

FORM NL-1-B-RA

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013	FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013	FOR THE QUARTER ENDED 30TH SEPTEMBER 2012	FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012
1	Premiums earned (Net)	NL-4- Premium Schedule	578129	1055377	293823	543846
2	Profit/ Loss on sale/redemption of Investments		0	0	0	0
3	Others (to be specified)		0	0	0	0
4	Interest, Dividend & Rent – Gross		34767	66971	19008	37218
	TOTAL (A)		612896	1122348	312831	581064
1	Claims Incurred (Net)	NL-5-Claims Schedule	370080	670494	168840	317150
2	Commission	NL-6- Commission Schedule	75874	129269	29717	55861
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	503412	993369	406665	829719
4	Premium Deficiency		0	0	0	0
	TOTAL (B)		949366	1793132	605222	1202730
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(336470)	(670784)	(292391)	(621666)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(336470)	(670784)	(292391)	(621666)
	Transfer to Catastrophe Reserve		0	0	0	0
	Transfer to Other Reserves (to be specified)		0	0	0	0
	TOTAL (C)		(336470)	(670784)	(292391)	(621666)

Note:previous period numbers have been regrouped wherever necessary

FORM NL-2-B-PL

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013	FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013	FOR THE QUARTER ENDED 30TH SEPTEMBER 2012	FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		0	0	0	0
	(b) Marine Insurance		0	0	0	0
	(c) Miscellaneous Insurance		(336470)	(670784)	(292391)	(621666)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		21123	40689	25281	49502
	(b) Profit on sale of investments		4765	9725	4199	8721
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		203	197	0	0
	- Interest Income		718	921	271	406
	- Liabilities no longer required written back		0	0	0	0
	TOTAL (A)		(309661)	(619252)	(262640)	(563037)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	0	0	0
	(b) For doubtful debts		0	0	0	0
	(c) Others (to be specified)		885	885	0	0
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		1250	2500	0	0
	(b) Bad debts written off		0	0	0	0
	(c) Others		0	0	0	0
	TOTAL (B)		2135	3385	0	0
	Profit/(Loss) Before Tax		(311796)	(622637)	(262640)	(563037)
	Provision for Taxation		0	0	0	0
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		0	0	0	0
	(b) Proposed final dividend		0	0	0	0
	(c) Dividend distribution tax		0	0	0	0
	(d) Transfer to any Reserves or Other Accounts (to be specified)		0	0	0	0
	Balance of profit/ (Loss) brought forward		(4251176)	(3940335)	(3081107)	(2780710)
	Balance carried forward to Balance Sheet		(4562972)	(4562972)	(3343747)	(3343747)

Note:previous period numbers have been regrouped wherever necessary

FORM NL-3-B-BS

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

BALANCE SHEET AS AT SEPTEMBER 30, 2013

(Rs.'000)

SN	Particulars	Schedule	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	5560000	4485000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		117000	0
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	0	0
	FAIR VALUE CHANGE ACCOUNT		657	2424
	BORROWINGS	NL-11- Borrowings Schedule	0	0
	TOTAL		5677657	4487424
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	2738607	2123869
	LOANS	NL-13-Loans Schedule	0	0
	FIXED ASSETS	NL-14-Fixed Assets Schedule	227219	210370
	DEFERRED TAX ASSET		0	0
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	56095	16628
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	357811	187095
	Sub-Total (A)		413906	203723

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	574317	341537
	PROVISIONS	NL-18-Provisions Schedule	1690730	1052748
	DEFERRED TAX LIABILITY		0	0
	Sub-Total (B)		2265047	1394285
	NET CURRENT ASSETS (C) = (A - B)		(1851141)	(1190562)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4562972	3343747
	TOTAL		5677657	4487424

Note: previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

	Particulars		AS AT 30TH SEPTEMBER 2013 (Rs.'000)	AS AT 30TH SEPTEMBER 2012 (Rs.'000)
1	Partly paid-up investments		0	0
2	Claims, other than against policies, not acknowledged as debts by the company		0	0
3	Underwriting commitments outstanding (in respect of shares and securities)		0	0
4	Guarantees given by or on behalf of the Company		0	0
5	Statutory demands/ liabilities in dispute, not provided for		0	0
6	Reinsurance obligations to the extent not provided for in accounts		0	0
7	Others		0	1781
	TOTAL		0	1781

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013				FOR THE QUARTER ENDED 30TH SEPTEMBER 2012				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written*	702073	4975	0	707048	1299702	4975	0	1304677	408276	0	0	408276	772144	0	0	772144
Service Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross Earned Premium	702073	4975	0	707048	1299702	4975	0	1304677	408276	0	0	408276	772144	0	0	772144
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less : Premium on reinsurance ceded**	(991)	746	0	(245)	30901	746	0	31647	40977	0	0	40977	77364	0	0	77364
Net Premium	703064	4229	0	707293	1268801	4229	0	1273030	367299	0	0	367299	694780	0	0	694780
Adjustment for change in reserve for unexpired risks	125529	3635	0	129164	214018	3635	0	217653	73476	0	0	73476	150934	0	0	150934
Premium Earned (Net)	577535	594	0	578129	1054783	594	0	1055377	293823	0	0	293823	543846	0	0	543846

* Net of Service Tax

** Due to cancellation of treaty for RSBY business

Note:previous period numbers have been regrouped wherever necessary

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013				FOR THE QUARTER ENDED 30TH SEPTEMBER 2012				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	321250	0	0	321250	597013	0	0	597013	178204	0	0	178204	307454	0	0	307454
Add Claims Outstanding at the end of the period	341837	0	0	341837	341837	0	0	341837	152324	0	0	152324	152324	0	0	152324
Less Claims Outstanding at the beginning	269261	0	0	269261	213304	0	0	213304	144251	0	0	144251	112642	0	0	112642
Gross Incurred Claims	393826	0	0	393826	725546	0	0	725546	186277	0	0	186277	347136	0	0	347136
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	23746	0	0	23746	55052	0	0	55052	17437	0	0	17437	29986	0	0	29986
Total Claims Incurred *	370080	0	0	370080	670494	0	0	670494	168840	0	0	168840	317150	0	0	317150

* Includes an amount of Rs 12919 thousands during the quarter (previous period Rs 4027 thousands) and an amount of Rs 19833 thousands during the half year (previous period Rs 7789 thousands) on account of expenses incurred towards product related benefit paid to policyholders
Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013				FOR THE QUARTER ENDED 30TH SEPTEMBER 2012				FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	67550	458	0	68008	125251	458	0	125709	35581	0	0	35581	66864	0	0	66864
Add: Re-insurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Commission on Re-insurance Ceded***	(7995)	129	0	(7866)	(3689)	129	0	(3560)	5864	0	0	5864	11003	0	0	11003
Net Commission	75545	329	0	75874	128940	329	0	129269	29717	0	0	29717	55861	0	0	55861
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated																
Agents	48564	110	0	48674	90390	110	0	90500	28721	0	0	28721	52300	0	0	52300
Brokers	18987	348	0	19335	34861	348	0	35209	6860	0	0	6860	14564	0	0	14564
Corporate Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Others (pl. specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL (B)	67551	458	0	68009	125251	458	0	125709	35581	0	0	35581	66864	0	0	66864

*** Due to cancellation of treaty for RSBY business

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

(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30TH SEPTEMBER 2013			FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2013			FOR THE QUARTER ENDED 30TH SEPTEMBER 2012			FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2012						
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total				
1	Employees' remuneration & welfare benefits	247116	1751	0	248867	483340	1850	0	485190	190124	0	0	190124	394261	0	0	394261
2	Travel, conveyance and vehicle running expenses	17395	123	0	17518	41707	160	0	41867	20032	0	0	20032	44245	0	0	44245
3	Training expenses	8510	60	0	8570	14172	54	0	14226	3232	0	0	3232	8497	0	0	8497
4	Rents, rates & taxes **	23347	165	0	23512	60014	230	0	60244	36362	0	0	36362	72745	0	0	72745
5	Repairs	17105	121	0	17226	35704	137	0	35841	14218	0	0	14218	28303	0	0	28303
6	Printing & stationery	3119	22	0	3141	7628	29	0	7657	6719	0	0	6719	9457	0	0	9457
7	Communication	12714	90	0	12804	30443	117	0	30560	14929	0	0	14929	28004	0	0	28004
8	Legal & professional charges	75997	539	0	76536	153273	587	0	153860	48107	0	0	48107	106758	0	0	106758
9	Auditors' fees, expenses etc																
	(a) as auditor	471	3	0	474	1047	4	0	1051	450	0	0	450	948	0	0	948
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity-Tax Audit	15	0	0	15	30	0	0	30	15	0	0	15	30	0	0	30
10	Advertisement and publicity	62373	442	0	62815	100729	386	0	101115	49351	0	0	49351	92180	0	0	92180
11	Interest & Bank Charges	5658	40	0	5698	10470	40	0	10510	3187	0	0	3187	5801	0	0	5801
12	Others (to be specified)																
	(a) Business and Sales Promotion	88	1	0	89	132	1	0	133	162	0	0	162	208	0	0	208
	(b) Membership & Subscription	1281	9	0	1290	1913	7	0	1920	1332	0	0	1332	1530	0	0	1530
	(c) Loss on Disposal of Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(d) Loss on Foreign Exchange Fluctuation	0	0	0	0	0	0	0	0	66	0	0	66	1238	0	0	1238
	(e) Charity & Donation	993	7	0	1000	996	4	0	1000	0	0	0	0	0	0	0	0
	(e) Miscellaneous Expenses*	656	5	0	661	930	4	0	934	173	0	0	173	364	0	0	364
13	Depreciation	23033	163	0	23196	47051	180	0	47231	18206	0	0	18206	35150	0	0	35150
	TOTAL	499871	3541	0	503412	989579	3790	0	993369	406665	0	0	406665	829719	0	0	829719

*None of the items individually are higher than Rs. 500 thousands

** Rent expenses is after adjustment of rent equalization reserve

Note:previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs.'000).

SN	Particulars	AS AT 30TH	AS AT 30TH
		SEPTEMBER 2013	SEPTEMBER 2012
1	Authorised Capital		
	700000000 Equity Shares of Rs 10 each	7000000	7000000
	(Previous period 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	556000000 Equity Shares of Rs 10 each	5560000	4485000
	(Previous period 448500000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	556000000 Equity Shares of Rs 10 each	5560000	4485000
	(Previous period 448500000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	556000000 Equity Shares of Rs 10 each	5560000	4485000
	(Previous period 448500000 Equity Shares of Rs.10 each)		
	Less : Calls unpaid	0	0
	Add : Equity Shares forfeited (Amount originally paid up)	0	0
	Less : Par Value of Equity Shares bought back	0	0
	Less : Preliminary Expenses	0	0
	Less : Expenses including commission or brokerage on	0	0
	Underwriting or subscription of shares	0	0
	TOTAL	5560000	4485000

Note:

Out of the above, 411440000 (Previous period 331890000) Equity Shares of Rs. 10/- each are held by Max India Limited, the holding company along with its nominees

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	AS AT 30TH SEPTEMBER 2013		AS AT 30TH SEPTEMBER 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	411440000	74.00%	331890000	74.00%
• Foreign	144560000	26.00%	116610000	26.00%
Others	0	0	0	0
TOTAL	556000000	100.00%	448500000	100.00%

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS**

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Capital Reserve	0	0
2	Capital Redemption Reserve	0	0
3	Share Premium	0	0
4	General Reserves	0	0
	Less: Debit balance in Profit and Loss Account	0	0
	Less: Amount utilized for Buy-back	0	0
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	0	0
7	Balance of Profit in Profit & Loss Account	0	0
	TOTAL	0	0

**FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS**

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Debentures/ Bonds	0	0
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	0	0
	TOTAL	0	0

FORM NL-12-INVESTMENT SCHEDULE

Investments

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	498118	245358
2	Other Approved Securities	0	0
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	50448	50107
	(e) Other Securities -Fixed Deposits	66468	103231
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	198541	149619
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	466069	389599
2	Other Approved Securities	0	147834
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	76212	52848
	(a) Derivative Instruments	0	0
	(b) Debentures/ Bonds	462344	548942
	(c) Other Securities-Fixed Deposits	455625	11605
	(d) Subsidiaries	0	0
	(e) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	349694	249459
5	Other than Approved Investments*	115088	175267
	TOTAL	2738607	2123869

* in mutual funds

Notes:

- a. Short Term investments in Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 92428 thousand (Previous year classified under long term investments in Government securities- Rs. 99250 thousand). Market value of such investments is Rs. 92428 thousands (Previous year classified under investments in long Term Government securities- Rs. 99450 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs. 2738607 thousands (Previous year: Rs. 2123869 thousands). Market value of such investments is Rs. 2724510 thousands (Previous year Rs. 2127743 thousands)
- c. Previous period numbers have been regrouped wherever necessary

**FORM NL-13-LOANS SCHEDULE
LOANS**

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities	0	0
	(c) Others (to be specified)	0	0
	Unsecured	0	0
	TOTAL	0	0
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	0	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	0	0
	(e) Others (to be specified)	0	0
	TOTAL	0	0
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	TOTAL	0	0
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	0	0
	(b) Long Term	0	0
	TOTAL	0	0

MAX BUPA HEALTH INSURANCE COMPANY LIMITED

REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Form NL-14
FIXED ASSETS

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at Apr 1, 2013	Additions	Deductio ns	As at Sep 30, 2013	Upto Mar 31, 2013	For the year	On Sales/ Adjustmen ts	To date Sep 30, 2013	As at Sep 30, 2013	As at Sep 30, 2012
1	Goodwill	0	0	0	0	0	0	0	0	0	0
2	Intangibles	0	0	0	0	0	0	0	0	0	0
	a) Softwares	181718	11189	0	192907	96156	23653	0	119809	73098	85380
	b) Website	10602	236	0	10838	3006	1358	0	4364	6474	1051
3	Land-Freehold	0	0	0	0	0	0	0	0	0	0
4	Leasehold Property	89990	498	0	90488	30319	6178	0	36497	53991	64383
5	Buildings	0	0	0	0	0	0	0	0	0	0
6	Furniture & Fittings	24109	252	0	24361	14331	2087	0	16418	7943	10187
7	Information Technology Equipment	70757	17302	218	87841	32248	9763	31	41980	45861	32451
8	Vehicles	0	0	0	0	0	0	0	0	0	0
9	Office Equipment	32518	6127	21	38624	17394	4192	5	21581	17043	13726
10	Others	0	0	0	0	0	0	0	0	0	0
	Total	409694	35604	239	445059	193454	47231	36	240649	204410	207177
11	Work in progress	12296	10513	0	22809	0	0	0	0	22809	3193
	Grand total	421990	46117	239	467868	193454	47231	36	240649	227219	210370
	Previous period	318835	33166	2528	349473	103962	35150	10	139102	210370	

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Work in progress includes capital advances of Rs. 2518 thousands (Previous period Rs. Nil) and capital expenditure pending capitalisation Rs 20291 thousands (Previous period Rs 3193 thousands).

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES**

(Rs.'000)

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Cash (including cheques, drafts and stamps)	11496	12636
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	0	0
	(bb) Others	0	0
	(b) Current Accounts	44599	3992
	(c) Others (to be specified)	0	0
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	0	0
4	Others (to be specified)	0	0
	TOTAL	56095	16628
	Balances with non-scheduled banks included in 2 and 3 above is	NIL	NIL

Note:previous period numbers have been regrouped wherever necessary

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS**

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
	ADVANCES		
1	Reserve deposits with ceding companies	0	0
2	Application money for investments	0	0
3	Prepayments	23633	11187
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	451	451
6	Others (to be specified)		
	(a) Advance to Suppliers	34867	13991
	(b) Other advances*	67849	4669
	TOTAL (A)	126800	30298
	OTHER ASSETS		
1	Income accrued on investments**	83765	53692
2	Outstanding Premiums	0	0
3	Agents' Balances	2491	1683
4	Foreign Agencies Balances	0	0
5	Due from other entities carrying on insurance business (including reinsurers)	66061	41034
6	Due from subsidiaries/ holding	0	0
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	0	0
8	Others (to be specified)		
	(a) Rent and other deposits***	78675	60388
	(b) Service tax on input services (net)	0	0
	(c) Cenvat credit on capital goods	19	0
	TOTAL (B)	231011	156797
	TOTAL (A+B)	357811	187095

* Includes Rs. 63195 thousands (Previous period Rs. Nil) receivable from Central / State Government on account of premium under RSBY Scheme

** Income Accrued on Investments includes interest on deposits also.

*** Includes deposits of Rs. 2459 thousands (Previous period Rs. 2200 thousands) with bank for providing guarantee to network hospitals

Note:previous period numbers have been regrouped wherever necessary

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs. '000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Agents' Balances	4469	7190
2	Balances due to other insurance companies	70758	77364
3	Deposits held on re-insurance ceded	0	0
4	Premiums received in advance	15207	6646
5	Unallocated Premium	23629	32423
6	Sundry creditors*	26250	14517
7	Due to subsidiaries/ holding company	0	175
8	Claims Outstanding	341837	152324
9	Unclaimed amount of policyholders/insured**	13863	7238
9	Due to Officers/ Directors	0	0
10	Others (to be specified)		
	(a) Tax deducted payable	17687	15512
	(b) Other statutory dues	26051	17413
	(c) Advance from Corporate Clients	34566	10735
	TOTAL	574317	341537

* Includes creditors for capital expenditure of Rs. 2615 thousands (Previous period Rs. 4434 thousands)

Note:previous period numbers have been regrouped wherever necessary

**FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS**

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Reserve for Unexpired Risk	1290157	683961
2	For taxation (less advance tax paid and taxes deducted at source)	50	50
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity*	0	0
	(b) Leave Encashment	22892	17680
	(c) Superannuation	40	64
	(d) Other Manpower Related	127581	131789
	(e) Provision for Commission	26809	10106
	(f) Other Operating Expense Related	223201	209098
6	Reserve for Premium Deficiency	0	0
	TOTAL	1690730	1052748

* The value of plan assets for current period is Rs. 15868 thousands which is greater than provision, i.e. Rs. 15525 thousands, hence shown under Other Advances in NL-16.

Note:previous period numbers have been regrouped wherever necessary

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000).

SN	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
1	Discount Allowed in issue of shares/ debentures	0	0
2	Others (to be specified)	0	0
	TOTAL	0	0

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis for Quarter ended 30th September 2013

(Rs in '000's)

Particulars	For the quarter ended Sep 30, 2013	For the half year ended Sep 30, 2013	For the quarter ended Sep 30, 2012	For the half year ended Sep 30, 2012
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	807856	1470472	454681	834946
Other receipts	0	0	0	0
Payments to the re-insurers, net of commissions and claims	0	(46022)	0	(24910)
Payments to co-insurers, net of claims recovery	0	0	0	0
Payments of claims	(307697)	(567274)	(184379)	(294588)
Payments of commission and brokerage	(68782)	(142222)	(36764)	(72143)
Payments of other operating expenses	(511520)	(1053957)	(416830)	(869704)
Preliminary and pre-operative expenses	0	0	0	0
Deposits, advances and staff loans	(22879)	(30729)	180	3730
Income taxes paid (Net)	0	0	0	0
Service tax paid	(53399)	(68199)	(19909)	(22075)
Other payments	0	0	0	0
Cash flows before extraordinary items	(156421)	(437931)	(203022)	(444746)
Cash flow from extraordinary operations	0	0	0	0
Net cash flow from operating activities	(156421)	(437931)	(203022)	(444746)
Cash flows from investing activities:				
Purchase of fixed assets	(25646)	(61147)	(19146)	(44749)
Proceeds from sale of fixed assets	0	0	0	0
Purchases of investments(Net)	(1921007)	(3381080)	(1192890)	(3043598)
Loans disbursed	0	0	0	0
Sales of investments	0	0	0	0
Repayments received	1451587	2505230	892585	2187323
Rents/Interests/ Dividends received	39467	77987	15730	43318
Investments in money market instruments and in liquid mutual funds (Net)	329362	754269	292849	653114
Expenses related to investments	0	0	0	0
Net cash flow from investing activities	(126237)	(104741)	(10872)	(204592)
Cash flows from financing activities:				
Proceeds from issuance of share capital	0	0	0	0
Share Application Money	302000	566800	214600	640000
Proceeds from borrowing	0	0	0	0
Repayments of borrowing	0	0	0	0
Interest/dividends paid	0	0	0	0
Net cash flow from financing activities	302000	566800	214600	640000
Effect of foreign exchange rates on cash and cash equivalents, net	0	0	0	0
Net increase in cash and cash equivalents:	19342	24128	706	(9338)
Cash and cash equivalents at the beginning of the year	36753	31967	15922	25966
Cash and cash equivalents at the end of the year	56095	56095	16628	16628

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Max Bupa Health Insurance Company Limited Date: 30-Sep-13

(Rs in Lakhs)

Statement of Liabilities									
		AS AT 30TH SEPTEMBER 2013				AS AT 30TH SEPTEMBER 2012			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	0	0	0	0	0	0	0	0
2	Marine								
a	Marine Cargo	0	0	0	0	0	0	0	0
b	Marine Hull	0	0	0	0	0	0	0	0
3	Miscellaneous								
a	Motor	0	0	0	0	0	0	0	0
b	Engineering	0	0	0	0	0	0	0	0
c	Aviation	0	0	0	0	0	0	0	0
d	Liabilities	0	0	0	0	0	0	0	0
e	Others	0	0	0	0	0	0	0	0
4	Health Insurance	12901.57	1963.30	1455.07	16319.94	6839.61	728.23	795.01	8362.85
5	Total Liabilities	12901.57	1963.30	1455.07	16319.94	6839.61	728.23	795.01	8362.85

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: **Max Bupa Health Insurance Company Limited**
 GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE period ended 30th Sep, 2013

Date: **30-Sep-13**

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own		Motor Third Party		Liability insurance		Personal		Accident		Medical		Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.42	0.42	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.42	0.42	
Andhra Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6.34	6.34	520.34	941.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	526.68	948.08	
Arunachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.59	1.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.59	1.21	
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	10.38	23.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.38	23.36	
Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	37.71	68.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	37.71	68.17	
Chandigarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	31.28	71.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	31.28	71.46	
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	11.23	21.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.23	21.18	
Dadra & Nagar Haveli	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.90	1.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.90	1.38	
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.63	1.02	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.63	1.02	
Delhi	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.49	3.49	1,158.44	2,275.53	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,161.93	2,279.02	
Goa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	0.02	37.49	66.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	37.52	66.10	
Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.19	1.19	553.40	1,008.53	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	554.58	1,009.72	
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.22	7.22	560.04	994.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	567.25	1,001.27	
Himachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	10.77	18.72	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.77	18.72	
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	5.82	12.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.82	12.61	
Jharkhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	21.50	38.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.50	38.17	
Karnataka	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16.48	16.48	895.60	1,593.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	912.08	1,609.80	
Kerala	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	66.25	117.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	66.25	117.35	
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	
Madhya Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	31.58	54.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	31.58	54.49	
Maharashtra	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.24	8.24	1,409.16	2,533.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,417.40	2,541.62	
Manipur	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.82	0.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.82	0.97	
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.68	2.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.68	2.51	
Mizoram	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.04	0.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.04	0.04	
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.84	0.87	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.84	0.87	
Orissa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	20.61	39.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	20.61	39.28	
Puducherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.66	2.60	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.66	2.60	
Punjab	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.98	0.98	320.17	605.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	321.15	606.49	
Rajasthan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	192.36	359.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	192.36	359.77	
Sikkim	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.81	1.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.81	1.89	
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.75	2.75	354.96	669.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	357.71	672.74	
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.93	1.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.93	1.44	
Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.65	2.65	422.38	827.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	425.03	829.66	
Uttarakhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.14	0.14	33.57	68.37	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	33.72	68.51	
West Bengal	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.26	0.26	307.35	574.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	307.61	575.06	

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration for the half year ended 30th September 2013

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-13

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	0	0	0	0%
2	No. of Reinsurers with rating AA but less than AAA	0	0	0	0	0%
3	No. of Reinsurers with rating A but less than AA*	2	(252.00)	0	0	-80%
4	No. of Reinsurers with rating BBB but less than A	2	666.25	0	0	211%
5	No. of Reinsurers with rating less than BBB	0	0	0	0	0%
6	Others*	1	(97.79)			-31%
	Total	5	316.47	0.00	0.00	100%

* Due to cancellation of treaty for RSBY business

PERIODIC DISCLOSURES								
FORM NL-24		Ageing of Claims						
Insurer:		Max Bupa Health Insurance Company Limited			Date:		30-Sep-13	
<i>(Rs in Lakhs)</i>								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	* Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	7936	606	60	13	-	8615	3,212.50
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	0	0	0	0	0	0	0
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

* Includes an amount of Rs. 129.19 Lakhs on account of expenses incurred towards product related benefits paid to policyholders

PERIODIC DISCLOSURES															
FORM NL-25 : Quarterly claims data for Non-Life															
Insurer:		Max Bupa Health Insurance Company Limited				Date:		30-Sep-13							
<i>No. of claims only</i>															
S No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	NA	NA	NA	NA	NA	NA	2111	NA	0	NA	NA	NA	NA	2111
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	12292	NA	0	NA	NA	NA	NA	12292
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	8615	NA	0	NA	NA	NA	NA	8615
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1724	NA	0	NA	NA	NA	NA	1724
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	351	NA	0	NA	NA	NA	NA	351
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	3713	NA	0	NA	NA	NA	NA	3713
	Less than 3months	NA	NA	NA	NA	NA	NA	3667	NA	0	NA	NA	NA	NA	3667
	3 months to 6 months	NA	NA	NA	NA	NA	NA	28	NA	0	NA	NA	NA	NA	28
	6months to 1 year	NA	NA	NA	NA	NA	NA	17	NA	0	NA	NA	NA	NA	17
	1year and above	NA	NA	NA	NA	NA	NA	1	NA	0	NA	NA	NA	NA	1

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Max Bupa Health Insurance Company Limited

Solvency for the quarter ended 30th September 2013

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Marine Cargo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Marine Hull	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Motor	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Engineering	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Laibilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Health	26047.18	24014.47	12152.18	11114.85	4802.89	3334.46	5000.00
	Total	26047.18	24014.47	12152.18	11114.85	4802.89	3334.46	5000.00

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Max Bupa Health Insurance Company Limited Date: 30-Sep-13

S No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	21
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Period	Out of approvals of previous Quarter 0
4		Out of approvals of this Quarter 0
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	21
7	No. of branches approved but not open	0
8	No. of rural branches	0
9	No. of urban branches	21

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 30th September, 2013

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

SN	PARTICULARS	SCH	AMOUNT
1	Investments	8	27,386.07
2	Loans	9	-
3	Fixed Assets	10	2,272.19
4	Current Assets		
	a. Cash & Bank Balance	11	560.95
	b. Advances & Other Assets	12	3,578.11
5	Current Liabilities		
	a. Current Liabilities	13	-5,743.17
	b. Provisions	14	-16,907.30
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		45,629.72
	Application of Funds as per Balance Sheet (A)		56,776.57
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,272.19
3	Cash & Bank Balance (if any)	11	560.95
4	Advances & Other Assets (if any)	12	3,578.11
5	Current Liabilities	13	-5,743.17
6	Provisions	14	-16,907.30
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		45,629.72
		TOTAL (B)	29,390.50
	'Investment Assets' As per FORM 3B	(A-B)	27,386.07

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	4,981.18	4,660.69	9,641.86	35.22%	-	9,641.86	9,512.59
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	4,981.18	4,660.69	9,641.86	35.22%	-	9,641.86	9,512.59
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,985.41	4,997.24	6,982.65	25.50%	-	6,982.65	6,983.92
	2. Approved Investments	Not exceeding	-	2,945.94	6,662.01	9,607.95	35.09%	2.72	9,610.67	9,597.71
	3. Other Investments (not exceeding 25%)		-	1,147.04	-	1,147.04	4.19%	3.85	1,150.88	1,150.88
	Total Investment Assets		-	11,059.56	16,319.94	27,379.50	100.00%	6.57	27,386.07	27,245.10

Certification:

Certified that the information given herein are correct and complete to the best of our knowledge and belief and nothing has been concealed or suppressed

Note: * FRSM refers to 'Funds representing Solvency Margin'

PERIODIC DISCLOSURES								
FORM NL-29		Detail regarding debt securities						

Insurer:

Max Bupa Health Insurance Company Limited

Date:

September 30, 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 30 September, 2013	as % of total for this class	as at 30 September, 2012	as % of total for this class	as at 30 September, 2013	as % of total for this class	as at 30 September, 2012	as % of total for this class
Break down by credit rating								
AAA rated	9,632	50%	7,129	48%	9,643	50%	7,100	48%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	9,513	50%	7,838	52%	9,642	50%	7,828	52%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	11,788	62%	10,504	70%	11,814	61%	10,477	70%
more than 1 year and upto 3 years	4,946	26%	3,477	23%	4,958	26%	3,468	23%
More than 3 years and up to 7 years	2,410	13%	986	7%	2,513	13%	983	7%
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	9,513	50%	6,356	42%	9,642	50%	6,350	43%
b. State Government	-	0%	1,482	10%	0	0%	1,478	10%
c. Corporate Securities	9,632	50%	7,129	48%	9,643	50%	7,100	48%

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.
3. The above disclosure does not include investments in money market instruments (certificate of deposit), fixed deposits and mutual funds.

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Max Bupa Health Insurance Company Limited Date: 30-Sep-13

Analytical Ratios for Non-Life companies					
SN	Particular	For the Quarter	Up to the Year	Corresponding Quarter of the preceeding year	Up to the year of the preceeding year
1	Gross Premium Growth Rate	1.73	1.69	1.87	2.17
2	Gross Premium to shareholders' fund ratio	0.63	1.17	0.36	0.68
3	Growth rate of shareholders'fund	(0.03)	(0.03)	(0.01)	0.07
4	Net Retention Ratio	1.00	0.98	0.90	0.90
5	Net Commission Ratio	0.11	0.10	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.71	0.76	1.00	1.07
7	Combined Ratio	1.46	1.52	1.76	1.86
8	Technical Reserves to net premium ratio	2.31	1.28	2.28	1.20
9	Underwriting balance ratio	(0.58)	(0.64)	(1.00)	(1.14)
10	Operating Profit Ratio	(0.54)	(0.59)	(0.89)	(1.04)
11	Liquid Assets to liabilities ratio	1.71	1.71	2.56	2.56
12	Net earning ratio	(0.44)	(0.49)	(0.72)	(0.81)
13	Return on net worth ratio	(0.28)	(0.56)	(0.23)	(0.49)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.01	2.01	2.08	2.08
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers		(Rs in Lakhs)		(Rs in Lakhs)	
1	(a) No. of shares	556,000,000	556,000,000	448,500,000	448,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.57)	(1.16)	(0.60)	(1.35)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.57)	(1.16)	(0.60)	(1.35)
6	(iv) Book value per share (Rs)	2.00	2.00	2.54	2.54

Note: previous period numbers have been regrouped wherever necessary

DIC DISCLOSURES**FORM NL-31 : Related Party Transactions**Insurer: **Max Bupa Health Insurance Company Limited**

Date:

30-Sep-13*(Rs in Lakhs)*

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories				
				For Quarter (Jul-Sep13)	For Half-year (Apr-Sep13)	For Quarter (Jul-Sep12)	For Half-year (Apr-Sep12)
1	Max India Limited	Holding Company	Reimbursement of Expenses	4.49	14.21	1.98	3.06
2	Max India Limited	Holding Company	Premium Income	0.32	(38.56)	(4.29)	(39.94)
3	Max India Limited	Holding Company	Equity Contribution	(1,170.00)	(3,168.00)	(2,146.00)	(4,736.00)
4	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(3,700.00)	(4,350.00)	-	(1,664.00)
5	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses	-	-	(418.45)	(310.91)
6	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses	16.44	16.44	11.11	21.58
7	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	(7.59)	0.37	(6.16)	(30.47)
8	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	8.53	18.13	(2.32)	
9	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	(3.27)	(8.51)	(5.79)	(7.09)
10	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	168.73	190.58	62.53	107.35
11	Max Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	1.15	(32.47)	(2.17)	(38.40)
12	Alps Hospital Limited	Fellow Subsidiary	Premium Income	(1.32)	(2.41)	0.07	(0.46)
13	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	31.54	44.96	13.24	23.42
14	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	(1.54)	(1.96)	(0.12)	(9.67)
15	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	8.76	22.18	9.27	14.92
16	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	0.07	(0.22)	-	(0.94)
17	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	0.64	5.87	1.30	2.28
18	Max Healthstaff International Ltd.	Fellow Subsidiary	Premium Income	-	(0.42)	-	(1.71)
19	Antra Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	(2.39)	(13.25)	-	
20	Mr. Manasije Mishra	Key Management Personal	Remuneration	37.50	75.00	-	-
21	Dr. Damien Marmion	Key Management Personal	Remuneration	-	-	12.50	50.00

Note: Services rendered have been shown in brackets and services received/reimbursement of expenses have been shown as a positive number

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: Max Bupa Health Insurance CDate: 30.09.2013

Products Information

List below the products and/or add-ons introduced during the period- July 1, 2013 to September 30, 2013

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Employee First Health Insurance Plan [#]	MBHI/IRDA/Product/05/13/298-L&C	IRDA/NL-HLT/MBHI/P-H/V.I/38/13-14	Health Insurance	Class Rated Product	06-May-13	27-May-13
2	Swasthya Pratham Micro Insurance Product [#]	MBHI/IRDA/Product/05/13/310-L&C	IRDA/NL-HLT/MBHI/P-H/V.I/60/13-14	Health Insurance	Class Rated Product	30-May-13	20-Jun-13

* Class of Business shall be the Segment as per Accounts Regulations

- Refiled Product as per Health Insurance Regulation 2013

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited

Solvency as at 30th September 2013

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		16319.94
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		16319.94
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		16401.28
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		6330.53
7	Excess in Shareholders' Funds (5-6)		10070.75
8	Total Available Solvency Margin [ASM] (4+7)		10070.75
9	Total Required Solvency Margin [RSM]		5000.00
10	Solvency Ratio (Total ASM/Total RSM)		2.01

PERIODIC DISCLOSURES			
FORM NL-34 : Board of Directors & Key Person			
Insurer:	Max Bupa Health Insurance Company Limited	Date:	30.09.2013
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
Board of Directors			
1	Mr. Anuroop Singh	Chairman	
2	Mr. Rahul Khosla	Director	
3	Mr. Mohit Talwar	Director	
4	Ms. Elizabeth Alison Platt	Director	
5	Mr. James Gordon Wheaton	Director	
6	Dr. Damien Vincent Marmion	Director	
7	Mr. Anthony Maxwell Coleman	Director	
8	Mr. Leo Puri	Director	Resigned as Director w.e.f August 1, 2013
9	Mr. Amit Sharma	Director	
10	Mr. Neil Robert Taylor	Director	
11	Mr. K Narasimha Murthy	Additional Director	Appointed as Additional Director w.e.f September 24, 2013
12	Mr. Manasije Mishra	Whole-time Director	
Key Person*			
12	Mr. Manasije Mishra	Chief Executive Officer	
13	Mr. Neeraj Basur	Chief Financial Officer	
14	Ms. Sevantika Bhandari	Director - Marketing	
15	Mr. Biresh Giri	Appointed Actuary	
16	Mr. Vishal Garg	Head - Investment & Treasury	
17	Mr. Gaurav Ahuja	Head - Internal Audit	

*Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 30th September, 2013

Name of the Fund: General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				
NIL																		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 30th September, 2013

Name of the Fund General Insurance

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	5,674.47	5,563.69	111.77	1.97%	1.97%	5,386.58	5,353.50	212.75	3.95%	3.95%	2,589.88	2,587.66	103.91	4.01%	4.01%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,228.81	1,228.31	26.86	2.19%	2.19%	1,113.44	1,114.06	47.01	4.22%	4.22%	1,214.15	1,216.49	49.60	4.09%	4.09%
3	Treasury Bills	CTRB	2,822.60	2,822.60	55.61	1.97%	1.97%	2,039.45	2,039.45	80.24	3.93%	3.93%	2,179.55	2,179.55	88.13	4.04%	4.04%
4	State Government Bonds	SGGB	-	-	-	0.00%	0.00%	1,496.52	1,496.63	25.53	1.71%	1.71%	1,205.67	1,208.00	51.28	4.25%	4.25%
5	Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any authority or body constituted by Central/State Act	HTDA	1,501.29	1,493.60	34.90	2.32%	2.32%	1,504.55	1,504.20	69.96	4.65%	4.65%	1,522.96	1,524.77	75.66	4.97%	4.97%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	3,488.72	3,467.06	81.05	2.32%	2.32%	2,996.96	2,988.16	137.26	4.58%	4.58%	3,269.45	3,264.48	156.79	4.80%	4.80%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	995.73	989.76	23.58	2.37%	2.37%	1,025.61	1,024.52	47.77	4.66%	4.66%	661.25	662.01	31.47	4.76%	4.76%
8	Corporate Securities - Bonds - (Taxable)	EPBT	2,606.61	2,582.14	57.54	2.21%	2.21%	2,569.06	2,561.21	114.42	4.45%	4.45%	495.42	494.91	22.98	4.64%	4.64%
9	Corporate Securities - Debentures	ECOS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	602.57	600.14	28.01	4.65%	4.65%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI)	ECDB	5,468.96	5,468.96	125.47	2.29%	2.29%	5,360.48	5,360.48	247.31	4.61%	4.61%	2,289.74	2,289.74	113.16	4.94%	4.94%
11	Deposits - CDs with scheduled banks	EDCD	1,881.40	1,881.40	42.12	2.24%	2.24%	2,122.46	2,122.46	94.35	4.45%	4.45%	3,111.11	3,111.11	146.20	4.70%	4.70%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	540.51	541.70	16.62	3.08%	3.08%	602.82	604.52	25.77	4.27%	4.27%	641.97	644.14	25.38	3.95%	3.95%
13	Mutual funds - Debt/Income/serial plans/Liquid schemes*	OMGS	846.61	848.37	31.03	3.67%	3.67%	1,506.28	1,511.24	71.48	4.75%	4.75%	1,598.49	1,603.00	61.83	3.87%	3.87%
TOTAL			27,055.72	26,887.58	606.55	2.24%	2.24%	27,724.21	27,680.42	1,173.85	4.23%	4.23%	21,382.21	21,386.00	954.40	4.46%	4.46%

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Full name: Vishal Garg
Designation: Chief Investment Officer**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 in the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 30th September, 2013

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : General Insurance

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter ¹</i>								
		NIL	NA						
B.	<i>As on Date ²</i>								
		NIL	NA						

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 30-Sep-13

(Rs in Lakhs)									
Sl.No.	Line of Business	Current Period		Same Period previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Cargo & Hull	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Workmen's Compensation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Employer's Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident*	49.75	111	N.A.	N.A.	49.75	111	N.A.	N.A.
10	Health	7,020.73	50,755	4,082.76	36,419	12,997.02	92,783	7,721.44	66,137
11	Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: previous period numbers have been regrouped wherever necessary

* Basis for reporting premium under personal accident segment revisited & aligned with audited financial statements for half year ended september 30th 2013. Accordingly premium for Group Personal Accident (GPA) product only is disclosed under Personal Accident Segment/Category.

FORM NL-39 Rural & Social Obligations

Insurer: **Max Bupa Health Insurance Company Limited** Date: **30-Sep-13**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Health	Rural	806	68.08	4014
		Social	55	1.40	43
11	Others*	Rural	NA	NA	NA
		Social	NA	NA	NA

PERIODIC DISCLOSURES

FORM NL-40

Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Sep-13

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels				Up to the period			
		For the quarter ended 30 Sep 2013		For the quarter ended 30 Sep 2012		For the Half year ended 30 Sep 2013		For the Half year ended 30 Sep 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	29,397	3,484.36	19,632	1,935.52	52,686	6,288.09	34,214	3,785.00
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	6,351	1,404.21	3,124	521.11	10,198	1,909.99	6,340	924.21
5	Micro Agents	-	-	2	2.21	-	-	8	6.10
6	Direct Business	15,118	2,181.91	13,661	1,623.92	30,010	4,848.69	25,575	3,006.13
	Total (A)	50,866	7,070.48	36,419	4,082.76	92,894	13,046.77	66,137	7,721.44
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	50,866	7,070.48	36,419	4,082.76	92,894	13,046.77	66,137	7,721.44

Note: previous period numbers have been regrouped wherever necessary

PERIODIC DISCLOSURES

FORM NL-41 GREIVANCE DISPOSAL

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-13

SI No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
	a) Proposal related	0	9	2	1	6		31
	b) Claim	1	77	10	10	57	1	139
	c) Policy related	1	25	13	4	9		64
	d) Premium	0	0	0	0	0		1
	e) Refund	4	7	6	3	2		13
	f) Coverage	1	17	3	6	9		64
	g) Cover note related	0	1	1	0	0		5
	h) Product	2	11	2	5	6		25
	i) Others	1	10	4	2	5		22
	Total number of complaints	10	157	41	31	94	1	364

2	Total No. of policies during the quarter ended 30th Sep2012:	36,419
3	Total No. of claims during the quarter ended 30th Sep2012:	5743
4	Total No. of policies during the quarter ended 30th Sep2013	50,866
5	Total No. of claims during the quarter ended 30th Sep2013	12292
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	12.58
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	27.33

2	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
	a) Upto 7 days	0	0	0
	b) 7 - 15 days	0	0	0
	c) 15 - 30 days	1	0	1
	d) 30 - 90 days	0	0	0
	e) 90 days and beyond	0	0	0
	Total No. of complaint	1	0	1