

## 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 PERIOD ENDED JUNE 30, 2014

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2014	FOR THE PERIOD ENDED 30th JUNE 2014	FOR THE QUARTER ENDED 30th JUNE 2013	FOR THE PERIOD ENDED 30th JUNE 2013
1	Premiums earned (Net)	NL-4- Premium Schedule	744055	744055	477250	477250
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		45205	45205	31100	31100
	<b>TOTAL (A)</b>		<b>789260</b>	<b>789260</b>	<b>508350</b>	<b>508350</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	437026	437026	300414	300414
2	Commission	NL-6- Commission Schedule	61047	61047	53396	53396
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	575539	575539	489965	489965
4	Premium Deficiency		3232	3232	-	-
	<b>TOTAL (B)</b>		<b>1076844</b>	<b>1076844</b>	<b>843775</b>	<b>843775</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(287584)</b>	<b>(287584)</b>	<b>(335425)</b>	<b>(335425)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(287584)	(287584)	(335425)	(335425)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(287584)</b>	<b>(287584)</b>	<b>(335425)</b>	<b>(335425)</b>

Note:previous period numbers have been regrouped wherever necessary

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 PERIOD ENDED JUNE 30, 2014

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2014	FOR THE PERIOD ENDED 30th JUNE 2014	FOR THE QUARTER ENDED 30th JUNE 2013	FOR THE PERIOD ENDED 30th JUNE 2013
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(287584)	(287584)	(335425)	(335425)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		29638	29638	20671	20671
	(b) Profit on sale of investments		4583	4583	4959	4959
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	-	-
	- Interest Income		252	252	204	204
	- Liabilities no longer required written back		124	124	-	-
	<b>TOTAL (A)</b>		<b>(252987)</b>	<b>(252987)</b>	<b>(309591)</b>	<b>(309591)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5250	5250	1250	1250
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>5250</b>	<b>5250</b>	<b>1250</b>	<b>1250</b>
	Profit/(Loss) Before Tax		(258237)	(258237)	(310841)	(310841)
	Provision for Taxation		-	-	-	-
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ (Loss) brought forward		(5269046)	(5269046)	(3940335)	(3940335)
	Balance carried forward to Balance Sheet		(5527283)	(5527283)	(4251176)	(4251176)

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 JUNE 30, 2014

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
	<b>SOURCES OF FUNDS</b>			
	SHARE CAPITAL	NL-8-Share Capital Schedule	6940000	5310000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	65000
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		481	2391
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	<b>TOTAL</b>		<b>6940481</b>	<b>5377391</b>
	<b>APPLICATION OF FUNDS</b>			
	INVESTMENTS	NL-12- Investment Schedule	3379666	2594110
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	316365	225785
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	74890	37485
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	401047	287615
	<b>Sub-Total (A)</b>		<b>475937</b>	<b>325100</b>

## 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 JUNE 30, 2014

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	700459	471780
	PROVISIONS	NL-18-Provisions Schedule	2058311	1547000
	DEFERRED TAX LIABILITY		-	-
	<b>Sub-Total (B)</b>		<b>2758770</b>	<b>2018780</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2282833)</b>	<b>(1693680)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5527283	4251176
	<b>TOTAL</b>		<b>6940481</b>	<b>5377391</b>

Note:previous period numbers have been regrouped wherever necessary

## CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		239	-
3	Underwriting commitments 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		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - CEO Remuneration		1475	-
	<b>TOTAL</b>		<b>1714</b>	<b>-</b>

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014				FOR THE QUARTER ENDED 30th JUNE 2013				FOR THE PERIOD ENDED 30th JUNE 2013			
	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*	726659	2063	-	728722	726659	2063	-	728722	597630	-	-	597630	597630	-	-	597630
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	726659	2063	-	728722	726659	2063	-	728722	597630	-	-	597630	597630	-	-	597630
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	37271	1261	-	38532	37271	1261	-	38532	31891	-	-	31891	31891	-	-	31891
<b>Net Premium</b>	<b>689388</b>	<b>802</b>	<b>-</b>	<b>690190</b>	<b>689388</b>	<b>802</b>	<b>-</b>	<b>690190</b>	<b>565739</b>	<b>-</b>	<b>-</b>	<b>565739</b>	<b>565739</b>	<b>-</b>	<b>-</b>	<b>565739</b>
Adjustment for change in reserve for unexpired risks	(52406)	(1459)	-	(53865)	(52406)	(1459)	-	(53865)	88489	-	-	88489	88489	-	-	88489
<b>Premium Earned (Net)</b>	<b>741794</b>	<b>2261</b>	<b>-</b>	<b>744055</b>	<b>741794</b>	<b>2261</b>	<b>-</b>	<b>744055</b>	<b>477250</b>	<b>-</b>	<b>-</b>	<b>477250</b>	<b>477250</b>	<b>-</b>	<b>-</b>	<b>477250</b>

\* Net of Service Tax

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 JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014				FOR THE QUARTER ENDED 30th JUNE 2013				FOR THE PERIOD ENDED 30th JUNE 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	422847	-	-	422847	422847	-	-	422847	275763	-	-	275763	275763	-	-	275763
Add Claims Outstanding at the end of the period	365153	2526	-	367679	365153	2526	-	367679	269261	-	-	269261	269261	-	-	269261
Less Claims Outstanding at the beginning	328963	652.00	-	329615	328963	652.00	-	329615	213304	-	-	213304	213304	-	-	213304
<b>Gross Incurred Claims</b>	<b>459037</b>	<b>1874</b>	<b>-</b>	<b>460911</b>	<b>459037</b>	<b>1874</b>	<b>-</b>	<b>460911</b>	<b>331720</b>	<b>-</b>	<b>-</b>	<b>331720</b>	<b>331720</b>	<b>-</b>	<b>-</b>	<b>331720</b>
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	23885	-	-	23885	23885	-	-	23885	31306	-	-	31306	31306	-	-	31306
<b>Total Claims Incurred *</b>	<b>435152</b>	<b>1874</b>	<b>-</b>	<b>437026</b>	<b>435152</b>	<b>1874</b>	<b>-</b>	<b>437026</b>	<b>300414</b>	<b>-</b>	<b>-</b>	<b>300414</b>	<b>300414</b>	<b>-</b>	<b>-</b>	<b>300414</b>

\* Includes an amount of Rs 22453 thousands during the quarter (previous period Rs 6914 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 JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014				FOR THE QUARTER ENDED 30th JUNE 2013				FOR THE PERIOD ENDED 30th JUNE 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	66431	139	-	66570	66431	139	-	66570	57701	-	-	57701	57701	-	-	57701
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	5283	240	-	5523	5283	240	-	5523	4305	-	-	4305	4305	-	-	4305
<b>Net Commission</b>	<b>61148</b>	<b>(101)</b>	<b>-</b>	<b>61047</b>	<b>61148</b>	<b>(101)</b>	<b>-</b>	<b>61047</b>	<b>53396</b>	<b>-</b>	<b>-</b>	<b>53396</b>	<b>53396</b>	<b>-</b>	<b>-</b>	<b>53396</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																
Agents	49311	44	-	49355	49311	44	-	49355	41827	-	-	41827	41827	-	-	41827
Brokers	11395	95	-	11490	11395	95	-	11490	15874	-	-	15874	15874	-	-	15874
Corporate Agency	5725	-	-	5725	5725	-	-	5725	-	-	-	-	-	-	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>66431</b>	<b>139</b>	<b>-</b>	<b>66570</b>	<b>66431</b>	<b>139</b>	<b>-</b>	<b>66570</b>	<b>57701</b>	<b>-</b>	<b>-</b>	<b>57701</b>	<b>57701</b>	<b>-</b>	<b>-</b>	<b>57701</b>

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014				FOR THE QUARTER ENDED 30th JUNE 2013				FOR THE PERIOD ENDED 30th JUNE 2013			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		1	Employees' remuneration & welfare benefits	287311	816	-	288127	287311	816	-	288127	236323	-	-	236323	236323	-
2	Travel, conveyance and vehicle running expenses	22967	65	-	23032	22967	65	-	23032	24349	-	-	24349	24349	-	-	24349
3	Training expenses	12035	34	-	12069	12035	34	-	12069	5656	-	-	5656	5656	-	-	5656
4	Rents, rates & taxes *	28987	82	-	29069	28987	82	-	29069	36732	-	-	36732	36732	-	-	36732
5	Repairs	26729	76	-	26805	26729	76	-	26805	18615	-	-	18615	18615	-	-	18615
6	Printing & stationery	6706	19	-	6725	6706	19	-	6725	4517	-	-	4517	4517	-	-	4517
7	Communication	21862	62	-	21924	21862	62	-	21924	17756	-	-	17756	17756	-	-	17756
8	Legal & professional charges	71442	203	-	71645	71442	203	-	71645	76429	-	-	76429	76429	-	-	76429
9	Auditors' fees, expenses etc																
	(a) as auditor	596	2	-	598	596	2	-	598	577	-	-	577	577	-	-	577
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity-Tax Audit	20	-	-	20	20	-	-	20	15	-	-	15	15	-	-	15
10	Advertisement and publicity	60314	171	-	60485	60314	171	-	60485	39195	-	-	39195	39195	-	-	39195
11	Interest and bank charges	2604	7	-	2611	2604	7	-	2611	4811	-	-	4811	4811	-	-	4811
12	Others (to be specified)																
	(a) Business and Sales Promotion	4	-	-	4	4	0	-	4	44	-	-	44	44	-	-	44
	(b) Membership & Subscription	710	2	-	712	710	2	-	712	630	-	-	630	630	-	-	630
	(c) Loss on Disposal of Fixed Assets	1150	3	-	1153	1150	3	-	1153	0	-	-	0	0	-	-	0
	(d) Loss on Foreign Exchange Fluctuation	10	-	-	10	10.00	-	-	10.00	6.00	-	-	6.00	6	-	-	6
	(e) Charity & Donation	5.00	-	-	5.00	5	0	-	5	-	-	-	-	-	-	-	-
	(f) Insurance	208	1	-	209	208	1	-	209	200	-	-	200	200	-	-	200
	(g) Miscellaneous Expenses**	693	2	-	695	693	2	-	695	75	-	-	75	75	-	-	75
13	Depreciation	29557	84	-	29641	29557	84	-	29641	24035	-	-	24035	24035	-	-	24035
	<b>TOTAL</b>	<b>573910</b>	<b>1629</b>	<b>-</b>	<b>575539</b>	<b>573910</b>	<b>1629</b>	<b>-</b>	<b>575539</b>	<b>489965</b>	<b>-</b>	<b>-</b>	<b>489965</b>	<b>489965</b>	<b>-</b>	<b>-</b>	<b>489965</b>

\* Rent expenses is after adjustment of rent equalization reserve

\*\* None of the items individually are higher than 1% of Net Written Premium

Note: previous period numbers have been regrouped wherever necessary



**FORM NL-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	Authorised Capital		
	1000000000 Equity Shares of Rs 10 each	10000000	7000000
	(Previous year 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	694000000 Equity Shares of Rs 10 each	6940000	5310000
	(Previous year 531000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	694000000 Equity Shares of Rs 10 each	6940000	5310000
	(Previous year 531000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	694000000 Equity Shares of Rs 10 each	6940000	5310000
	(Previous year 531000000 Equity Shares of Rs.10 each)		
	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	-	-
	<b>TOTAL</b>	<b>6940000</b>	<b>5310000</b>

Note:

Out of the above, 513560000 (Previous period 392940000) 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 JUNE 2014		AS AT 30th JUNE 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	513560000	74.00%	392940000	74.00%
· Foreign	180440000	26.00%	138060000	26.00%
Others	-	-	-	-
<b>TOTAL</b>	<b>694000000</b>	<b>100.00%</b>	<b>531000000</b>	<b>100.00%</b>

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



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
4	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	-	-

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



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
<b>TOTAL</b>		-	-

## FORM NL-12-INVESTMENT SCHEDULE



## Investments

(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	895514	497802
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	( b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	312096	100258
	(e) Other Securities -Fixed Deposits	153707	210289
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	100000	100376
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	495757	341836
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	68215	115187
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	288545	457003
	(c) Other Securities-Fixed Deposits	516857	308936
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	448586	249199
5	Other than Approved Investments*	100389	213224
	<b>TOTAL</b>	<b>3379666</b>	<b>2594110</b>

\* in mutual funds

**Notes:**

- a. Short Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.99196 thousand (Previous period - Rs. 99786 thousand). Market value of such investments is Rs. 99196 thousands (Previous period - Rs.99930 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3379666 thousands (Previous period: Rs.2594110 thousands ). Market value of such investments is Rs. 3383094 thousands (Previous period Rs.2599550 thousands)
- c. Previous period numbers have been regrouped wherever necessary

FORM NL-13-LOANS SCHEDULE  
LOANS



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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, 2014	Additions	Deductions	As at Jun 30, 2014	Upto Mar 31, 2014	For the period	On Sales/ Adjustment s	To date Jun 30, 2014	As at Jun 30, 2014	As at Jun 30, 2013
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	228632	16499	125	245006	142686	12292	124	154854	90152	78547
	b) Website	10838	-	-	10838	5697	560	-	6257	4581	7157
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	143296	982	140	144138	34342	6365	60	40647	103491	56779
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29425	308	2249	27484	17967	1144	1862	17249	10235	8942
7	Information Technology Equipment	114550	10733	613	124670	50900	6517	347	57070	67600	40089
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	60480	1005	5520	55965	26880	2763	5101	24542	31423	17669
10	Others	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>587221</b>	<b>29527</b>	<b>8647</b>	<b>608101</b>	<b>278472</b>	<b>29641</b>	<b>7494</b>	<b>300619</b>	<b>307482</b>	<b>209183</b>
11	Work in progress	5306	3577	-	8883	-	-	-	-	8883	16602
	<b>Grand total</b>	<b>592527</b>	<b>33104</b>	<b>8647</b>	<b>616984</b>	<b>278472</b>	<b>29641</b>	<b>7494</b>	<b>300619</b>	<b>316365</b>	<b>225785</b>
	Previous period	421990	21300	21	443269	193454	24035	5	217484	225785	

**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. 1960 thousands (Previous period Rs. 16602 thousands).

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



(Rs.'000)

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	Cash (including cheques, drafts and stamps)	16488	5797
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	58402	31688
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>74890</b>	<b>37485</b>
	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 JUNE 2014	AS AT 30th JUNE 2013
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	33905	19381
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	393	451
6	Others (to be specified)		
	(a) Advance to Suppliers	46214	22122
	(b) Other advances*	90472	64101
	<b>TOTAL (A)</b>	<b>170984</b>	<b>106055</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments**	92661	68486
2	Outstanding Premiums	-	-
3	Agents' Balances	2631	2397
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	67187	50095
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	(a) Rent and other deposits***	67584	60582
	(b) Service tax on input services (net)	-	-
	(c) Cenvat credit on capital goods	-	-
	<b>TOTAL (B)</b>	<b>230063</b>	<b>181560</b>
	<b>TOTAL (A+B)</b>	<b>401047</b>	<b>287615</b>

\* Includes Rs. 88411 thousands (Previous period Rs. 63194 thousands) 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. 2700 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 JUNE 2014	AS AT 30th JUNE 2013
1	Agents' Balances	3818	4026
2	Balances due to other insurance companies	92872	71002
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	16694	11087
5	Unallocated Premium	27132	24910
6	Sundry creditors*	59884	29325
7	Due to subsidiaries/ holding company	-	2128
8	Claims Outstanding	367679	269261
9	Unclaimed amount of policyholders/insured	12636	9344
10	Due to Officers/ Directors **	25992	-
11	Others (to be specified)		
	(a) Tax deducted payable	20080	15537
	(b) Other statutory dues	24190	12081
	(c) Advance from Corporate Clients	49482	23079
	<b>TOTAL</b>	<b>700459</b>	<b>471780</b>

\* Includes creditors for capital expenditure of Rs. 7683 thousands (Previous period Rs. 2736 thousands)

\*\* Amount payable to Former CEO (now director) subject to IRDA approval

Note:previous period numbers have been regrouped wherever necessary

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



(Rs.'000)

SN	Particulars	AS AT 30th JUNE 2014	AS AT 30th JUNE 2013
1	Reserve for Unexpired Risk	1604125	1160993
2	For taxation (less advance tax paid and taxes deducted at source)	-	50
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	1894	6385
	(b) Leave Encashment	21884	17590
	(c) Superannuation	37	40
	(d) Other Manpower Related	103521	114926
	(e) Provision for Commission	15891	7334
	(f) Other Operating Expense Related	302074	239682
6	Reserve for Premium Deficiency	8885	-
	<b>TOTAL</b>	<b>2058311</b>	<b>1547000</b>

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).**

<b>SN</b>	<b>Particulars</b>	<b>AS AT 30th JUNE 2014</b>	<b>AS AT 30th JUNE 2013</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## 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 and period ended 30th June 2014



(Rs in '000's)

Particulars	For the quarter ended Jun 30, 2014	For the period ended Jun 30, 2014	For the quarter ended Jun 30, 2013	For the period ended Jun 30, 2013
<b>Cash Flows from the operating activities:</b>				
Premium received from policyholders, including advance receipts	774483	774483	663348	663348
Other receipts	-	-	-	-
Payments to the re-insurers, net of commissions and claims	-	-	(46022)	(46022)
Payments to co-insurers, net of claims recovery	-	-	-	-
Payments of claims	(363649)	(363649)	(259577)	(259577)
Payments of commission and brokerage	(75758)	(75758)	(73440)	(73440)
Payments of other operating expenses	(686752)	(686752)	(542437)	(542437)
Preliminary and pre-operative expenses	-	-	-	-
Deposits, advances and staff loans	19628	19628	(7850)	(7850)
Income taxes paid (Net)	-	-	-	-
Service tax paid	(23856)	(23856)	(14800)	(14800)
Other payments	-	-	-	-
<b>Cash flows before extraordinary items</b>	<b>(355903)</b>	<b>(355903)</b>	<b>(280778)</b>	<b>(280778)</b>
Cash flow from extraordinary operations	-	-	-	-
<b>Net cash flow from operating activities</b>	<b>(355903)</b>	<b>(355903)</b>	<b>(280778)</b>	<b>(280778)</b>
<b>Cash flows from investing activities:</b>				
Purchase of fixed assets	(42244)	(42244)	(35501)	(35501)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of investments(Net)	(2125752)	(2125752)	(1460073)	(1460073)
Loans disbursed	-	-	-	-
Sales of investments	-	-	-	-
Repayments received	1674699	1674699	1053643	1053643
Rents/Interests/ Dividends received	71280	71280	38520	38520
Investments in money market instruments and in liquid mutual funds (Net)	461634	461634	424907	424907
Expenses related to investments	-	-	-	-
<b>Net cash flow from investing activities</b>	<b>39616</b>	<b>39616</b>	<b>21496</b>	<b>21496</b>
<b>Cash flows from financing activities:</b>				
Proceeds from issuance of share capital	250000	250000	264800	264800
Share Application Money	-	-	-	-
Proceeds from borrowing	-	-	-	-
Repayments of borrowing	-	-	-	-
Interest/dividends paid	-	-	-	-
<b>Net cash flow from financing activities</b>	<b>250000</b>	<b>250000</b>	<b>264800</b>	<b>264800</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(66287)</b>	<b>(66287)</b>	<b>5518</b>	<b>5518</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>141177</b>	<b>141177</b>	<b>31967</b>	<b>31967</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>74890</b>	<b>74890</b>	<b>37485</b>	<b>37485</b>

## FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

## Statement of Liabilities

Sl.No.	Particular	AS AT 30th JUNE 2014				AS AT 30th JUNE 2013			
		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	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	-	-	-	-	-	-	-	-
4	Health Insurance	16130.10	1968.42	1708.37	19806.89	11609.93	1481.49	1211.12	14302.54
5	Total Liabilities	16130.10	1968.42	1708.37	19806.89	11609.93	1481.49	1211.12	14302.54

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th June, 2014																											
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		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	
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.	-	-	0.58	0.58	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.58	0.58
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.	1.08	1.08	464.74	464.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	465.82	465.82
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.	-	-	0.52	0.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.52	0.52
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.	-	-	11.85	11.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.85	11.85
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.	-	-	50.82	50.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	50.82	50.82
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.	-	-	55.84	55.84	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	55.84	55.84
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.	-	-	11.46	11.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.46	11.46
Dadra & Nagra 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.	-	-	1.77	1.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.77	1.77
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.	-	-	0.48	0.48	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.48	0.48
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.	1.25	1.25	1,305.65	1,305.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,306.91	1,306.91
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.	-	-	42.23	42.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	42.23	42.23
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.	(0.01)	(0.01)	517.00	517.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	516.99	516.99
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.	1.27	1.27	595.95	595.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	597.22	597.22
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.	-	-	12.86	12.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12.86	12.86
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.	-	-	8.65	8.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.65	8.65
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.	-	-	24.69	24.69	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	24.69	24.69
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.	2.64	2.64	686.90	686.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	689.53	689.53
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.	4.34	4.34	76.93	76.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	81.27	81.27
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.	-	-
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.	-	-	34.07	34.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	34.07	34.07
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.	7.53	7.53	1,562.22	1,562.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,569.75	1,569.75
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.	-	-	0.52	0.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.52	0.52
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.	-	-	2.07	2.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.07	2.07
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.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
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.	-	-	0.52	0.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.52	0.52
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.	-	-	31.10	31.10	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	31.10	31.10
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.	-	-	2.21	2.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.21	2.21
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.	0.04	0.04	370.89	370.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	370.92	370.92
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.	0.29	0.29	226.29	226.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	226.58	226.58
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.	-	-	1.65	1.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.65	1.65
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.	0.60	0.60	291.16	291.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	291.75	291.75
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	0.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.93	0.93
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.	1.61	1.61	485.06	485.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	486.66	486.66
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.	-	-	37.16	37.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	37.16	37.16
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.	-	-	351.85	351.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	351.85	351.85

## FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

## Reinsurance Risk Concentration

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%
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	2	6.32	-	-	2%
4	No. of Reinsurers with rating BBB but less than A	3	379.00	-	-	98%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	<b>Total</b>	<b>5</b>	<b>385.32</b>	<b>0.00</b>	<b>0.00</b>	<b>100%</b>



FORM NL-24

## Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

## Ageing of Claims as at 30.06.2014

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	11328	628	70	25	-	12051	4228
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	-	-	-	-	-	-	-
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

**FORM NL-25 : Quarterly claims data for Non-Life**



**Insurer:** Max Bupa Health Insurance Company Limited

**Date:** 30-Jun-14

*No. of claims only*

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	3560	NA	-	NA	NA	NA	NA	<b>3560</b>
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	15958	NA	15	NA	NA	NA	NA	<b>15973</b>
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	12051	NA	-	NA	NA	NA	NA	<b>12051</b>
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1940	NA	9	NA	NA	NA	NA	<b>1949</b>
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	1558	NA	-	NA	NA	NA	NA	<b>1558</b>
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	3969	NA	6	NA	NA	NA	NA	<b>3975</b>
	Less than 3months	NA	NA	NA	NA	NA	NA	3936	NA	6	NA	NA	NA	NA	<b>3942</b>
	3 months to 6 months	NA	NA	NA	NA	NA	NA	33	NA	-	NA	NA	NA	NA	<b>33</b>
	6months to 1 year	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	<b>-</b>
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	<b>-</b>

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th June 2014

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	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	32196.42	30865.36	16418.49	15405.76	6173.07	4621.73	6173.07
	<b>Total</b>	<b>32196.42</b>	<b>30865.36</b>	<b>16418.49</b>	<b>15405.76</b>	<b>6173.07</b>	<b>4621.73</b>	<b>6173.07</b>

**FORM NL-27 Offices information for Non-Life**



**Insurer:** Max Bupa Health Insurance Company Limited **Date:** 30-Jun-14

S No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		22
2	No. of branches approved during the Quarter		-
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	2
4		Out of approvals of this Quarter	-
5	No. of branches closed during the period		-
6	No of branches at the end of the period		24
7	No. of branches approved but not opened		14
8	No. of rural branches		-
9	No. of urban branches		24

## FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30th June, 2014

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

(Business within India)

Periodicity of Submission: Quarterly



Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	33,796.66
2	Loans	9	0.00
3	Fixed Assets	10	3,163.65
4	Current Assets		0.00
	a. Cash & Bank Balance	11	748.90
	b. Advances & Other Assets	12	4,010.47
5	Current Liabilities		0.00
	a. Current Liabilities	13	-7,004.59
	b. Provisions	14	-20,583.11
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		55,272.83
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>69,404.81</b>
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	3,163.65
3	Cash & Bank Balance (if any)	11	748.90
4	Advances & Other Assets (if any)	12	4,010.47
5	Current Liabilities	13	-7,004.59
6	Provisions	14	-20,583.11
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		55,272.83
	<b>TOTAL (B)</b>		<b>35,608.15</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>33,796.66</b>

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	Central Govt. Securities	Not less than 20%	0.00	7,964.73	5,947.98	13,912.71	41%	0.00	13,912.71	13,896.42
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	0.00	7,964.73	5,947.98	13,912.71	41%	0.00	13,912.71	13,896.42
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		0.00	0.00	2,003.71	2,003.71	6%	2,003.71	2,020.33	
	2. Other Investments		0.00	0.00	0.00	0.00	0%	0.00	0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		0.00	0.00	5,485.86	5,485.86	16%	5,485.86	5,506.10	
	2. Other Investments		0.00	0.00	0.00	0.00	0%	0.00	0.00	0.00
	c. Approved Investments	Not exceeding 55%	0.00	5,019.54	6,369.34	11,388.88	34%	1.61	11,390.49	11,404.20
	d. Other Investments		0.00	1,000.69	0.00	1,000.69	3%	3.20	1,003.89	1,003.89
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>13,984.96</b>	<b>19,806.89</b>	<b>33,791.85</b>	<b>100%</b>	<b>4.81</b>	<b>33,796.66</b>	<b>33,830.94</b>

FORM NL-29

## Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

## Detail Regarding debt securities

	Market Value				Book Value			
	as at 30th JUNE, 2014	as % of total for this class	as at 30th JUNE, 2013	as % of total for this class	as at 30th JUNE, 2014	as % of total for this class	as at 30th JUNE, 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,038	39%	9,096	52%	9,992	39%	9,068	52%
AA or better	1,505	6%	-	-	1,500	6%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	13,896	55%	8,424	48%	13,913	55%	8,396	48%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	12,345	49%	10,502	60%	12,329	49%	10,480	60%
more than 1 year and upto 3years	5,141	20%	4,506	26%	5,111	20%	4,471	26%
More than 3years and up to 7years	3,906	15%	2,511	14%	3,972	16%	2,514	14%
More than 7 years and up to 10 years	4,047	16%	-	-	3,992	16%	-	-
above 10 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	13,896	55%	8,424	48%	13,913	55%	8,396	48%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	11,543	45%	9,096	52%	11,492	45%	9,068	52%

**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 fixed deposits and mutual funds.

## FORM NL-30 Analytical Ratios



Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Jun-14

## Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Apr-Jun'14)	Upto Quarter (Apr-Jun'14)	Corresponding Period of the Preceding Year	Upto the Period of the Preceding Year
1	Gross Premium Growth Rate (Over all)	1.22	1.22	1.64	1.64
1a	Gross Premium Growth Rate (Health)	1.22	1.22	1.64	1.64
1b	Gross Premium Growth Rate (Personal Accident)	1.00	1.00	-	-
2	Gross Premium to Net Worth ratio	0.52	0.52	0.53	0.53
3	Growth rate of Net Worth	0.25	0.25	(0.05)	(0.05)
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.95
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.95
4b	Net Retention Ratio (Personal Accident)	0.39	0.39	-	-
5	Net Commission Ratio (Overall)	0.09	0.09	0.09	0.09
5a	Net Commission Ratio (Health)	0.09	0.09	0.09	0.09
5b	Net Commission Ratio (Personal Accident)	(0.13)	(0.13)	-	-
6	Expense of Management to Gross Direct Premium Ratio	0.79	0.79	0.82	0.82
7	Combined Ratio	1.51	1.51	1.59	1.59
8	Technical Reserves to net premium ratio	2.87	2.87	2.53	2.53
9	Underwriting balance ratio	(0.39)	(0.39)	(0.70)	(0.70)
10	Operating Profit Ratio	(0.34)	(0.34)	(0.65)	(0.65)
11	Liquid Assets to liabilities ratio	1.74	1.74	1.84	1.84
12	Net earning ratio	(0.37)	(0.37)	(0.55)	(0.55)
13	Return on net worth ratio	(0.18)	(0.18)	(0.28)	(0.28)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.85	1.85	2.04	2.04
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	694,000,000	694,000,000	531,000,000	531,000,000
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 year (not to be annualized)	(0.38)	(0.38)	(0.59)	(0.59)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.38)	(0.38)	(0.59)	(0.59)
6	(iv) Book value per share (Rs)	2.04	2.04	2.12	2.12

Note: previous period numbers have been regrouped wherever necessary

## FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(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 (Apr-Jun'14)	Upto Quarter (Apr-Jun'14)	Corresponding Period of the Preceding Year	Upto the Period of the Preceding Year
1	Max India Limited	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	-	-	9.72	9.72
2	Max India Limited	Holding Company	Premium Income	0.14	0.14	(38.88)	(38.88)
3	Max India Limited	Holding Company	Equity Contribution	(1,850.00)	(1,850.00)	(1,998.00)	(1,998.00)
4	Mr. Manasjje Mishra	Key Management Personal (CEO)	Remuneration	37.50	37.50	37.50	37.50
5	R Mahesh Kumar	Key Management Personal (Company Secretary)	Remuneration	20.16	20.16	-	-
6	Neeraj Basur	Key Management Personal (Ex CFO)	Remuneration	137.51	137.51	-	-
7	Munish Sharma	Key Management Personal (Interim CFO)	Remuneration	1.42	1.42	-	-
8	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	-	-	(5.24)	(5.24)
9	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	78.97	78.97	21.85	21.85
10	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	-	-	7.96	7.96
11	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	7.72	7.72	9.60	9.60
12	Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	-	-	(33.62)	(33.62)
13	Max Healthstaff International Ltd.	Fellow Subsidiary	Premium Income	-	-	(0.42)	(0.42)
14	Alps Hospital Limited	Fellow Subsidiary	Premium Income	-	-	(1.09)	(1.09)
15	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	12.13	12.13	13.41	13.41
16	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	(0.42)	(0.42)
17	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	13.05	13.05	13.41	13.41
18	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	(0.28)	(0.28)
19	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	0.68	0.68	5.23	5.23
20	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(650.00)	(650.00)	(650.00)	(650.00)
21	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	(0.05)	(0.05)	(10.86)	(10.86)

Note: 1. Services rendered have been shown in brackets and services received/reimbursement of expenses have been shown as a positive number

2. Key Management Personnel includes CFO and Company Secretary w.e.f April 1, 2014

3. Figures for previous period has been regrouped/reclassified to make them comparable to current period



**FORM NL-32 Products Information**

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

**Products Information***List below the products and/or add-ons introduced during the period- April 1, 2014 to June 30, 2014*

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	Health Companion Health Insurance Plan	MBHI/IRDA/Product/03/14/479-L&C	IRDA/NL-HLT/MBHI/P-H/V.II/2/14-15	Health Insurance	Class Rated Product	26-Mar-14	27-Jun-14
2	Swasth Parivar Health Insurance Product	MBHI/IRDA/Product/08/13/346-L&C	IRDA/NL-HLT/MBHI/P-H/V.II/14/14-15	Health Insurance	Class Rated Product	26-Aug-13	19-Jun-14

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

## FORM NL-33 - SOLVENCY MARGIN - KGII

## TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 30th June 2014

(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):		19806.89
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		19806.89
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>0.00</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		19208.53
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7780.81
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>11427.72</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>11427.72</b>
9	Total Required Solvency Margin [RSM]		6173.07
10	Solvency Ratio (Total ASM/Total RSM)		1.85

**FORM NL-34 : Board of Directors & Key Person**


<b>Insurer:</b>	Max Bupa Health Insurance Company Limited	<b>Date:</b>	30.06.2014
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**BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the period
<b>Board of Directors</b>			
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. Amit Sharma	Director	
9	Mr. K Narasimha Murthy	Director	Mr. K Narasimha Murthy was appointed as a Director at Annual General Meeting on 29/04/2014
10	Mr. Rajesh Sud	Director	Mr. Rajesh Sud was appointed 1) As an Additional Director at Board Meeting held on 29/04/2014 2) Subsequently, appointed as a Director at Annual General Meeting held on 29/04/2014
11	Mr. Manasije Mishra	Whole-time Director and Chief Executive Officer	
<b>Key Person*</b>			
12	Mr. Manasije Mishra	Chief Executive Officer	
13	Mr. Munish Sharma	Interim Chief Financial Officer	1) Mr. Neeraj Basur (erstwhile CFO upto June 20, 2014). 2) Post departure of Mr. Neeraj Basur, Mr. Munish Sharma is Interim CFO.
14	Mr. R Mahesh Kumar	Chief Risk Officer	
15	Ms. Sevantika Bhandari (till April 30, 2014)	Chief Marketing Officer	Ms. Sevantika Bhandari has left the organization with effect from April 30, 2014. The Company is in process to appoint new Chief Marketing Officer.
16	Mr. Biresh Giri	Appointed Actuary	
17	Mr. Anand Roop Choudhary	Chief Compliance Officer	
18	Mr. Vishal Garg	Chief Investments Officer	
19	Mr. Gaurav Ahuja	Chief of Internal Audit	

\*Key Persons in line with Clause 2 of Guidelines on Reporting of Key persons (IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th June, 2014

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

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																	

## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30th June, 2014

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 (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	9,211.46	9,133.86	190.35	2.07%	2.07%	9,211.46	9,133.86	190.35	2.07%	2.07%	5,095.54	5,141.01	100.99	1.98%	1.98%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	980.18	980.18	23.63	2.41%	2.41%	980.18	980.18	23.63	2.41%	2.41%	996.79	998.55	20.14	2.02%	2.02%
3	Treasury Bills	CTRB	3,601.70	3,601.70	76.98	2.14%	2.14%	3,601.70	3,601.70	76.98	2.14%	2.14%	1,247.69	1,247.69	24.62	1.97%	1.97%
4	State Government Bonds	SGGB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,184.06	1,184.15	25.53	2.16%	2.16%
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	2,026.30	2,030.95	49.33	2.43%	2.43%	2,026.30	2,030.95	49.33	2.43%	2.43%	1,507.85	1,514.92	35.06	2.32%	2.32%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	4,484.94	4,505.92	106.02	2.36%	2.36%	4,484.94	4,505.92	106.02	2.36%	2.36%	2,499.79	2,503.99	56.21	2.25%	2.25%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	428.45	428.32	10.25	2.39%	2.39%	428.45	428.32	10.25	2.39%	2.39%	1,055.82	1,059.66	24.19	2.29%	2.29%
8	Corporate Securities - Bonds - (Taxable)	EPBT	2,120.75	2,134.42	50.74	2.39%	2.39%	2,120.75	2,134.42	50.74	2.39%	2.39%	2,531.10	2,540.05	56.88	2.25%	2.25%
9	Corporate Securities - Debentures	ECOS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment),CCIL,RBI)	ECDB	8,219.62	8,219.62	199.14	2.42%	2.42%	8,219.62	8,219.62	199.14	2.42%	2.42%	5,250.81	5,250.81	121.84	2.32%	2.32%
11	Deposits - CDs with scheduled banks	EDCD	1,866.48	1,866.48	42.01	2.25%	2.25%	1,866.48	1,866.48	42.01	2.25%	2.25%	2,366.17	2,366.17	52.24	2.21%	2.21%
12	Mutual funds - GILT/G-Sec/Liquid schemes	EGMF	739.27	741.33	18.18	2.46%	2.46%	739.27	741.33	18.18	2.46%	2.46%	665.81	668.03	9.15	1.37%	1.37%
13	Mutual funds - Debt/income/serial plans/liquid schemes	OMGS	1,177.18	1,180.30	27.61	2.35%	2.35%	1,177.18	1,180.30	27.61	2.35%	2.35%	2,173.20	2,181.40	40.45	1.86%	1.86%
<b>TOTAL</b>			<b>34,856.32</b>	<b>34,823.08</b>	<b>794.26</b>	<b>2.28%</b>	<b>2.28%</b>	<b>34,856.32</b>	<b>34,823.08</b>	<b>794.26</b>	<b>2.28%</b>	<b>2.28%</b>	<b>26,574.61</b>	<b>26,656.42</b>	<b>567.30</b>	<b>2.13%</b>	<b>2.13%</b>

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

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

Statement as on: 30th June, 2014

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.	<u>During the Quarter <sup>1</sup></u>					NIL			
B.	<u>As on Date <sup>2</sup></u>					NIL			

**FORM NL-38 Business across line of Business**

**Insurer:** Max Bupa Health Insurance Company Limited

**Date :** 30-Jun-14

*(Rs in Lakhs)*

Sl.No.	Line of Business	Current Quarter (Apr - Jun 2014)		Same Quarter previous year (Apr - Jun 2013)		Upto the period (Apr - Jun 2014)		Same period previous year (Apr - Jun 2013)	
		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*	20.63	35	N.A.	N.A.	20.63	35	N.A.	N.A.
10	Health	7,266.59	49212	5,976.30	42028	7,266.59	49212	5,976.30	42028
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. 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-Jun-14

*(Rs in Lakhs)*
**Rural & Social Obligations (Apr - June 2014)**

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	692	79.45	5,488
		Social	10	1.24	82
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA



FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-14

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Apr - Jun 2014)		Same period previous year (Apr - Jun 2013)		Upto the period (Apr - Jun 2014)		Same period previous year (Apr - Jun 2013)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	27,142	3,778.97	23,289	2,803.73	27,142	3,778.97	23,289	2,803.73
2	Corporate Agents-Banks	2,287	385.79	-	0.00	2,287	385.79	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	4,316	834.53	3,847	505.78	4,316	834.53	3,847	505.78
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	15,502	2,287.94	14,892	2,666.79	15,502	2,287.94	14,892	2,666.79
	<b>Total (A)</b>	<b>49,247</b>	<b>7,287.22</b>	<b>42,028</b>	<b>5,976.30</b>	<b>49,247</b>	<b>7,287.22</b>	<b>42,028</b>	<b>5,976.30</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>49,247</b>	<b>7,287.22</b>	<b>42,028</b>	<b>5,976.30</b>	<b>49,247</b>	<b>7,287.22</b>	<b>42,028</b>	<b>5,976.30</b>

Note: previous period numbers have been regrouped wherever necessary

**FORM NL-41 GREIVANCE DISPOSAL**

**Insurer:** Max Bupa Health Insurance Company Limited

**Date:** 30-Jun-14

Sl 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 year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	Complaints made by customers							
a)	Proposal related	0	7	7	0	0	0	7
b)	Claim	0	237	27	41	169	0	237
c)	Policy related	0	74	44	13	17	0	74
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	13	12	1	0	0	13
f)	Coverage	0	58	26	19	13	0	58
g)	Cover note related	0	2	1	0	1	0	2
h)	Product	0	4	2	2	0	0	4
i)	Others	0	19	17	0	2	0	19
	<b>Total number of complaints</b>	<b>0</b>	<b>414</b>	<b>136</b>	<b>76</b>	<b>202</b>	<b>0</b>	<b>414</b>

<b>2</b>	Total No. of policies during the period ended 30th June13:	42,028
<b>3</b>	Total No. of claims during the period ended 30th June2013:	10200
<b>4</b>	Total No. of policies during the period ended 30th June2014	49,247
<b>5</b>	Total No. of claims during the period ended 30th June2014	15973
<b>6</b>	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	15.03
<b>7</b>	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	48.12

<b>8</b>	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	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days and beyond	0	0	0
	<b>Total No. of complaint</b>	<b>0</b>	<b>0</b>	<b>0</b>