

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 MARCH 31, 2015

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MARCH 2015	FOR THE YEAR ENDED 31st MARCH 2015	FOR THE QUARTER ENDED 31st MARCH 2014	FOR THE YEAR ENDED 31st MARCH 2014
1	Premiums earned (Net)	NL-4- Premium Schedule	807805	3152364	684612	2376598
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		50330	179510	44098	140690
	TOTAL (A)		858135	3331874	728710	2517288
1	Claims Incurred (Net)	NL-5-Claims Schedule	420335	1738753	427704	1403962
2	Commission	NL-6- Commission Schedule	120579	321985	88350	278760
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	587207	2326935	727445	2276676
4	Premium Deficiency		-	(5653)	5,653.00	5,653.00
	TOTAL (B)		1128121	4382020	1249152	3965051
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(269986)	(1050146)	(520442)	(1447763)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(269986)	(1050146)	(520442)	(1447763)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(269986)	(1050146)	(520442)	(1447763)

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 MARCH 31, 2015

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MARCH 2015	FOR THE YEAR ENDED 31st MARCH 2015	FOR THE QUARTER ENDED 31st MARCH 2014	FOR THE YEAR ENDED 31st MARCH 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(269986)	(1050146)	(520442)	(1447763)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		31434	132830	21879	91958
	(b) Profit on sale of investments		9262	24780	11746	25454
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		3	-	-	84
	- Interest Income		924	2038	352	1594
	- Liabilities no longer required written back		-	124	-	2357
	TOTAL (A)		(228363)	(890374)	(486465)	(1326316)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		15273	15273	-	-
	(c) Others (to be specified)		2522	3189	1,512.00	2397
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		16341	24296	(3750)	0
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		34136	42758	(2238)	2397
	Profit/(Loss) Before Tax		(262499)	(933132)	(484227)	(1328713)
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(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		(5945719)	(5269047)	(4784820)	(3940334)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	(6039)	-	-
	Balance carried forward to Balance Sheet		(6208218)	(6208218)	(5269047)	(5269047)

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 MARCH 31, 2015

(Rs. '000)

SN	Particulars	Schedule	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	7905000	6690000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		0	0
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		931	787
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	TOTAL		7905931	6690787
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	4300315	3369443
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	321266	314055
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	119379	141177
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	337153	417358
	Sub-Total (A)		456532	558535

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 MARCH 31, 2015

(Rs.'000)

SN	Particulars	Schedule	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	764207	739650
	PROVISIONS	NL-18- Provisions Schedule	2616193	2080643
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		3380400	2820293
	NET CURRENT ASSETS (C) = (A - B)		(2923868)	(2261758)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6208218	5269047
	TOTAL		7905931	6690787

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		1140	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		500	1900
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	1072
	TOTAL		1640	2972

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE YEAR ENDED 31st MARCH 2015				FOR THE QUARTER ENDED 31st MARCH 2014				FOR THE YEAR ENDED 31st MARCH 2014			
	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*	1234690	664	-	1235354	3720559	6015	-	3726574	1019538	4790	-	1024328	3075328	13221	-	3088549
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1234690	664	-	1235354	3720559	6015	-	3726574	1019538	4790	-	1024328	3075328	13221	-	3088549
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	62917	104	-	63021	190318	1854	-	192172	53201	718	-	53919	123569	2897	-	126466
Net Premium	1171773	560	-	1172333	3530241	4161	-	3534402	966337	4072	-	970409	2951759	10324	-	2962083
Adjustment for change in reserve for unexpired risks	365414	(886)	-	364528	387505	(5467)	-	382038	284328	1469	-	285797	579081	6404	-	585485
Premium Earned (Net)	806359	1446	-	807805	3142736	9628	-	3152364	682009	2603	-	684612	2372678	3920	-	2376598

* 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 31st MARCH 2015				FOR THE YEAR ENDED 31st MARCH 2015				FOR THE QUARTER ENDED 31st MARCH 2014				FOR THE YEAR ENDED 31st MARCH 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	436587	1758	-	438345	1784332	7057	-	1791389	374368	200	-	374568	1399780	400	-	1400180
Add Claims Outstanding at the end of the period	371220	945	-	372165	371220	945	-	372165	328963	652	-	329615	328963	652	-	329615
Less Claims Outstanding at the beginning	365776	2082	-	367858	328963	652	-	329615	251803	-	-	251803	213304	-	-	213304
Gross Incurred Claims	442031	621	-	442652	1826589	7350	-	1833939	451528	852	-	452380	1515439	1052	-	1516491
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	22231	86	-	22317	94826	360	-	95186	24666	10	-	24676	112509	20	-	112529
Total Claims Incurred *	419800	535	-	420335	1731763	6990	-	1738753	426862	842	-	427704	1402930	1032	-	1403962

* Includes an amount of Rs 27886 thousand during the quarter (previous period Rs 19765 thousand) and an amount of Rs. 92821 thousand during the year (previous year Rs. 53925 thousand) 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 31st MARCH 2015				FOR THE YEAR ENDED 31st MARCH 2015				FOR THE QUARTER ENDED 31st MARCH 2014				FOR THE YEAR ENDED 31st MARCH 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	129833	39	-	129872	350072	235	-	350307	95088	517	-	95605	286360	1411	-	287771
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	9933	(640)	-	9293	28069	253	-	28322	7130	125	-	7255	8667	344	-	9011
Net Commission	119900	679	-	120579	322003	(18)	-	321985	87958	392	-	88350	277693	1067	-	278760
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	91474	27	-	91501	251533	106	-	251639	60850	64	-	60914	197452	286	-	197738
Brokers	21112	12	-	21124	58129	129	-	58258	29591	453	-	30044	84261	1125	-	85386
Corporate Agency	17247	-	-	17247	40410	-	-	40410	4,647.00	-	-	4647	4,647.00	-	-	4647
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	129833	39	-	129872	350072	235	-	350307	95088	517	-	95605	286360	1411	-	287771

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE YEAR ENDED 31st MARCH 2015				FOR THE QUARTER ENDED 31st MARCH 2014				FOR THE YEAR ENDED 31st MARCH 2014			
		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	293446	158	-	293604	1109119	1793	-	1110912	341995	1607	-	343602	1062241	4567
2	Travel, conveyance and vehicle running expenses	24609	13	-	24622	96396	156	-	96552	35072	165	-	35237	98355	423	-	98778
3	Training expenses	19312	10	-	19322	55446	90	-	55536	6233	29	-	6262	23919	103	-	24022
4	Rents, rates & taxes *	27788	15	-	27803	109391	177	-	109568	13357	63	-	13420	125001	537	-	125538
5	Repairs	29646	16	-	29662	119713	194	-	119907	25309	119	-	25428	84034	361	-	84395
6	Printing & stationery	1053	1	-	1054	23885	39	-	23924	10650	50	-	10700	25840	111	-	25951
7	Communication	13119	7	-	13126	74972	121	-	75093	19705	93	-	19798	66709	287	-	66996
8	Legal & professional charges	31013	17	-	31030	228602	370	-	228972	97160	456	-	97616	318001	1367	-	319368
9	Auditors' fees, expenses etc																
	(a) as auditor	577	-	-	577	2367	4	-	2371	679	3	-	682	2191	9	-	2200
	(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	80	-	-	80	15	-	-	15	60	-	-	60
10	Advertisement and publicity	102726	55	-	102781	358881	580	-	359461	135926	639	-	136565	314793	1353	-	316146
11	Interest and bank charges	4589	2	-	4591	14072	23	-	14095	2997	14	-	3011	16790	72	-	16862
12	Others (to be specified)																
	(a) Business and Sales Promotion	228	-	-	228	264	-	-	264	104	-	-	104	303	1	-	304
	(b) Membership & Subscription	1152	1.00	-	1153	3235	5	-	3240	701	3	-	704	3564	15	-	3579
	(c) Loss on Disposal of Fixed Assets	183	-	-	183	1378	2	-	1380	1861	9	-	1870	19752	85	-	19837
	(d) Loss on Foreign Exchange Fluctuation	0	-	-	0	63	-	-	63	46	-	-	46	-	-	-	-
	(e) Charity & Donation	-	-	-	-	5	-	-	5	-	-	-	-	996	4	-	1000
	(f) Insurance	254	-	-	254	1123	2	-	1125	339	2	-	341	1310	6	-	1316
	(g) Miscellaneous Expenses**	387	-	-	387	2825	5	-	2830	350	2	-	352	1224	5	-	1229
13	Depreciation	36790	20	-	36810	121361	196	-	121557	31544	148	-	31692	101849	438	-	102287
	TOTAL	586892	315	-	587207	2323178	3757	-	2326935	724043	3402	-	727445	2266932	9744	-	2276676

* 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 31st MARCH 2015	AS AT 31st MARCH 2014
1	Authorised Capital		
	1000000000 Equity Shares of Rs 10 each	10000000	7000000
	(Previous year 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	790500000 Equity Shares of Rs 10 each	7905000	6690000
	(Previous year 669000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	790500000 Equity Shares of Rs 10 each	7905000	6690000
	(Previous year 669000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	790500000 Equity Shares of Rs 10 each	7905000	6690000
	(Previous year 669000000 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	-	-
	TOTAL	7905000	6690000

Note:

Out of the above, 584970000 (Previous year 495060000) 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 31st MARCH 2015		AS AT 31st MARCH 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	584970000	74.00%	495060000	74.00%
· Foreign	205530000	26.00%	173940000	26.00%
Others	-	-	-	-
TOTAL	790500000	100.00%	669000000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
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	-	-
	TOTAL	-	-

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE



Investments

(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	989500	820349
2	Other Approved Securities	53378	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	516865	150124
	(e) Other Securities -Fixed Deposits	197076	3707
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	255084	49881
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	292933	486248
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	72681	50817
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	238504	434619
	(c) Other Securities-Fixed Deposits	1330930	851857
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	250162	448492
5	Other than Approved Investments*	103202	73349
	TOTAL	4300315	3369443

* in mutual funds

Notes:

- a. Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.98305 thousand (Previous year classified under Short Term Government securities - Rs. 96833 thousand). Market value of such investments is Rs. 98350 thousand (Previous year classified under Short Term Government securities - Rs.96833 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.4300315 thousand (Previous year: Rs.3369443 thousand). Market value of such investments is Rs. 4360005 thousand (Previous year Rs.3361037 thousand)
- c. Previous period numbers have been regrouped wherever necessary

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



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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 Mar 31, 2015	Upto Mar 31, 2014	For the period	On Sales/ Adjustment s	To date Mar 31, 2015	As at Mar 31, 2015	As at Mar 31, 2014
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	228632	59139	125	287646	142686	48919	124	191481	96165	85946
	b) Website	10838	420.00	-	11258	5697	2263	-	7960	3298	5141
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	143296	12502	140	155658	34342	26315	60	60597	95061	108954
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29425	2441	2249	29617	17967	4359	1862	20464	9153	11458
7	IT Equipment - Others	46066	17696	-	63762	13975	12948	-	26923	36839	32091
8	IT Equipment - End User Devices	68484	15899	4364	80019	36925	15956	-2297	55178	24841	31559
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	60480	8432	7282	61630	26880	10797	6498	31179	30451	33600
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	587221	116529	14160	689590	278472	121557	6247	393782	295808	308749
11	Work in progress	5306	23328	3176	25458	-	-	-	-	25458	5306
	Grand total	592527	139857	17336	715048	278472	121557	6247	393782	321266	314055
	Previous period	421990	220188	49651	592527	193454	102287	17269	278472	314055	

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. 25458 thousand (Previous year Rs. 5306 thousand).
3. Depreciation on sales / adjustment for the year includes additional depreciation amounting to Rs. 6039 thousand due to change in accounting policy as per Companies Act 2013 on "IT Equipment - End User Devices". Refer Note 22 of Schedule C

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



(Rs.'000)

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
1	Cash (including cheques, drafts and stamps)	22943	19306
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	96436	121871
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	119379	141177
	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 31st MARCH 2015	AS AT 31st MARCH 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	22393	39450
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	26398	35445
	(b) Other advances*	77126	91411
	TOTAL (A)	126310	166757
	OTHER ASSETS		
1	Income accrued on investments**	122147	105418
2	Outstanding Premiums	-	-
3	Agents' Balances	114	664
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	35299	37557
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***	52497	87186
	(b) Service tax on input services (net)	786.00	19,301.00
	(c) Cenvat credit on capital goods	-	475
	TOTAL (B)	210843	250601
	TOTAL (A+B)	337153	417358

* Includes Rs. 76453 thousand (Previous year Rs. 87737 thousand) receivable from Central / State Government on account of premium under RSBY Scheme net of provision of Rs 15273 thousand.

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

*** Includes deposits of Rs. 2845 thousand (Previous year Rs. 2675 thousand) 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 31st MARCH 2015	AS AT 31st MARCH 2014
1	Agents' Balances	41743	30584
2	Balances due to other insurance companies	69079	54340
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	28207	15799
5	Unallocated Premium	46438	49835
6	Sundry creditors*	84536	88570
7	Due to subsidiaries/ holding company	177	209.00
8	Claims Outstanding	372165	329615
9	Unclaimed amount of policyholders/insured**	16832	12894
10	Due to Officers/ Directors ***	34900	25,992.00
11	Others (to be specified)		
	(a) Tax deducted payable	38788	61387
	(b) Other statutory dues	6354	6003
	(c) Advance from Corporate Clients	24988	64422
	TOTAL	764207	739650

* Includes creditors for capital expenditure of Rs. 4891 thousand (Previous year Rs. 20778 thousand)

** Pursuant to the requirement of IRDA circular no. IRDA/F&I/CIR/CMP/174/11/2010 dated November 4, 2010, unclaimed amount to policyholders/Insured has been disclosed in Note no.12 of Schedule 16.

*** Amount payable to former CEOs subject to IRDA approval (Refer Note 20 and 21 of Schedule C - Notes to Accounts)

Note: previous period numbers have been regrouped wherever necessary

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



(Rs.'000)

SN	Particulars	AS AT 31st MARCH 2015	AS AT 31st MARCH 2014
1	Reserve for Unexpired Risk	2040027	1657989
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	4081	1,014.00
	(b) Leave Encashment	29555	20238
	(c) Superannuation	30	115
	(d) Other Manpower Related	131094	118689
	(e) Provision for Commission	8929	3896
	(f) Other Operating Expense Related	402477	272999
6	Reserve for Premium Deficiency	-	5653
	TOTAL	2616193	2080643

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 31st MARCH 2015	AS AT 31st MARCH 2014
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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 31st December 2014



(Rs in '000's)

Particulars	FOR THE QUARTER ENDED 31st MARCH 2015	FOR THE YEAR ENDED 31st MARCH 2015	FOR THE QUARTER ENDED 31st MARCH 2014	FOR THE YEAR ENDED 31st MARCH 2014
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	1401938	4147445	1188785	3488755
Other receipts	-	-	-	-
Payments to the re-insurers, net of commissions and claims	(30422)	(60409)	(7528)	(53550)
Payments to co-insurers, net of claims recovery	-	-	-	-
Payments of claims	(355520)	(1554793)	(332992)	(1272597)
Payments of commission and brokerage	(91540)	(303039)	(100963)	(315860)
Payments of other operating expenses	(590003)	(2413714)	(636267)	(2226976)
Preliminary and pre-operative expenses	-	-	-	-
Deposits, advances and staff loans	1960	34380	(5863)	(66276)
Income taxes paid (Net)	-	-	-	-
Service tax paid	(149570)	(320594)	(125814)	(258095)
Other payments	-	-	-	-
Cash flows before extraordinary items	186843	(470725)	(20641)	(704599)
Cash flow from extraordinary operations	-	-	-	-
Net cash flow from operating activities	186843	(470725)	(20641)	(704599)
Cash flows from investing activities:				
Purchase of fixed assets	(44565)	(157579)	(41523)	(211335)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of investments(Net)	(3036554)	(8785394)	(2805920)	(7790031)
Loans disbursed	-	-	-	-
Sales of investments	-	-	-	-
Repayments received	2351643	6457545	1989974	5433431
Rents/Interests/ Dividends received	49837	253869	41362	171160
Investments in money market instruments and in liquid mutual funds (Net)	251931	1465486	419532	1630784
Expenses related to investments	-	-	-	-
Net cash flow from investing activities	(427708)	(766073)	(396574)	(765991)
Cash flows from financing activities:				
Proceeds from issuance of share capital	273800	1215000	503200	1579800
Share Application Money	-	-	-	-
Proceeds from borrowing	-	-	-	-
Repayments of borrowing	-	-	-	-
Interest/dividends paid	-	-	-	-
Net cash flow from financing activities	273800	1215000	503200	1579800
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	32935	(21798)	85985	109210
Cash and cash equivalents at the beginning of the period	86444	141177	55192	31967
Cash and cash equivalents at the end of the period	119379	119379	141177	141177

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 31st MARCH 2015				AS AT 31st MARCH 2014			
		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	20400.27	2020.55	1701.11	24121.92	16636.42	1781.22	1514.93	19932.57
5	Total Liabilities	20400.27	2020.55	1701.11	24121.92	16636.42	1781.22	1514.93	19932.57

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31st MARCH, 2015																											
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.	-	-	0.34	2.31	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.34	2.31
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.	-	1.06	73.17	1,383.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	73.17	1,384.52
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.	-	-	0.41	1.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.41	1.95
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.	-	-	16.59	63.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16.59	63.64
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.	-	-	95.00	281.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	95.00	281.97
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.	-	-	104.62	256.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	104.62	256.95
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.	-	-	18.23	58.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.23	58.39
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.	-	-	1.49	7.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.49	7.35
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.	-	-	1.07	3.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.07	3.21
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.	2.49	4.51	2,158.80	6,565.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,161.29	6,570.49
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.	-	-	97.04	270.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	97.04	270.23
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.	-	0.11	733.02	2,324.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	733.02	2,324.51
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.	0.19	1.97	825.37	2,828.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	825.56	2,830.32
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.	-	-	23.20	67.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	23.20	67.16
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.	-	-	10.79	35.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.79	35.52
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.	-	-	48.68	129.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	48.68	129.35
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.	0.24	4.51	1,123.37	3,402.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,123.60	3,406.79
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.	0.07	32.48	443.89	875.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	443.96	908.23
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.	-	-	53.52	173.69	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	53.52	173.69
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.	2.50	10.99	2,992.98	8,729.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,995.48	8,740.17
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.	-	-	1.02	2.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.02	2.73
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.	-	-	4.10	9.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.10	9.15
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.	-	-	-	0.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.05
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.	-	-	3.57	5.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.57	5.55
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.	0.03	0.13	83.48	263.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	83.51	263.88
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.	-	-	3.93	10.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.93	10.82
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	547.07	1,738.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	547.07	1,738.54
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.	1.13	1.78	404.47	1,178.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	405.60	1,180.53
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.	-	-	0.39	4.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.39	4.86
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.	0.00	0.61	508.55	1,526.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	508.55	1,527.26
Telangana	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.	(0.00)	(0.00)	666.45	966.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	666.45	966.79
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.	-	-	1.36	3.84	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.36	3.84
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.	(0.00)	1.97	759.12	2,303.10	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	759.12	2,305.07
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.	-	0.00	66.01	210.42	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	66.01	210.42
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.	-	-	475.81	1,519.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	475.81	1,519.51

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(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	17.69	-	-	1%
4	No. of Reinsurers with rating BBB but less than A	3	1,904.03	-	-	99%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	5	1921.72	0.00	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(Rs in Lakhs)

Ageing of Claims as at 31st March 2015

Sl.No.	Line of Business	No. of claims paid during the year					Total No. of claims paid during the year	Total amount of claims paid during the year
		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	49520	1060	100	25	0	50705	17843
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	22	3	1	-	-	26	71
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 : Claims data for Non-Life



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

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	3560
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	62366	NA	59	NA	NA	NA	NA	62425
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	50705	NA	26	NA	NA	NA	NA	50731
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	7759	NA	22	NA	NA	NA	NA	7781
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	4536	NA	8	NA	NA	NA	NA	4544
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	2926	NA	3	NA	NA	NA	NA	2929
	Less than 3months	NA	NA	NA	NA	NA	NA	2924	NA	3	NA	NA	NA	NA	2927
	3 months to 6 months	NA	NA	NA	NA	NA	NA	2	NA	-	NA	NA	NA	NA	2
	6months to 1 year	NA	NA	NA	NA	NA	NA	0	NA	-	NA	NA	NA	NA	-
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 31st March 2015

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

SN	Description	PREMIUM		CLAIMS				
		Gross Premium	Net Premium	Gross incurred	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	37265.74	35344.02	18474.87	17387.52	7068.80	5216.26	7068.80
	Total	37265.74	35344.02	18474.87	17387.52	7068.80	5216.26	7068.80

FORM NL-27 Offices information for Non-Life**Insurer:** Max Bupa Health Insurance Company Limited **Date:** 31-Mar-15

S No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	26	
2	No. of branches approved during the Quarter	-	
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	-
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	26	
7	No. of branches approved but not opened	12	
8	No. of rural branches	-	
9	No. of urban branches	26	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31st March, 2015

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	43,003.15
2	Loans	9	-
3	Fixed Assets	10	3,212.66
4	Current Assets		0
	a. Cash & Bank Balance	11	1,193.79
	b. Advances & Other Assets	12	3,371.53
5	Current Liabilities		0
	a. Current Liabilities	13	-7,642.07
	b. Provisions	14	-26,161.93
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		62,082.18
	Application of Funds as per Balance Sheet (A)		79,059.31
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,212.66
3	Cash & Bank Balance (if any)	11	1,193.79
4	Advances & Other Assets (if any)	12	3,371.53
5	Current Liabilities	13	-7,642.07
6	Provisions	14	-26,161.93
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		62,082.18
	TOTAL (B)		36,056.16
	'Investment Assets' As per FORM 3B	(A-B)	43,003.15

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%	-	6,931.47	5,892.86	12,824.33	29.83%	-	12,824.33	13,192.73
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	7,465.25	5,892.86	13,358.11	31.07%	-	13,358.11	13,728.07
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		-	0.00	2,675.21	2,675.21	6.22%		2,675.21	2,718.94
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		-	1,550.84	3,501.62	5,052.45	11.75%		5,052.45	5,131.05
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	8,829.12	12,052.23	20,881.36	48.57%	4.00	20,885.36	20,989.98
	d. Other Investments		37.62	989.09	0.00	1,026.71	2.39%	5.31	1,032.02	1,032.02
	Total Investment Assets	100%	37.62	18,834.30	24,121.92	42,993.84	100.00%	9.31	43,003.15	43,600.05

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'

FORM NL-29		Detail regarding debt securities							
Insurer:		Max Bupa Health Insurance Company Limited				Date:		31-Mar-15	
(Rs in Lakhs)									
Detail Regarding debt securities									
	Market Value				Book Value				
	as at 31 March, 2015	as % of total for this class	as at 31 March, 2014	as % of total for this class	as at 31 March, 2015	as % of total for this class	as at 31 March, 2014	as % of total for this class	
Break down by credit rating									
AAA rated	11,308	43%	10,864	46%	11,106	43%	10,831	45%	
AA or better	1,526	6%	-	-	1,500	6%	-	-	
Rated below AA but above A	-	-	-	-	-	0%	-	-	
Rated below A but above B	-	-	-	-	-	0%	-	-	
Any other(Sovereign)	13,728	51%	12,949	54%	13,358	51%	13,066	55%	
BREAKDOWN BY RESIDUAL MATURITY									
Up to 1 year	7,826	29%	13,710	58%	7,816	30%	13,694	57%	
more than 1 year and upto 3years	8,237	31%	4,478	19%	8,132	31%	4,476	19%	
More than 3years and up to 7years	2,014	8%	3,870	16%	2,009	8%	3,971	17%	
More than 7 years and up to 10 years	8,484	32%	1,755.00	7%	8,008	31%	1,757.08	7%	
above 10 years	-	-	-	-	-	-	-	-	
Breakdown by type of the issuer									
a. Central Government	13,193	50%	12,949	54%	12,824	49%	13,066	55%	
b. State Government	535	2%	-	-	534	2%	-	-	
c. Corporate Securities	12,833	48%	10,864	46%	12,606	49%	10,831	45%	

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:

31-Mar-15

Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Jan-Mar'15)	Upto the period (Apr-Mar'15)	Corresponding Period of the Preceeding Year	Upto the Period of the Preceeding Year
1	Gross Premium Growth Rate (Over all)	1.21	1.21	1.27	1.49
1a	Gross Premium Growth Rate (Health)	1.21	1.21	1.27	1.48
1b	Gross Premium Growth Rate (Personal Accident)	0.14	0.45	-	-
2	Gross Premium to Net Worth ratio	0.73	2.20	0.72	2.17
3	Growth rate of Net Worth	0.19	0.19	0.21	0.21
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.96
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.96
4b	Net Retention Ratio (Personal Accident)	0.84	0.69	0.85	0.78
5	Net Commission Ratio (Overall)	0.10	0.09	0.09	0.09
5a	Net Commission Ratio (Health)	0.10	0.09	0.09	0.09
5b	Net Commission Ratio (Personal Accident)	1.21	(0.00)	0.10	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.48	0.62	0.71	0.74
7	Combined Ratio	1.12	1.30	1.47	1.45
8	Technical Reserves to net premium ratio	2.06	0.68	2.05	0.67
9	Underwriting balance ratio	(0.33)	(0.33)	(0.76)	(0.61)
10	Operating Profit Ratio	(0.28)	(0.28)	(0.71)	(0.56)
11	Liquid Assets to liabilities ratio	1.83	1.83	1.76	1.76
12	Net earning ratio	(0.22)	(0.26)	(0.50)	(0.45)
13	Return on net worth ratio	(0.15)	(0.55)	(0.34)	(0.93)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.10	2.10	2.13	2.13
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	790,500,000	790,500,000	669,000,000	669,000,000
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)	-	-	-	-
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	-	-	-	-
6	(iv) Book value per share (Rs)	2.15	2.15	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: 31-Mar-15

(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 (Jan-Mar'15)	For the year (Apr-Mar'15)	For Quarter (Jan-Mar'14)	For the year (Apr-Mar'14)
1	Max India Limited	Holding Company	Reimbursement of Expenses / (Recovery of expenses)	3.30	16.35	4.18	22.35
2	Max India Limited	Holding Company	Premium Income	(35.39)	(36.02)	(34.43)	(73.50)
3	Max India Limited	Holding Company	Equity Contribution	(2,738.00)	(8,991.00)	(5,032.00)	(12,210.00)
4	Mr. Manasije Mishra (CEO)	Key Management Personal	Remuneration	37.50	150.00	35.39	147.89
5	R Mahesh Kumar (Company Secretary w.e.f.3rd Jul 2013)	Key Management Personal	Remuneration	15.56	69.09	22.75	54.44
6	Vishal Garg (Company Secretary till 3rd Jul 2013)	Key Management Personal	Remuneration	-	-	-	11.68
7	Neeraj Basur (CFO till 20th Jun 2014)	Key Management Personal	Remuneration	-	138.35	48.94	136.66
8	Vishal Garg (CFO w. e. f. 4th Dec2014)	Key Management Personal	Remuneration	10.51	13.54	-	-
9	Anthony Maxwell Coleman	Director	Reimbursement of Expenses / (Recovery of expenses)	-	12.66	4.07	7.74
10	Mohit Talwar	Director	Premium Income	(0.07)	(0.60)	-	(0.58)
11	Pradeep Pant	Director	Expenses	2.45	2.45	-	-
12	K. Narasimha Murthy	Director	Expenses	1.03	1.03	-	-
13	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	-	-	-	(12.11)
14	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	66.59	282.66	45.73	302.58
15	Max Healthcare Institute Limited	Fellow Subsidiary	Healthcare Services	2.88	2.88	1.28	4.56
15	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	-	-	(8.00)	(12.24)
16	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	21.52	61.08	34.09	80.26
17	Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	-	-	0.21	(31.28)
18	Max Healthstaff International Ltd	Fellow Subsidiary	Premium Income	-	-	-	(0.42)
19	Alps Hospital Limited	Fellow Subsidiary	Premium Income	-	-	-	(3.18)
20	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	14.50	56.57	11.58	75.60
21	Alps Hospital Limited	Fellow Subsidiary	Healthcare Services	0.65	0.65	1.79	1.79
22	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	-	(1.99)
23	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	18.51	72.68	2.92	47.72
24	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Healthcare Services	0.05	0.05	0.32	0.32
25	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	-	(1.23)
26	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	4.30	6.86	0.70	8.03
27	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(962.00)	(3,159.00)	-	(3,588.00)
28	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses / (Recovery of expenses)	-	(17.92)	-	-
29	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses / (Recovery of expenses)	-	(27.71)	-	12.18
30	Bupa Asia Ltd	Shareholders with Significant Influence	Services Received	-	148.96	-	126.04
31	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	(0.05)	(1.22)	(16.32)
32	New Delhi House Services Ltd	Fellow Subsidiary	Services Received	2.61	2.61	3.29	7.58
33	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / (Recovery of expenses)	2.52	6.92	-	-

FORM NL-32 Products Information



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

Products Information

List below the products and/or add-ons introduced during the period- Jan 1, 2015 to March 31, 2015

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
	NIL						

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 31st March 2015

(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):		24121.92
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		24121.92
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):		24516.80
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9682.08
7	Excess in Shareholders' Funds (5-6)		14834.72
8	Total Available Solvency Margin [ASM] (4+7)		14834.72
9	Total Required Solvency Margin [RSM]		7068.80
10	Solvency Ratio (Total ASM/Total RSM)		2.10

FORM NI : Board of Directors & Key Person


Insurer:	Max Bupa Health Insurance Company Limited	Date:	31-Mar-15
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Anuroop Singh	Chairman (till January 23, 2015)	Resigned from the Chairmanship & Directorship of the Company w.e.f. January 23, 2015
2	Mr. Rahul Khosla*	Director	
3	Mr. Mohit Talwar	Director	
4	Mr. James Gordon Wheaton	Director	Resigned from the Directorship of the Company w.e.f. January 23, 2015
5	Dr. Damien Vincent Marmion	Director	Resigned from the Directorship of the Company w.e.f. January 23, 2015
6	Mr. Anthony Maxwell Coleman	Director	
7	Mr. Amit Sharma	Director	
8	Mr. K Narasimha Murthy	Director	
9	Mr. Rajesh Sud	Chairman (effective from January 23, 2015) & Director	Appointed as Chairman of the Board w.e.f. January 23, 2015
10	Mr. Manasije Mishra	Whole-time Director and Chief Executive Officer	Resigned from the position of Whole-time Director and Chief Executive Officer of the Company w.e.f. January 09, 2015
11	Mr. David Martin Fletcher*	Director in Casual Vacancy	
12	Ms. Evelyn Brigid Bourke	Additional Director	
13	Mr. Pradeep Pant	Additional Director	Appointed as an Additional Director w.e.f. January 20, 2015
14	Ms. Marielle Theron	Additional Director	Appointed as an Additional Director w.e.f. January 23, 2015
15	Mr. John Howard Lorimer	Additional Director	Appointed as an Additional Director w.e.f. March 30, 2015
Key Person#			
16	Mr. Manasije Mishra	Chief Executive Officer	Resigned from the position of Chief Executive Officer of the Company w.e.f. January 09, 2015
17	Mr. Vishal Garg	Chief Financial Officer	
18	Mr. R Mahesh Kumar	Chief Risk Officer	
19	Ms. Tarannum Hasib	Chief Marketing Officer	
20	Mr. Biresh Giri	Appointed Actuary	
21	Mr. Anand Roop Choudhary	Chief Compliance Officer	
22		Chief Investments Officer	Position vacant w.e.f. December 4, 2014
23	Mr. Gaurav Ahuja	Chief of Internal Audit	

* Co Vice Chairman

#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: 31st March, 2015

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 & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st March, 2015

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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	10,400.62	10,764.26	219.51	2.11%	2.11%	10,078.13	10,184.56	847.01	8.40%	8.40%	5,890.78	5,815.96	466.64	7.92%	7.92%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	982.53	982.52	18.89	1.92%	1.92%	985.89	979.97	82.63	8.38%	8.38%	1,029.99	1,030.30	91.05	8.84%	8.84%
3	Treasury Bills	CTRB	843.44	843.44	16.15	1.91%	1.91%	1,449.45	1,449.45	123.87	8.55%	8.55%	2,924.60	2,924.60	237.99	8.14%	8.14%
4	State Government Bonds	SGGB	373.79	628.85	7.54	2.02%	2.02%	92.17	155.06	7.54	8.18%	8.18%	295.20	295.23	25.53	8.65%	8.65%
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	2,469.94	2,507.69	58.34	2.36%	2.36%	2,125.59	2,148.10	204.37	9.61%	9.61%	1,743.98	1,741.53	164.82	9.45%	9.45%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	1,750.10	1,760.81	40.64	2.32%	2.32%	3,665.50	3,681.55	357.94	9.77%	9.77%	3,549.13	3,552.22	329.48	9.28%	9.28%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,869.08	1,885.14	40.81	2.18%	2.18%	1,071.80	1,078.87	98.95	9.23%	9.23%	852.81	851.39	79.87	9.37%	9.37%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,189.77	3,286.03	73.72	2.31%	2.31%	3,128.80	3,176.34	292.68	9.35%	9.35%	2,590.19	2,583.04	233.47	9.01%	9.01%
9	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,128.81	1,190.43	25.18	2.23%	2.23%	321.54	336.89	29.04	9.03%	9.03%	-	-	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI	ECDB	11,251.12	11,251.12	265.81	2.36%	2.36%	9,087.76	9,087.76	879.16	9.67%	9.67%	5,882.17	5,882.17	549.65	9.34%	9.34%
11	Deposits - CDs with scheduled banks	EDCD	2,344.94	2,344.94	50.97	2.17%	2.17%	2,210.64	2,210.64	200.02	9.05%	9.05%	1,661.85	1,661.85	147.97	8.90%	8.90%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,503.26	1,506.38	28.04	1.87%	1.87%	1,076.74	1,079.71	92.08	8.55%	8.55%	877.54	883.38	78.28	8.92%	8.92%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	2,672.50	2,674.19	63.97	2.39%	2.39%	1,802.25	1,804.00	154.65	8.58%	8.58%	1,905.43	1,913.95	176.26	9.25%	9.25%
TOTAL			40,779.90	41,625.81	909.55	2.23%	2.23%	37,096.25	37,372.89	3,369.93	9.08%	9.08%	29,203.68	29,135.63	2,581.02	8.84%	8.84%

Name of the Fund 2 : Balance Share Holder Funds

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	39.97	40.14	0.62	1.55%	1.55%	16.64	16.70	1.18	7.07%	7.07%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			39.97	40.14	0.62	1.55%	1.55%	16.64	16.70	1.18	7.07%	7.07%	0.00	0.00	0.00	0.00%	0.00%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st March, 2015

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 ¹</u>					NIL			
B.	<u>As on Date ²</u>					NIL			

FORM NL-38 Business across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 31-Mar-15

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Jan-Mar 2015)		Same Quarter previous year (Jan-Mar 2014)		Upto the period (Apr - Mar 2015)		Same period previous year (Apr - Mar 2014)	
		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*	7	18	48	95	60	59	132	294
10	Health	12,347	74,428	10,195	63,490	37,206	231,983	30,753	204,609
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

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(Rs in Lakhs)
Rural & Social Obligations (FY 2014-15)

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	8944	1,465.08	186,549
		Social	48	31.33	19,960
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Jan - Mar 2015)		Same period previous year (Jan - Mar 2014)		Upto the period (Apr - Mar 2015)		Same period previous year (Apr - Mar 2014)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	40,909	6,519.05	39,270	4,430.35	128,290	19,657.05	121,307	14,893.48
2	Corporate Agents-Banks	8,539	1,203.26	1,900	279.40	18,685	2,737.26	2,045	308.87
3	Corporate Agents -Others	1	424.37	-	-	2	844.71	-	-
4	Brokers	5,808	1,083.88	8,187	3,376.23	19,502	3,800.51	23,430	6,205.47
5	Micro Agents			-	-	-	-	-	-
6	Direct Business	19,189	3,122.98	14,228	2,157.30	65,563	10,226.21	58,121	9,477.67
	Total (A)	74,446	12,353.54	63,585	10,243.28	232,042	37,265.74	204,903	30,885.49
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	74,446	12,353.54	63,585	10,243.28	232,042	37,265.74	204,903	30,885.49

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-15

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		
1	Complaints made by customers							
a)	Proposal related	0	6	0	0	6	0	25
b)	Claim	0	168	13	65	90	0	840
c)	Policy related	0	41	12	15	14	0	283
d)	Premium	0	0	0	0	0	0	3
e)	Refund	0	1	0	1	0	0	31
f)	Coverage	0	24	10	7	7	0	123
g)	Cover note related	0	4	4	0	0	0	7
h)	Product	0	0	0	0	0	0	8
i)	Others	0	3	0	3	0	0	57
	Total number of complaints	0	247	39	91	117	0	1377

2	Total No. of policies during the period ended 31st March 2014:	204,903
3	Total No. of claims during the period ended 31st March 2014:	49747
4	Total No. of policies during the period ended 31st March 2015:	232,042
5	Total No. of claims during the period ended 31st March 2015:	62425
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	12.20
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	36.20

8	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
	Total No. of complaint	0	0	0