra	Latur
406	Maharashtra	Mumbai City
407	Maharashtra	Mumbai Suburban
408	Maharashtra	Nagpur
409	Maharashtra	Nanded
410	Maharashtra	Nandurbar
411	Maharashtra	Nashik
412	Maharashtra	Osmanabad
413	Maharashtra	Palghar
414	Maharashtra	Parbhani
415	Maharashtra	Pune
416	Maharashtra	Rajgad
417	Maharashtra	Ratnagiri
418	Maharashtra	Sangli
419	Maharashtra	Satara
420	Maharashtra	Sindhudurg
421	Maharashtra	Solapur
422	Maharashtra	Thane
423	Maharashtra	Wardha
424	Maharashtra	Washim
425	Maharashtra	Yavatmal
426	Manipur	Bishnupur
427	Manipur	Chandel
428	Manipur	Churachandpur
429	Manipur	Imphal East
430	Manipur	Imphal West
431	Manipur	Jiribam
432	Manipur	Kakching
433	Manipur	Kamjong
434	Manipur	Kamohli
435	Manipur	Noney
436	Manipur	Pharezwai
437	Manipur	Senapati
438	Manipur	Tamenglong
439	Manipur	Tengnoupal
440	Manipur	Thoubai
441	Manipur	Ukhrul
442	Meghalaya	East Garo Hills
443	Meghalaya	East Jaintia Hills
444	Meghalaya	East Khasi Hills
445	Meghalaya	West Garo Hills
446	Meghalaya	West Jaintia Hills
447	Meghalaya	West Khasi Hills
448	Meghalaya	South Garo Hills
449	Meghalaya	South West Garo Hills
450	Meghalaya	South West Khasi Hills
451	Meghalaya	West Garo Hills
452	Meghalaya	West Jaintia Hills
453	Meghalaya	West Khasi Hills
454	Mizoram	Aizawl
455	Mizoram	Changmai
456	Mizoram	Hnahthial
457	Mizoram	Khawzawl
458	Mizoram	Kolasib
459	Mizoram	Lawngtlai
460	Mizoram	Lunglei
461	Mizoram	Mamit
462	Mizoram	Saitai
463	Mizoram	Saitual
464	Mizoram	Seitling
465	Nagaland	Chumukedima
466	Nagaland	Dimapur
467	Nagaland	Kiphire

468	Nagaland	Kohima					
469	Nagaland	Longleng					
470	Nagaland	Mokokchung					
471	Nagaland	Mon					
472	Nagaland	Nisland					
473	Nagaland	Notak					
474	Nagaland	Peren					
475	Nagaland	Phek					
476	Nagaland	Tamenglyu					
477	Nagaland	Tuensang					
478	Nagaland	Wokha					
479	Nagaland	Zunheboto					
480	Odisha	Angul					
481	Odisha	Balangir					
482	Odisha	Balasore					
483	Odisha	Bargarh					
484	Odisha	Bhadrak					
485	Odisha	Boudh					
486	Odisha	Cuttack					
487	Odisha	Debagarh					
488	Odisha	Dhenkanal					
489	Odisha	Gajapati					
490	Odisha	Ganjam					
491	Odisha	Jagatsinghpur					
492	Odisha	Jajpur					
493	Odisha	Jharsuguda					
494	Odisha	Kalahandi					
495	Odisha	Kandhamal					
496	Odisha	Kendrapara					
497	Odisha	Kendujhar					
498	Odisha	Khordha					
499	Odisha	Koraput					
500	Odisha	Malkangiri					
501	Odisha	Mayurbhanj					
502	Odisha	Nabarangpur					
503	Odisha	Nawasari					
504	Odisha	Nuapada					
505	Odisha	Puri					
506	Odisha	Ravagada					
507	Odisha	Sambalpur					
508	Odisha	Subarnapur					
509	Odisha	Sundergarh					
510	Odisha	Karakal					
511	Puducherry	Mahe					
512	Puducherry	Puducherry					
513	Puducherry	Yanam					
514	Punjab	Amritsar					
515	Punjab	Barnala					
516	Punjab	Bathinda					
517	Punjab	Ferozpur					
518	Punjab	Fazilka					
519	Punjab	Fazilka					
520	Punjab	Ferozpur					
521	Punjab	Gurdaspur					
522	Punjab	Hoshiarpur					
523	Punjab	Jalandhar					
524	Punjab	Kapurthala					
525	Punjab	Ludhiana					
526	Punjab	Malerkotla					
527	Punjab	Mansa					
528	Punjab	Moga					
529	Punjab	Mohali					
530	Punjab	Muktsar					
531	Punjab	Pathankot					
532	Punjab	Patiala					
533	Punjab	Rupnagar					
534	Punjab	Sangrur					
535	Punjab	Shaheed Bhagat Singh Nagar					
536	Punjab	Tarn Taran					
537	Rajasthan	Alwar					
538	Rajasthan	Alwar					
539	Rajasthan	Banswara					
540	Rajasthan	Baran					
541	Rajasthan	Barmer					
542	Rajasthan	Bharatpur					
543	Rajasthan	Bhilwara					
544	Rajasthan	Bikaner					
545	Rajasthan	Bundi					
546	Rajasthan	Chittorgarh					
547	Rajasthan	Churu					
548	Rajasthan	Dausa					
549	Rajasthan	Dholpur					
550	Rajasthan	Dungarpur					
551	Rajasthan	Hanumangarh					
552	Rajasthan	Jaisalmer					
553	Rajasthan	Jaisalmer					
554	Rajasthan	Jalore					
555	Rajasthan	Jhansi					
556	Rajasthan	Jhunjhunu					
557	Rajasthan	Jodhpur					
558	Rajasthan	Kanoli					
559	Rajasthan	Kota					
560	Rajasthan	Nagaur					
561	Rajasthan	Pal					
562	Rajasthan	Pratapgarh					
563	Rajasthan	Rajamand					
564	Rajasthan	Sawai Madhopur					
565	Rajasthan	Sikar					
566	Rajasthan	Sirohi					
567	Rajasthan	Sri Ganganagar					
568	Rajasthan	Tonk					
569	Rajasthan	Udaipur					
570	Sikkim	East Sikkim					
571	Sikkim	North Sikkim					
572	Sikkim	Paikang					
573	Sikkim	Soreng					
574	Sikkim	South Sikkim					
575	Sikkim	West Sikkim					
576	Tamil Nadu	Aryalur					
577	Tamil Nadu	Chengalpattu					
578	Tamil Nadu	Chennai					
579	Tamil Nadu	Coimbatore					
580	Tamil Nadu	Cuddalore					
581	Tamil Nadu	Dharmapuri					
582	Tamil Nadu	Dindigul					
583	Tamil Nadu	Erode					
584	Tamil Nadu	Kallakurichi					
585	Tamil Nadu	Kanchipuram					
586	Tamil Nadu	Kanyakumari					
587	Tamil Nadu	Karur					
588	Tamil Nadu	Krishnagiri					

589	Tamil Nadu	Madurai
590	Tamil Nadu	Mayiladuthurai
591	Tamil Nadu	Nagapattinam
592	Tamil Nadu	Namakkal
593	Tamil Nadu	Nellore
594	Tamil Nadu	Pennambur
595	Tamil Nadu	Pudukkottai
596	Tamil Nadu	Ramanathapuram
597	Tamil Nadu	Ranipet
598	Tamil Nadu	Salem
599	Tamil Nadu	Sivaganga
600	Tamil Nadu	Tenkasi
601	Tamil Nadu	Thanjavur
602	Tamil Nadu	Theni
603	Tamil Nadu	Thoothukudi
604	Tamil Nadu	Tiruchirappalli
605	Tamil Nadu	Tirunelveli
606	Tamil Nadu	Tirupattur
607	Tamil Nadu	Tiruppur
608	Tamil Nadu	Tiruvallur
609	Tamil Nadu	Tiruvannamalai
610	Tamil Nadu	Tiruvannamalai
611	Tamil Nadu	Tiruvannamalai
612	Tamil Nadu	Tiruvannamalai
613	Tamil Nadu	Tiruvannamalai
614	Telangana	Adilabad
615	Telangana	Bhadrachalam
616	Telangana	Hamankonda
617	Telangana	Hyderabad
618	Telangana	Jachal
619	Telangana	Jangsom
620	Telangana	Jayashankar
621	Telangana	Jangalamba
622	Telangana	Kanareddy
623	Telangana	Karimnagar
624	Telangana	Khammam
625	Telangana	Konarak Bheem
626	Telangana	Mahabubabad
627	Telangana	Mahabubnagar
628	Telangana	Manjurala
629	Telangana	Medak
630	Telangana	Medchal
631	Telangana	Meluguri
632	Telangana	Nazarkurnool
633	Telangana	Nakonda
634	Telangana	Narayanpet
635	Telangana	Nirmal
636	Telangana	Nizamabad
637	Telangana	Peddapalli
638	Telangana	Rajanna Sircilla
639	Telangana	Ranga Reddy
640	Telangana	Sangareddy
641	Telangana	Siddipet
642	Telangana	Suryapet
643	Telangana	Vikarabad
644	Telangana	Wanaparthy
645	Telangana	Warangal
646	Telangana	Yadadri Bhuvanagiri
647	Tripura	Dhalai
648	Tripura	Sonneti
649	Tripura	Khowai
650	Tripura	North Tripura
651	Tripura	Senahatla
652	Tripura	South Tripura
653	Tripura	Unakoti
654	Tripura	West Tripura
655	Uttar Pradesh	Agra
656	Uttar Pradesh	Aligarh
657	Uttar Pradesh	Ambedkar Nagar
658	Uttar Pradesh	Amethi
659	Uttar Pradesh	Amroha
660	Uttar Pradesh	Auraiya
661	Uttar Pradesh	Ayodhya
662	Uttar Pradesh	Azamgarh
663	Uttar Pradesh	Baghpat
664	Uttar Pradesh	Bahraich
665	Uttar Pradesh	Balla
666	Uttar Pradesh	Balrampur
667	Uttar Pradesh	Banda
668	Uttar Pradesh	Barabanki
669	Uttar Pradesh	Barilly
670	Uttar Pradesh	Basti
671	Uttar Pradesh	Bhadohi
672	Uttar Pradesh	Bijnor
673	Uttar Pradesh	Budhain
674	Uttar Pradesh	Bulandshahr
675	Uttar Pradesh	Chandauli
676	Uttar Pradesh	Chitrakoot
677	Uttar Pradesh	Deoria
678	Uttar Pradesh	Etah
679	Uttar Pradesh	Etawah
680	Uttar Pradesh	Farrukhabad
681	Uttar Pradesh	Fatehpur
682	Uttar Pradesh	Firozabad
683	Uttar Pradesh	Gautam Buddha Nagar
684	Uttar Pradesh	Ghaziabad
685	Uttar Pradesh	Ghazipur
686	Uttar Pradesh	Gonda
687	Uttar Pradesh	Gorakhpur
688	Uttar Pradesh	Hamirpur
689	Uttar Pradesh	Hapur
690	Uttar Pradesh	Hardi
691	Uttar Pradesh	Hathras
692	Uttar Pradesh	Jalaun
693	Uttar Pradesh	Jampur
694	Uttar Pradesh	Jhansi
695	Uttar Pradesh	Kannauj
696	Uttar Pradesh	Kanpur Dehat
697	Uttar Pradesh	Kanpur Nagar
698	Uttar Pradesh	Kasganj
699	Uttar Pradesh	Kaushambi
700	Uttar Pradesh	Kheri
701	Uttar Pradesh	Kushinagar
702	Uttar Pradesh	Lalitpur
703	Uttar Pradesh	Lucknow
704	Uttar Pradesh	Maharajganj
705	Uttar Pradesh	Mahoba
706	Uttar Pradesh	Mathura
707	Uttar Pradesh	Mau
708	Uttar Pradesh	Mau
709	Uttar Pradesh	Meerut

710	Uttar Pradesh	Mirzapur								
711	Uttar Pradesh	Moradabad								
712	Uttar Pradesh	Muzaffarnagar								
713	Uttar Pradesh	Pilibhit								
714	Uttar Pradesh	Pratapgarh								
715	Uttar Pradesh	Prayagraj								
716	Uttar Pradesh	Raebareilly								
717	Uttar Pradesh	Rampur								
718	Uttar Pradesh	Saharanpur								
719	Uttar Pradesh	Sambhal								
720	Uttar Pradesh	Sant Kabir Nagar								
721	Uttar Pradesh	Shahjahanpur								
722	Uttar Pradesh	Shamli								
723	Uttar Pradesh	Shravasti								
724	Uttar Pradesh	Sidharthnagar								
725	Uttar Pradesh	Sitapur								
726	Uttar Pradesh	Sonbhadra								
727	Uttar Pradesh	Sultanpur								
728	Uttar Pradesh	Unnao								
729	Uttar Pradesh	Varanasi								
730	Uttarakhand	Almora								
731	Uttarakhand	Bageshwar								
732	Uttarakhand	Chamoli								
733	Uttarakhand	Champurawat								
734	Uttarakhand	Dehradun								
735	Uttarakhand	Haridwar								
736	Uttarakhand	Nainital								
737	Uttarakhand	Pauri								
738	Uttarakhand	Pithoragarh								
739	Uttarakhand	Rudrapur								
740	Uttarakhand	Tehri								
741	Uttarakhand	Udham Singh Nagar								
742	Uttarakhand	Uttarkashi								
743	West Bengal	Alipurduar								
744	West Bengal	Bankura								
745	West Bengal	Birbhum								
746	West Bengal	Cooch Behar								
747	West Bengal	Dakshin Dinajpur								
748	West Bengal	Darjeeling								
749	West Bengal	Hooghly								
750	West Bengal	Howrah								
751	West Bengal	Jalpaiguri								
752	West Bengal	Jhargram								
753	West Bengal	Kalimpong								
754	West Bengal	Kolkata								
755	West Bengal	Malda								
756	West Bengal	Medinipur								
757	West Bengal	Nadia								
758	West Bengal	North 24 Parganas								
759	West Bengal	Paschim Bardhaman								
760	West Bengal	Paschim Medinipur								
761	West Bengal	Purba Bardhaman								
762	West Bengal	Purba Medinipur								
763	West Bengal	Purulia								
764	West Bengal	South 24 Parganas								
765	West Bengal	Uttar Dinajpur								
d.	Data of number of claims processed:									
	i.	Outstanding number of claims at the beginning of the year				284				
	ii.	Number of claims received during the year				125500				
	iii.	Number of claims paid during the year (specify % also in brackets)				118117 (98%)				
	iv.	Number of claims repudiated during the year (specify % also in brackets)				2405 (2%)				
	v.	Number of claims outstanding at the end of the year				897				
	* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
	* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected+Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)									
e.	Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
	Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)					
			TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***				
	1	Within <1 Hour	0.0%	0.0%	19.2%	11.0%				
	2	Within 1-2 Hours	0.0%	0.0%	12.7%	13.0%				
	3	Within 2-6 Hours	0.0%	0.0%	27.0%	30.4%				
	4	Within 6-12 Hours	0.0%	0.0%	18.3%	11.6%				
	5	Within 12-24 Hours	0.0%	0.0%	13.8%	8.7%				
	6	>24 hours	0.0%	0.0%	9.0%	24.6%				
	Total		0.0%	0.0%	100.00%	100.00%				
	**percentage to be calculated on total of respective column									
	***Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
	****Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f.	Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
	Description (to 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		77731	99.98%	42298	98.5%	0	0	120029	99.9%
	Between 1-3 Months		8	0.01%	393	0.9%	0	0	401	0.3%
	Between 3-6 Months		4	0.01%	43	0.1%	0	0	47	0.0%
	More than 6 Months		5	0.03%	40	0.1%	0	0	45	0.0%
	Total		77748	100%	42774	100%	0	0	120522	100%
	*Percentage shall be calculated on total of respective column									
g.	Data of grievances received against the TPA:									
	Sr. No.	Description	No. 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							