

February 06, 2025

Ref: NIVABUPA/EQ/2024-25/32

To,

**National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G

Bandra Kurla Complex, Bandra (E), Mumbai – 400 051

**BSE Limited**

Phiroze Jeejeebhoy Towers

Dalal Street, Mumbai – 400 001

Symbol: NIVABUPA

Scrip Code: 544286

**Sub: Submission of copies of Newspaper publication of Un-audited financial results for the quarter and nine months ended December 31, 2024**

Dear Sir/Madam,

Pursuant to Regulation 47 and Regulation 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the copies of newspaper publication pertaining to the Un-audited financial results for the quarter and nine months ended December 31, 2024, published in Financial Express in English language and Jansatta in Hindi Language on February 06, 2025.

This information will also be hosted on the Company's website, at [www.nivabupa.com](http://www.nivabupa.com).

Kindly take the same on record.

Thanking you,

For **Niva Bupa Health Insurance Company Limited**

Rajat Sharma

Company Secretary & Compliance Officer

Membership No. : F7069

**Niva Bupa Health Insurance Company Limited**

IRDAI Registration No. 145 | CIN: L66000DL2008PLC182918

Registered Office: C-98, First Floor, Lajpat Nagar, Part 1, Delhi-110024

Corporate Office: 3<sup>rd</sup> Floor, Capital Cyber scape, Golf Course Extension Road, Sector-59, Gurugram-122011 (Haryana)

Website: [www.nivabupa.com](http://www.nivabupa.com) | Tel: +91-124-6354900

TO BE NAMED AWLAGRI BUSINESS AFTER ADANI EXIT

# Adani Wilmar set for a new identity soon

VIVEAT SUSAN PINTO  
Mumbai, February 5

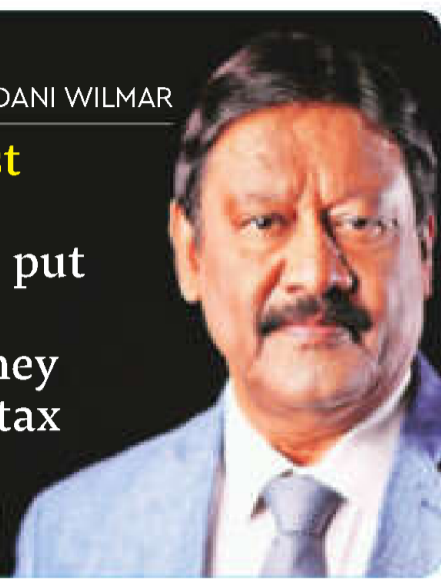
ADANI WILMAR WILL transition to a new name and increase its investment in food and FMCG after the exit of the Adani Group from the joint venture at the end of the current financial year.

In a conversation with FE on Wednesday, Adani Wilmar CEO & MD Anshu Mallick, who has been with the company since 1999, said the firm would be called AWL Agri Business following a shareholder vote. The strategy and the management of the firm would remain intact even as Wilmar takes control of the company in a bid to maintain continuity.

"As JV partners, Wilmar and the Adani group have been on the same page over the last 25 years. Wilmar has similar line of businesses globally, namely, in kitchen essentials and the plan is to stay the course following the exit of the Indian promoter. There will be no change in management or strategy," Mallick, an FMCG veteran, said.

ANSHU MALLICK, CEO & MD, ADANI WILMAR

Food is among the first areas that an average household will look to put its money. We expect some of the extra money following the income tax cuts to go into good branded food



Adani Wilmar is also expected to step up its focus on new launches in FY26, both at the mass and premium ends within kitchen essentials, taking advantage of the revival likely in urban areas with the income tax cuts announced in the Budget. Its capital expenditure plans may also get a fresh impetus as the current cycle of investment including a nearly ₹1,300-crore food processing plant, set up with its 2022 IPO proceeds, is completed. The plant, located in Sonapat district, Haryana, commenced operations last month. It will manufacture food prod-

ucts and edible oils. Rural areas, on the other hand, Mallick said would continue on its recovery path, buoyed by a good kharif and rabi harvest, though the monsoons in 2025 would be a key monitorable for the firm.

"Food is among the first areas that an average household will look to put its money. We expect some of the extra money following the income tax cuts to go into good branded food," he said. Meanwhile, the edible oils firm on Wednesday said that UP GST department has imposed a penalty of ₹42 lakh on the firm along with tax demand.

# Adani Enterprises' capex at one-third of guidance in FY25

SWARAJ BAGGONKAR  
Mumbai, February 5

ADANI ENTERPRISES (AEL), the flagship company of the Adani Group with interests in new energy, transport and data centres, will close FY25 with a capital expenditure (capex) of ₹30,000 crore which will be less than one-third of the guidance provided previously.

Post the Q3FY24 results, senior officials of AEL had provided a capex guidance of ₹92,000 crore for FY25. This was subsequently revised to ₹80,000 crore. At ₹30,000 crore the planned total capex for FY25 will be lower than ₹33,600 crore capex AEL did in FY24.

AEL, however, stated that these significant changes to capex are because of changes in the timing of accounting of the projects it has undertaken in the books. The Navi Mumbai airport capex and capex of Adani New Industries (ANIL) ecosystem which are about ₹40,000 crore were to be accounted for in the FY25 books.

However, there has been a delay in the opening of the Navi

## OFF THE MARK

Adani Enterprises  
Intra-day on BSE (₹), Feb 5



Mumbai airport by 4-5 months and will now be inaugurated in April, 2025. This has led to a shift in capex accounting of ₹11,000 crore to ₹12,000 crore to FY26. Capex in ANIL ecosystem are subject to progress in projects jointly coordinated with sister concern Adani Green.

Robbie Singh, chief financial officer (CFO), AEL said, "Roughly the ₹28,000 crore of the ANIL ecosystem will not come in this year from an accounting perspective."

# Happiest Minds sees 30% rise in revenue for FY25

PADMINI DHURVARAJ  
Bengaluru, February 5

HAPPIEST MINDS TECHNOLOGIES is witnessing improved demand for IT services and a renewals in deals, particularly as optimism grows following the conclusion of elections in the US and it is also hopeful of hitting or coming close to at least 30% revenue growth for FY25.

Joseph Anantharaju, executive vice chairman, stated: "In most of the cases, if not all of the cases, we have had the renewals go through. So, I would say that the demand environment is much better than what it was last year, same time."

For the third quarter (Q3), the company's net sales came in at ₹530.8 crore, up 1.8% sequentially. Meanwhile, the net profit rose 1.2% to ₹50.1 crore in the quarter ended December. Anantharaju said that the December quarter being a seasonally challenging period due to fewer working days and employee leave, typically reduces growth by 3-4%.

Despite these challenges, Anantharaju conveyed a positive outlook for the future. The company remains optimistic



JOSEPH ANANTHARAJU, EXECUTIVE VICE CHAIRMAN, HAPPIEST MINDS  
The demand environment is much better than what it was last year, same time  
Stability in West Asia has led to improved business environment

about sustaining its year-over-year growth rate of 27-28% and expects further upside from recent acquisition in West Asia. And remains confident in maintaining its Ebitda margin within the guided range of 20-22%, having already reached 22.1%.

Happiest Minds recently completed the acquisition of GAVS Technologies in the Middle East. The firm expects the acquisition to contribute positively to its revenue growth and strengthen its presence in a region experiencing a rise in IT and digital services demand.

Anantharaju noted that geopolitical stability in West Asia has also contributed to an improved business environment. "If you look at the West

Asia situation, it's much better than it was a year ago." Further, he said that the company has undertaken several transformational initiatives, including business verticalisation, a focus on Generative AI, restructuring its sales engine, and acquisitions to expand geographically and enhance capabilities.

"So, if you look at it, verticalisation is almost done. The Chief Growth Officer and his team is almost in place. GenAI, we are continuing to make investments. It's a startup within the overall Happiest Minds system and the fourth is acquisitions. We did about three acquisitions in Q1 and now we have done one consolidation exercise earlier this month," Anantharaju said.

## NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

REGISTRATION No.: 145. DATE OF REGISTRATION WITH IRDAI: FEBRUARY 15, 2010



### Financial Results

SN	Particulars	Rs in Lakhs				
		Three months ended / As at		Year to date ended / As at		Year Ended / As at
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Premium Income (Gross) (Note 1)	1,44,207	1,41,245	4,68,358	3,84,814	5,60,757
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Note 2)	NA	NA	NA	NA	NA
6	Paid up Equity Share Capital	1,82,703	1,69,862	1,82,703	1,69,862	1,69,954
7	Reserves (Excluding Revaluation Reserve)	1,04,191	19,266	1,04,191	19,266	35,005
8	Earnings Per Share (face value of Rs. 10/- each)					
	(i) Basic (in Rs.)	0.07	0.03	0.04	(0.48)	0.51
	(ii) Diluted (in Rs.)	0.07	0.03	0.04	(0.48)	0.50
9	Securities Premium Account	1,96,630	1,28,138	1,96,630	1,28,138	1,28,169
10	Net worth	2,86,894	1,89,129	2,86,894	1,89,129	2,04,959
11	Outstanding Debt	25,000	25,000	25,000	25,000	25,000
12	Debt Equity Ratio (No. of times) (Note 3)	0.09	0.13	0.09	0.13	0.12
13	Debt Service Coverage Ratio (No. of times) (Note 4)	2.96	1.69	1.37	(2.74)	4.06
14	Interest Service Coverage Ratio (No. of times) (Note 5)	2.96	1.69	1.37	(2.74)	4.06
15	Debenture Redemption Reserve (Note 6)	NA	NA	NA	NA	NA

### Notes:

- Premium Income is gross of reinsurance and net of Goods and Services tax.
- The Indian Accounting Standards (Ind AS) are not applicable to Insurance Companies in India.
- Debt Equity Ratio is calculated as Total Borrowings divided by Net worth.
- Debt Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense together with principal repayments of long term debt made during the period.
- Interest Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense of long term debt.
- The provisions of Section 71 of the Companies Act, 2013 read with Rule 18 of the Companies (Share Capital and Debentures) Amendment Rules, 2014 are applicable to the Company. However, as per Rule

18, Debenture Redemption Reserve shall be created out of profits of the Company available for payment of dividend, since the Company's equity shares are listed as at December 31, 2024 and the Company does not have profits which are available for payment of dividend, hence no Debenture Redemption Reserve is being created.

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 and 52 of the SEBI (Listed Obligation and Other Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the website of Stock Exchanges ([www.nseindia.com](http://www.nseindia.com)) & ([www.bseindia.com](http://www.bseindia.com)) and the Company's website ([www.nivabupa.com](http://www.nivabupa.com)). The said Financial Results have been reviewed by the Audit Committee and are Approved by the Board of Directors in the meeting held on February 04, 2025 and such results were reviewed by the Joint Statutory Auditors.

For and on behalf of Board of Directors  
Sd/-  
**Krishnan Ramachandran**  
Managing Director & Chief Executive Officer  
(DIN: 08719264)

Place: Gurugram  
Date: February 04, 2025

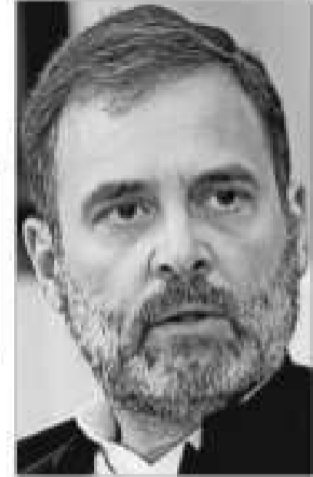
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# बिहार में कांग्रेस नेता राहुल गांधी ने कहा संविधान को खत्म करना चाहते हैं भाजपा व आरएसएस के लोग

जनसत्ता ब्यूरो  
नई दिल्ली 5 फरवरी।

कांग्रेस नेता राहुल गांधी ने भारतीय जनता पार्टी (भाजपा) व राष्ट्रीय स्वयंसेवक संघ (आरएसएस) पर संविधान को खत्म करने की मंशा रखने का आरोप लगाया। उन्होंने निशाना साधते हुए कहा कि, प्रधानमंत्री नरेंद्र मोदी संविधान को माथा टेक कर और आरएसएस के लोग आंबेडकर के प्रति सम्मान का दिखावा कर लोगों की आंखों में धूल झांकने का काम कर रहे हैं।

स्वतंत्रता सेनानी जगलाल चौधरी की जयंती के अवसर पर पटना में आयोजित एक समारोह में राहुल गांधी ने अपने संबोधन में कहा, आपने मुझे बुलाया, आप कह रहे थे कि दिल्ली का चुनाव है। हां, दिल्ली का चुनाव है। वह अपनी जगह पर है मगर यह भी समारोह बहुत जरूरी है, तो मैं मतदान करने के बाद सीधा यहां पहुंचा। उन्होंने कहा कि उच्च शिक्षा के क्षेत्र में आप (दलितों) लोगों के इतिहास का कोई उल्लेख नहीं है। क्या देश में दलित प्रोफेसर परीक्षा के प्रश्नपत्र तैयार कर रहे हैं।



उन्होंने कहा कि उच्च शिक्षा के क्षेत्र में दलितों के इतिहास का कोई उल्लेख नहीं है। क्या देश में दलित प्रोफेसर परीक्षा के प्रश्नपत्र तैयार कर रहे हैं।

लोकसभा में विपक्ष के नेता ने कहा कि देश की 200 बड़ी कंपनियों के मालिकों में एक अन्य पिछड़ा वर्ग, आदिवासी और दलित नहीं है। पूरा का पूरा पैसा आपकी जेब से स्थानांतरित हो रहा है और फिर भी आप गरीब हैं। राहुल ने कहा कि देश का बजट 90 अधिकारी बनाते हैं, जिनमें केवल तीन ही दलित हैं। आपकी आवादी 15-16 फीसद है जबकि 90 अधिकारियों में से केवल तीन अधिकारी आपके समुदाय से हैं।

जातिवार आबादी का पता लगाने के लिए एकमात्र उपाय जातीय जनगणना। उन्होंने बिहार

में की गई जातीय जनगणना की बात नहीं, अगर जातीय जनगणना देखना है तो तेलंगाना वाला देख लीजिए। जाति जनगणना केवल सर्वेक्षण नहीं है। जाति जनगणना हमें यह बता देगा की दलित, आदिवासी, पिछड़ा और अल्पसंख्यक वर्ग, सामान्य वर्ग तथा सामान्य वर्गों में गरीब कौन है। उसके बाद हम हिंदुस्तान की सभी संस्थाओं की सूची निकालेंगे।

प्रतिनिधित्व के बराबर भागीदारी भी जरूरी : राहुल गांधी ने केंद्र सरकार पर निशाना साधते हुए कहा देश के 25 सबसे अमीर लोगों का 16 लाख करोड़ रुपए का कर्ज माफ कर दिया गया जो दलितों, पिछड़ों और आदिवासियों का धन है। देश में 100 रुपए में दलित, आदिवासी, पिछड़ा वर्ग सभी को मिलाकर हिस्सेदारी 6.10 रुपए है और इसे भी वो छीनने की कोशिश की जा रही है। उन्होंने कहा कि, हिंदुस्तान में विचारधारा की लड़ाई है। एक तरफ आरएसएस व भाजपा तो दूसरी तरफ आंबेडकर, महात्मा गांधी, जगलाल चौधरी है। हाथ में संविधान की प्रति लिए उसे दिखाते हुए राहुल गांधी ने कहा कि आंबेडकर ने इसे दिया जिसे वह खत्म करने की कोशिश की जा रही है।

## इस बार चारधाम यात्रा में श्रद्धालुओं का आफलाइन पंजीकरण भी होगा

जनसत्ता संवाददाता  
ऋषिकेश, 5 फरवरी।

उत्तराखंड में अप्रैल में शुरू होने वाली चार धाम यात्रा के दौरान श्रद्धालुओं के आनलाइन पंजीकरण के साथ ही आफलाइन पंजीकरण भी किए जाएंगे ताकि इंटरनेट का उपयोग नहीं कर पाने वाले तीर्थयात्रियों को कोई परेशानी न उठानी पड़े।

अधिकारियों ने यहां बताया कि चारधाम यात्रा को लेकर यहां यात्रा ट्रांजिट कैंप परिसर में गढ़वाल मंडल के आयुक्त विनय शंकर पांडेय की अध्यक्षता में आयोजित एक बैठक में यात्रा प्रशासन ने पिछली गलतियों से सबक लेते हुए इस बार यात्री पंजीकरण की व्यवस्था में बदलाव का निर्णय लिया है। बैठक में तय किया गया कि श्रद्धालुओं के आनलाइन पंजीकरण के साथ-साथ 40 फीसद आफलाइन पंजीकरण भी किए जाएंगे ताकि देहात से आने वाले श्रद्धालुओं को इसके झंझट से मुक्ति मिल सके। पिछली बार केवल आनलाइन पंजीकरण की व्यवस्था से यात्रियों को काफी परेशानी उठानी पड़ी थी।

अधिकारियों ने बताया कि बैठक में यह भी तय किया गया कि यात्रियों को पंजीकरण कराने के बाद दिए जाने वाले 'स्लाट' में यात्रा क्रम का विशेष ध्यान रखा जाएगा। उनके अनुसार उदाहरण के लिए चारों धाम की यात्रा करने वालों को यमुनोत्री, गंगोत्री, केदारनाथ और

अधिकारियों ने बताया कि बैठक में मौजूद पुलिस महानिरीक्षक, गढ़वाल मंडल, राजीव स्वरूप से परामर्श के बाद पांडेय ने इस बार यात्रा मार्ग पर हर दस किलोमीटर पर चीता पुलिस या 'हिल पेट्रोलिंग यूनिट' का दस्ते की तैनाती का भी निर्णय लिया। बद्रीनाथ मंदिर के कपाट चार मई को खुलेंगे।

बद्रीनाथ के क्रम में 'स्लाट' दिए जाएंगे। बैठक में गढ़वाल मंडल आयुक्त ने लोक निर्माण विभाग को स्पष्ट रूप से निर्देश दिए कि चारधाम यात्रा मार्गों पर सभी कार्य 15 अप्रैल तक पूरे कर लिए जाएं।

अधिकारियों ने बताया कि बैठक में मौजूद पुलिस महानिरीक्षक, गढ़वाल मंडल, राजीव स्वरूप से परामर्श के बाद पांडेय ने इस बार यात्रा मार्ग पर हर दस किलोमीटर पर चीता पुलिस या 'हिल पेट्रोलिंग यूनिट' का दस्ते की तैनाती का भी निर्णय लिया।

यह दस्ता मार्ग पर लगने वाले जाम एवं दुर्घटनाओं की स्थिति में तेजी से सक्रिय होगा। इस साल तीस अप्रैल को अक्षय तृतीया के पर्व पर गंगोत्री और यमुनोत्री धाम के कपाट खुलने के साथ ही चारधाम यात्रा शुरू होगी। बद्रीनाथ मंदिर के कपाट चार मई को खुलेंगे जबकि केदारनाथ धाम के खुलने की तिथि महाशिवरात्रि के पर्व पर तय की जाएगी।

## कर्नाटक उच्च न्यायालय ने बैंकों को नोटिस जारी किया

जनसत्ता ब्यूरो  
नई दिल्ली 5 फरवरी।

शराब कारोबारी विजय माल्या ने कर्नाटक हाई कोर्ट में एक याचिका दायर कर दावा किया है कि बैंकों की ओर से वसूली गई राशि उनके द्वारा लिए गए कर्ज से कहीं अधिक है। उन्होंने कहा कि बैंकों का उन पर 6,200 करोड़ रुपए का कर्ज है लेकिन इससे 'कई गुना अधिक' वसूल किया जा चुका है।

हाई कोर्ट ने भगोड़े कारोबारी द्वारा तीन फरवरी को दायर याचिका के जवाब में बैंकों को नोटिस जारी किया।

उन्होंने उनसे, यूनाइटेड ब्रुवरीज होल्डिंग्स लिमिटेड (यूबीएचएल, जो अब अन्य देनदारों से वसूल की गई राशि का ब्योरा देने संबंधी खातों का विवरण मांगा है। न्यायमूर्ति आर देवदास ने बैंकों को 13 फरवरी तक जवाब देने का निर्देश दिया।

माल्या का प्रतिनिधित्व कर रहे वरिष्ठ अधिवक्ता साजन ने दलील दी कि किंगफिशर एअरलाइंस और उसकी होल्डिंग कंपनी यूबीएचएल के खिलाफ परिसमापन आदेश को सुप्रीम कोर्ट समेत सभी न्यायिक स्तरों पर बरकरार रखा गया है।

विजय माल्या ने याचिका दायर कर कहा कि बैंकों का उन पर 6,200 करोड़ रुपए का कर्ज है लेकिन इससे 'कई गुना अधिक' वसूल किया जा चुका है।

परिसमापन में है) और

### NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

REGISTRATION No.: 145, DATE OF REGISTRATION WITH IRDAI: FEBRUARY 15, 2010



#### Financial Results

Rs in Lakhs

SN	Particulars	Three months ended / As at		Year to date ended / As at		Year Ended / As at
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023	March 31, 2024
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Premium Income (Gross) (Note 1)	1,44,207	1,41,245	4,68,358	3,84,814	5,60,757
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,324	458	744	(7,521)	8,185
5	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Note 2)	NA	NA	NA	NA	NA
6	Paid up Equity Share Capital	1,82,703	1,69,862	1,82,703	1,69,862	1,69,954
7	Reserves (Excluding Revaluation Reserve)	1,04,191	19,266	1,04,191	19,266	35,005
8	Earnings Per Share (face value of Rs. 10/- each)					
	(i) Basic (in Rs.)	0.07	0.03	0.04	(0.48)	0.51
	(iii) Diluted (in Rs.)	0.07	0.03	0.04	(0.48)	0.50
9	Securities Premium Account	1,96,630	1,28,138	1,96,630	1,28,138	1,28,169
10	Net worth	2,86,894	1,89,129	2,86,894	1,89,129	2,04,959
11	Outstanding Debt	25,000	25,000	25,000	25,000	25,000
12	Debt Equity Ratio (No. of times) (Note 3)	0.09	0.13	0.09	0.13	0.12
13	Debt Service Coverage Ratio (No. of times) (Note 4)	2.96	1.69	1.37	(2.74)	4.06
14	Interest Service Coverage Ratio (No. of times) (Note 5)	2.96	1.69	1.37	(2.74)	4.06
15	Debenture Redemption Reserve (Note 6)	NA	NA	NA	NA	NA

#### Notes:

- Premium Income is gross of reinsurance and net of Goods and Services tax.
- The Indian Accounting Standards (Ind AS) are not applicable to Insurance Companies in India.
- Debt Equity Ratio is calculated as Total Borrowings divided by Net worth.
- Debt-Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense together with principal repayments of long term debt made during the period.
- Interest-Service Coverage Ratio is computed as Profit before Interest and Tax divided by Interest expense of long term debt.
- The provisions of Section 71 of the Companies Act, 2013 read with Rule 18 of the Companies (Share Capital and Debentures) Amendment Rules, 2014 are applicable to the Company. However, as per Rule

18, Debenture Redemption Reserve shall be created out of profits of the Company available for payment of dividend, since the Company's equity shares are listed as at December 31, 2024 and the Company does not have profits which are available for payment of dividend, hence no Debenture Redemption Reserve is being created.

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulation 33 and 52 of the SEBI (Listed Obligation and Other Disclosure Requirements) Regulations, 2015. The full format of Quarterly Financial Results are available on the website of Stock Exchanges (www.nseindia.com) & (www.bseindia.com) and the Company's website (www.nivabupa.com). The said Financial Results have been reviewed by the Audit Committee and are Approved by the Board of Directors in the meeting held on February 04, 2025 and such results were reviewed by the Joint Statutory Auditors.

For and on behalf of Board of Directors

Sd/-

**Krishnan Ramachandran**

Managing Director & Chief Executive Officer

(DIN: 08719264)

Place: Gurugram

Date: February 04, 2025

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