FORM NL-1-B-RA
Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
REVENUE ACCOUNT FOR T





_							,			(Amount in Rs. Lakhs)			
	Particulars	Schedule Ref. Form No.		Miscel	aneous		Total						
			For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021			
1	Premiums earned (Net)	NL-4	52,548	52,548	34,148	34,148	52,548	52,548	34,148	34,148			
2	Profit/ Loss on sale/redemption of Investments		62	62	2	2	62	62	2	2			
3	Interest, Dividend & Rent – Gross Note-1		2,517	2,517	1,744	1,744	2,517	2,517	1,744	1,744			
4	Other (a) Other Income (b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		4637	4637	3491	3491	4637	4637	3491	3491			
	TOTAL (A)		59,764	59,764	39,385	39,385	59,764	59,764	39,385	39,385			
6	Claims Incurred (Net)	NL-5	29,418	29,418	29,713	29,713	29,418	29,418	29,713	29,713			
7	Commission	NL-6	3,605	3,605	1,558	1,558	3,605	3,605	1,558	1,558			
8	Operating Expenses related to Insurance Business	NL-7	22,323	22,323	17,707	17,707	22,323	22,323	17,707	17,707			
9	Premium Deficiency		-		-		-	-	-	-			
	TOTAL (B)		55,346	55,346	48,978	48,978	55,346	55,346	48,978	48,978			
10	Operating Profit/(Loss) C= (A - B)		4,418	4,418	(9,593)	(9,593)	4,418	4,418	(9,593)	(9,593)			
11	APPROPRIATIONS												
	Transfer to Shareholders' Account		4,418	4,418	(9,593)	(9,593)	4,418	4,418	(9,593)	(9,593)			
H	Transfer to Catastrophe Reserve		-	-	-		-	-	-	-			
	Transfer to Other Reserves (to be specified)		-	-	-		-	-	-	-			
-	TOTAL (C)		4,418	4,418	(9,593)	(9,593)	4,418	4,418	(9,593)	(9,593)			

Note - 1								
Pertaining to Policyholder's funds		Miscel	aneous			To	tal	
	For the Quarter Ended	Up to the quarter	For the Quarter Ended	Up to the quarter	For the Quarter Ended	Up to the quarter	For the Quarter Ended	Up to the quarter
	June 30, 2022	ended June 30, 2022	June 30, 2021	ended June 30, 2021	June 30, 2022	ended June 30, 2022	June 30, 2021	ended June 30, 2021
Interest, Dividend & Rent	2,586	2.586	1.862	1.862	2.586	2,586	1.862	1,862
interest, Dividend & Rent	2,586	2,586	1,802	1,802	2,586	2,586	1,862	1,802
Add/Less:-								
Investment Expenses		-	-		-	-		-
Amortisation of Premium/ Discount on Investments	(69)	(69)	(118)	(118)	(69)	(69)	(118)	(118)
Amount written off in respect of depreciated investments	-							
Provision for Bad and Doubtful Debts	-							
Provision for diminution in the value of other than actively traded Equities	-							
Investment income from Pool	-							
Interest, Dividend & Rent – Gross	2.517	2.517	1.744	1.744	2.517	2.517	1.744	1,744

FORM NL-2-B-PL Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON June 30, 2022



_				(Amount in Rs. La						
	Particulars	Schedule Ref. Form No.	For the Quarter Ended	Up to the quarter	For the Quarter Ended	Up to the quarter				
			June 30, 2022	ended June 30, 2022	June 30, 2021	ended June 30, 2021				
1	OPERATING PROFIT/(LOSS)	NL-1								
	(a) Fire Insurance			-	-	-				
	(b) Marine Insurance		-	-	-	-				
	(c) Miscellaneous Insurance		4,418	4,418	(9,593)	(9,593)				
					-	-				
2	INCOME FROM INVESTMENTS									
F	(a) Interest, Dividend & Rent – Gross		1,417	1,417	832	832				
-	(b) Profit on sale of investments		34	34	83	83				
\vdash			-	-	- 63	- 65				
-	(c) (Loss on sale/ redemption of investments)		•	•	-	-				
	(d) Amortization of Premium / Discount on		(10)	(10)	(10)	(10)				
F	Investments		(10)	(10)	(18)	(18)				
3	OTHER INCOME (To be specified)									
-	(a) Gain/(Loss) on Foreign Exchange Fluctuation		2	2	(12)	(12)				
	(b) Interest Income		10	10	4	4				
	(c) Provisions written back		-	-	-	-				
	TOTAL (A)		5,871	5,871	(8,704)	(8,704)				
4	PROVISIONS (Other than taxation)									
	(a) For diminution in the value of investments			-	-	-				
	(b) For doubtful debts		110	110	66	66				
	(c) Others (to be specified)			_		_				
\vdash	(c) others (to be specimen)									
-	OTHER EXPENSES									
,	(a) Expenses other than those related to Insurance									
	Business									
-	(i) Managerial Remunerationn		123	123	59	59				
-	(ii) Interest on Subordinated Debentures									
-			667	667	-	-				
-	(iii) Others		0	0						
_	(b) Bad Debts written off		-	-	-	-				
-	(c) Interest on Subordinated Debt		-	-	-	-				
L	(d) Expenses towards CSR activities		-	-	-	-				
	(e) Penalties		-	-	-	-				
	(f) Director's Sitting Fess		15	15	19	19				
	(g) Contribution to Policyholders' A/c		-	-	-	-				
	(i) Towards Excess Expenses of Management		4,637	4,637	3,491	3,491				
	(h) Others		-	-	-	-				
	TOTAL (B)		5,552	5,552	3,635	3,635				
			,	,	,					
6	Profit/(Loss) Before Tax		319	319	(12,339)	(12,339)				
Ě	. 41		515	515	(==)555)	(==)555)				
7	Provision for Taxation		-	-	_	_				
ŕ	TOTAL			-	_					
	Duestin / / Local astronatory		340	340	(42.220)	(12.220)				
ŏ	Profit / (Loss) after tax		319	319	(12,339)	(12,339)				
9	APPROPRIATIONS									
\vdash	(a) Interim dividends paid during the year		-	-	-	-				
L	(b) Final dividend paid		-	-	-	-				
1	(c) Transfer to any Reserves or Other Accounts (to be		-	-	-	-				
L	specified)									
1	Balance of profit/ loss brought forward from last year		(1,02,636)	(1,02,636)	(82,983)	(82,983)				
\vdash	Balance carried forward to Balance Sheet		(1,02,317)	(1,02,317)	(95,322)	(95,322)				
_		1	(1,02,017)	(1,02,317)	(33,322)	(33,322)				

FORM NL-3-B-BS

Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
BALANCE SHEET As At June 30, 2022



(Amount in Rs. Lakhs)

Ta		(Amount in Rs. Lakns)
	As At June 30, 2022	As At June 30, 2021
No.		
NL-8	1,44,829	1,38,412
	2,232	-
NL-10	19,443	9,626
	-	-
	(342)	18
	1	3
NL-11	25,000	-
	1,91,163	1,48,059
NL-12	93,790	56,591
NL-12A	1,66,245	1,13,648
NL-13	-	-
NL-14	5,145	4,672
	-	-
NL-15	6,352	5,413
NL-16	33,993	22,367
	40,345	27,780
NI_17	99.950	70,957
		78,998
INL-10		1,49,954
		(1,22,174)
NI -19	(1,76,333)	(1,22,174)
NL-13		-
	1.02.317	95,322
		1,48,059
	NL-10 NL-11 NL-12 NL-12A NL-13 NL-14 NL-15	No. NL-8 1,44,829 2,232 NL-10 19,443 - (342) 1 NL-11 25,000 1,91,163 NL-12 NL-12 NL-12 NL-12A NL-13 NL-14 NL-14 5,145 NL-15 NL-15 NL-16 33,993 NL-16 NL-17 99,950 NL-18 1,16,730 2,16,680 (1,76,335)

CONTINGENT LIABILITIES

Particulars	As At June 30, 2022	As At June 30, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
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	1,202	1,158
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others- Claims, under policies, not acknowledged as debts	2,856	2,360
TOTAL	4,058	3,518

FORM NL-4-PREMIUM SCHEDULE



					Miscell	aneous					(Amo	mount in Rs. Lakhs)
	Н	ealth	Personal	Personal Accident		Travel Insurance		<u>Total Health</u>		Total Miscellaneous		Grand Total
Particulars	-	Up to the quarter ended June 30, 2022	-	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022		For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022		For the Quarter Ended June 30, 2022	
Gross Direct Premium	76,733	76,733	1,610	1,610	100	100	78,443	78,443	78,443	78,443	78,443	78,443
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	=	-	-	-	=.
Less : Premium on reinsurance ceded	17,956	17,956	345	345	56	56	18,356	18,356	18,356	18,356	18,356	18,356
Net Written Premium	58,778	58,778	1,265	1,265	44	44	60,087	60,087	60,087	60,087	60,087	60,087
Add: Opening balance of UPR	1,05,529	1,05,529	2,595	2,595	4	4	1,08,127	1,08,127	1,08,127	1,08,127	1,08,127	1,08,127
Less: Closing balance of UPR	1,13,034	1,13,034	2,598	2,598	34	34	1,15,666	1,15,666	1,15,666	1,15,666	1,15,666	1,15,666
Net Earned Premium	51,272	51,272	1,262	1,262	14	14	52,548	52,548	52,548	52,548	52,548	52,548
							=	-	-	-	-	-
Gross Direct Premium							-	-	-	-	-	-
- In India	76,733	76,733	1,610	1,610	100	100	78,443	78,443	78,443	78,443	78,443	78,443
- Outside India	÷	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous																																				
	He	ealth	Personal	Personal Accident		Travel Insurance		<u>Total Health</u>		Total Miscellaneous		Grand Total																										
Particulars	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021																										
Gross Direct Premium	57,375	57,375	1,103	1,103	-	-	58,478	58,478	58,478	58,478	58,478	58,478																										
Add: Premium on reinsurance accepted	=	-	-	=	-	=	=	-	-	=	-	-																										
Less : Premium on reinsurance ceded	13,679	13,679	229	229	-	-	13,908	13,908	13,908	13,908	13,908	13,908																										
Net Written Premium	43,696	43,696	874	874	-	-	44,570	44,570	44,570	44,570	44,570	44,570																										
Add: Opening balance of UPR	63,826	63,826	3,789	3,789	-	-	67,615	67,615	67,615	67,615	67,615	67,615																										
Less: Closing balance of UPR	73,661	73,661	4,376	4,376	-	-	78,037	78,037	78,037	78,037	78,037	78,037																										
Net Earned Premium	33,861	33,861	287	287	-	-	34,148	34,148	34,148	34,148	34,148	34,148																										
									-	-	-	-																										
Gross Direct Premium																																						
- In India	57,375	57,375	1,103	1,103	-	-	58,478	58,478	58,478	58,478	58,478	58,478																										
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-																										
i	ı	I	ĺ		1				I		I	1																										

FORM NL-5 - CLAIMS SCHEDULE



												ount in Rs. Lakhs)
Particulars	He	alth	Personal	Accident	Travel II	nsurance	Total Health		Total Miscellaneous		Grand Total	Grand Total
								!				
	For the Quarter	Up to the	For the Quarter	Up to the	For the Quarter	Up to the						
	Ended June 30,	quarter	Ended June 30,	quarter	Ended June 30,	quarter						
	2022	ended June 30,	2022	ended June 30,	2022	ended June 30,						
		2022		2022		2022		2022		2022		2022
Claims Paid (Direct)	35,515	35,515	288	288	-	-	35,803	35,803	35,803	35,803	35,803	35,803
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,665	7,665	23	23	-	-	7,688	7,688	7,688	7,688	7,688	7,688
Net Claim Paid	27,850	27,850	265	265	-	-	28,115	28,115	28,115	28,115	28,115	28,115
Add Claims Outstanding at the end of the year	27,086	27,086	1,078	1,078	-	-	28,164	28,164	28,164	28,164	28,164	28,164
Less Claims Outstanding at the beginning of the year	25,807	25,807	1,054	1,054	-	-	26,861	26,861	26,861	26,861	26,861	26,861
Net Incurred Claims	29,130	29,130	289	289	-	-	29,418	29,418	29,418	29,418	29,418	29,418
									-	-	-	-
Claims Paid (Direct)									-	-	-	-
-In India	35,515	35,515	288	288	-	-	35,803	35,803	35,803	35,803	35,803	35,803
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	18,319	18,319	627	627			18,945	18,945	18,945	18,945	18,945	18,945
Estimates of IBNR and IBNER at the beginning of the period (net)	18,696	18,696	633	633			19,329	19,329	19,329	19,329	19,329	19,329
	I				l			l .	l .		l	

											ount in Rs. Lakhs)	
Particulars	He	alth	Personal	Accident	Travel I	nsurance	Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021
Claims Paid (Direct)	29,928	29,928	315	315	-	-	30,243	30,243	30,243	30,243	30,243	30,243
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	6,599	6,599	183	183	-	-	6,782	6,782	6,782	6,782	6,782	6,782
Net Claim Paid	23,328	23,328	132	132	-	-	23,461	23,461	23,461	23,461	23,461	23,461
Add Claims Outstanding at the end of the year	28,479	28,479	891	891	-	-	29,370	29,370	29,370	29,370	29,370	29,370
Less Claims Outstanding at the beginning of the year	21,860	21,860	1,259	1,259	-	-	23,118	23,118	23,118	23,118	23,118	23,118
Net Incurred Claims	29,948	29,948	(235)	(235)	-	-	29,713	29,713	29,713	29,713	29,713	29,713
									-	-	-	-
Claims Paid (Direct)									-	-	-	-
-In India	29,919	29,919	315	315	-	-	30,234	30,234	30,234	30,234	30,234	30,234
-Outside India	9	9	-	-	-	-	9	9	9	9	9	9
Estimates of IBNR and IBNER at the end of the period (net)	12,526	12,526	829	829	-	-	13,355	13,355	13,355	13,355	13,355	13,355
Estimates of IBNR and IBNER at the beginning of the period (net)	13,192	13,192	1,020	1,020	-	-	14,212	14,212	14,212	14,212	14,212	14,212



	Miscellaneous									(Amount in Rs. Lakhs)		
Particulars	He	alth	Persona	l Accident	Travel I	nsurance	Total	Health	Total Mis	cellaneous	Grand Total	Grand Total
	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022
Commission & Remuneration	7.747	7.747	220	220	14	14	7,981	7,981	7,981	7,981	7,981	7,981
Rewards	2.229	2.229	-	-	-	-	2.229	2.229	2.229	2.229	2.229	2.229
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	9,976	9,976	220	220	14	14	10,210	10,210	10,210	10,210	10,210	10,210
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	6,514	6,514	76	76	15	15	6,604	6,604	6,604	6,604	6,604	6,604
Net Commission	3,463	3,463	144	144	(1)	(1)	3,605	3,605	3,605	3,605	3,605	3,605
Break-up of the expenses (Gross) incurred to procure business to be fur	nished as per deta	ils indicated below	r:									
Individual Agents	4,744	4,744	110	110	1	1	,	4,854	4,854	4,854	4,854	4,854
Corporate Agents-Banks/FII/HFC	1,818	1,818	102	102			1,920	1,920	1,920	1,920	1,920	1,920
Corporate Agents-Others	999	999	0	0			999	999	999	999	999	999
Insurance Brokers	2,345	2,345	7	7	13	13	2,366	2,366	2,366	2,366	2,366	2,366
Direct Business - Online ^c							-	-	-	-	-	-
MISP (Direct)							-	-	-	-	-	-
Web Aggregators	15	15	0	0			15	15	15	15	15	15
Insurance Marketing Firm	17	17	0	0			17	17	17	17	17	17
Common Service Centers								-	-	-	-	-
Micro Agents							-	-	-	-	-	-
Point of Sales (Direct)	38	38	0	0			38	38	38	38	38	38
Other	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	9,976	9,976	220	220	14	14	10,210	10,210	10,210	10,210	10,210	10,210
Commission and Rewards on (Excluding Reinsurance) Business written :					-	-						
In India	9,976	9,976	220	220	14	14	10,210	10,210	10,210	10,210	10,210	10,210
Outside India	-	-	-	-	-	-	-	-	-	-	-	-

					Miscellaneous						(Amo	ount in Rs. Lakhs)
Particulars	He	alth	Persona	l Accident	Travel I	nsurance	Total	Health	Total Mis	cellaneous	Grand Total	Grand Total
	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021
Commission & Remuneration	5,884	5,884	151	151			6,035	6,035	6,035	6,035	6,035	6,035
Rewards	1,029	1,029			-	-	1,029	1,029	1,029	1,029	1,029	1,029
Distribution fees	-	-	-	-				-	-	-	-	-
Gross Commission	6,913	6,913	151	151	-	-	7,064	7,064	7,064	7,064	7,064	7,064
Add: Commission on Re-insurance Accepted	-	-	-		-	-		-	-	-	-	-
Less: Commission on Re-insurance Ceded	5,472	5,472	34	34	-		5,506	5,506	5,506	5,506	5,506	5,506
Net Commission	1,441	1,441	117	117	-	-	1,558	1,558	1,558	1,558	1,558	1,558
Break-up of the expenses (Gross) incurred to procure business to be fur	nished as per deta	ils indicated below	<u>v:</u>									
Individual Agents	3,021	3,021	32	32			3,053	3,053	3,053	3,053	3,053	3,053
Corporate Agents-Banks/FII/HFC	1,273	1,273	114	114	-	-	1,387	1,387	1,387	1,387	1,387	1,387
Corporate Agents-Others	1,045	1,045	1	1	-	-	1,046	1,046	1,046	1,046	1,046	1,046
Insurance Brokers	746	746	3	3	-	-	749	749	749	749	749	749
Direct Business - Online ^c					-	-	-		-	-	-	-
MISP (Direct)					-	-	-		-	-	-	-
Web Aggregators	247	247	0	0	-	-	248	248	248	248	248	248
Insurance Marketing Firm	581	581	0	0	-	-	582	582	582	582	582	582
Common Service Centers					-	-	-	-	-	-	-	-
Micro Agents					-	-	-	-	-	-	-	-
Point of Sales (Direct)					-	-	-		-	-	-	-
Other					-		-		-	-	-	-
TOTAL	6,913	6,913	151	151	-	-	7,064	7,064	7,064	7,064	7,064	7,064
Commission and Rewards on (Excluding Reinsurance) Business written					-	-						
In India	6,913	6,913	151	151	-		7,064	7,064	7,064	7,064	7,064	7,064
Outside India	-		-		-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE



						Miscell	aneous					(Amount in Rs. Lakhs)	
	Particulars	Hea	alth	Personal	Accident	Travel Ir		Total	Health_	Total Miso	cellaneous	Grand Total	Grand Total
		For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022
1	Employees' remuneration & welfare benefits	12,390	12,390	260	260	16	16	12,666	12,666	12,666	12,666	12,666	12,666
2	Travel, conveyance and vehicle running expenses	442	442	9	9	1	1	452	452	452	452	452	452
3	Training expenses	20	20	0	0	0	0	20	20	20	20	20	20
4	Rents, rates & taxes	387	387	8	8	1	1	396	396	396	396	396	396
5	Repairs	218	218	5	5	0	0	223	223	223	223	223	223
6	Printing & stationery	13	13	0	0	0	0	14	14	14	14	14	14
7	Communication expenses	495	495	10	10	1	1	506	506	506	506	506	506
8	Legal & professional charges	540	540	11	11	1	1	552	552	552	552	552	552
9	Auditors' fees, expenses etc.	-		-				-					-
	(a) as auditor	13	13	0	0	0	0	13	13	13	13	13	13
	(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							-		-			-
	(i) Tax Audit Fees	-		-		-		-		-			-
	(ii) Certification Fees	1	1	0	0	0	0	1	1	1	1	1	1
10	Advertisement and publicity	5,954	5,954	125	125	8	8	6,087	6,087	6,087	6,087	6,087	6,087
11	Interest & Bank Charges	260	260	5	5	0	0	266	266	266	266	266	266
12	Depreciation	611	611	13	13	1	1	624	624	624	624	624	624
13	Brand/Trade Mark usage fee/charges	-		-			-	-					-
	Business Development and Sales Promotion Expenses	9	9	0	0	0	0	9	9	9	9	9	9
15	Information Technology Expenses	421	421	9	9	1	1	431	431	431	431	431	431
16	Goods and Services Tax (GST)	0	0	0	0	0	0	0	0	0	0	0	0
17	Others	-		-	-	-	-	-	-	-	-		-
	(a) Membership and Subscription	9	9	0	0	0	0	9	9	9	9	9	9
	(b) Insurance	44	44	1	1	0	0	45	45	45	45	45	45
	(c) Board Meeting Expenses	1	1	0	0	0	0	1	1	1	1	1	1
	(d) Miscellaneous Expenses	6	6	0	0	0	0	7	7	7	7	7	7
										-	-		
	TOTAL	21,836	21,836	458	458	28	28	22,323	22,323	22,323	22,323	22,323	22,323
	In India	21,836	21,836	458	458	28	28	22,323	22,323	22,323	22,323	22,323	22,323
	Outside India	-	-	-	-		-	-	-		-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE



Doublevlove		alth	Dowr	Assidont	Miscell		T-4-1	Hoolth	Total **!	collanaous		ount in Rs. Lakhs) Grand Total
Particulars	He	alth	Personal	Accident	Iravell	nsurance	rotal	<u>Health</u>	_total Mis	cellaneous	Grand Total	Grand Iotal
	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30 2021
1 Employees' remuneration & welfare benefits	9,978	9,978	192	192	-		10,170	10,170	10,170	10,170	10,170	10,17
2 Travel, conveyance and vehicle running expenses	161	161	3	3			164	164	164	164	164	16-
3 Training expenses	29	29	1	1	-	-	30	30	30	30	30	31
4 Rents, rates & taxes	262	262	5	5	-	-	267	267	267	267	267	26
5 Repairs	149	149	3	3	-	-	152	152	152	152	152	15
6 Printing & stationery	9	9	0	0	-	-	9	9	9	9	9	
7 Communication expenses	312	312	6	6	-		318	318	318	318	318	31
8 Legal & professional charges	229	229	4	4	-	-	233	233	233	233	233	23
9 Auditors' fees, expenses etc.												
(a) as auditor	8	8	0	0			8	8	8	8	8	
(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			-		-				-	-		-
(i) Tax Audit Fees			-						_			-
(ii) Certification Fees	0	0	0	0		_	1	1	1	1	1	
10 Advertisement and publicity	5,086	5,086	98	98	-		5,184	5,184	5,184	5,184	5,184	5,18
11 Interest & Bank Charges	190	190	4	4	-		194	194	194	194	194	19
12 Depreciation	560	560	11	11	-		571	571	571	571	571	57
13 Brand/Trade Mark usage fee/charges		-	-		-		-					-
14 Business Development and Sales Promotion Expenses	2	2	0	0			2	2	2	2	2	
15 Information Technology Expenses	364	364	7	7	-	-	371	371	371	371	371	37
16 Goods and Services Tax (GST)	2	2	0	0	-	-	2	2	2	2	2	
17 Others	-		-	-	-			-	-		-	-
(a) Membership and Subscription	8	8	0	0	-		8	8	8	8	8	
(b) Insurance	21	21	0	0	-		22	22	22	22	22	2
(c) Board Meeting Expenses	1	1	0	0	-		1	1	1	1	1	
(d) Miscellaneous Expenses	(0)	(0)	(0)	(0)	-		(0)	(0)	(0)	(0)	(0)	(
-							t		-	-	-	-
TOTAL	17,373	17,373	334	334			17,707	17,707	17,707	17,707	17,707	17,70
In India	17,373	17,373	334	334	-		17,707	17,707	17,707	17,707	17,707	17,70
Outside India			 	 			1			<u> </u>		!



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Authorised Capital		
	5,00,00,00,000 (Previous period 1,50,00,00,000)	5,00,000	1,50,000
	Equity Shares of Rs 10 each		
	Preference Shares of Rs each	-	-
2	Issued Capital		
	1,44,82,88,605 (Previous period 1,38,41,16,693)	1,44,829	1,38,412
	Equity Shares of Rs 10 each		
	Preference Shares of Rs each		<u> </u>
3	Subscribed Capital		
	1,44,82,88,605 (Previous period 1,38,41,16,693)	1,44,829	1,38,412
	Equity Shares of Rs 10 each		
	Preference Shares of Rs each	-	<u> </u>
4	Called-up Capital		
	1,44,82,88,605 (Previous period 1,38,41,16,693)	1,44,829	1,38,412
	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	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs each	-	-
5	Paid-up Capital		
	1,44,82,88,605 (Previous period 1,38,41,16,693)	1,44,829	1,38,412
	Equity Shares of Rs 10 each		
	Preference Shares of Rs Each	-	-

Out of the above 78,94,26,015 (Previous period 76,05,21,879) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As At June 3	30, 2022	As At June 30, 2021			
	Number of Shares	% of Holding	Number of Shares	% of Holding		
Promoters						
· Indian	78,94,26,015	55%	76,05,21,879	55%		
· Foreign	64,32,89,075	44%	61,97,35,614	45%		
Investors						
· Indian	-	-	-	-		
· Foreign	-	-	-	-		
Others -ESOP	1,55,73,515	1%	38,59,200	0%		
TOTAL	1,44,82,88,605	100%	1,38,41,16,693	100%		

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE ANNEXURE A

Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



DETAILS OF EQUITY HOLDING OF INSURERS

PART A

PARTICULARS OF THE SHAREHOLDING PATTERN OF NIVA BUPA HEALTH INSURANCE COMPANY LIMITED (Formerly Max Bupa Health Insurance Company Limited) As At Quarter Ended June 30, 2022

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		Shares pledged or otherwise encumbered		nder Lock in Period
(1)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Dromotors & Dromotors Group								
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Mr. Ashutosh Telang (Nominee of Fettle Tone LLP) (ii) Mr. Divya Sehgal (Nominee of Fettle Tone LLP) (iii) Mr. Maninder Singh Juneja (Nominee of Fettle Tone LLP)	1 1 1	10 10 10	0	0		- - -		-
ii)	Bodies Corporate: (i) Fettle Tone LLP	1	78,94,25,985	54.51	78,943	-	-		
iii)	Financial Institutions/ Banks	_			_	_			
iv)	Central Government/ State Government(s) / President of India								
,	Sternmenty State dotterminent(s)/ Fresident of mula	•	•			-			-
v)	Persons acting in concert (Please specify)			-	-		-	-	-
vi)	Any other (Please specify)			-	-		-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) Mr. David Fletcher (Nominee of Bupa Singapore Holdings Pte. Ltd.) (ii) Ms. Joy Linton (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	20 10	0	0	-	-		-
ii)	Bodies Corporate: (i) Bupa Singapore Holdings Pte. Ltd (ii)	1	64,32,89,045	44.41	64,329		-	-	-
iii)	Any other (Please specify)	-	-		-	-			
B. B.1	Non Promoters Public Shareholders								
1.1) i)	Institutions Mutual Funds	-			-	-			
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii) iv)	Financial Institutions/Banks Insurance Companies				-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-		-	-	-	-	-
vi) vii)	FII belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund	-		-	-	-	-	-	-
viii)	Alternative Investment Fund		-		-	-		-	
ix)	Any other (Please specify) Central Government/ State Government(s)/ President of India	-	-	-	-		-	•	-
1.3) i) ii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs	- 44	- 1,55,73,515	1.08	- 1,557		-		-
iii) iv)	NBFCs registered with RBI Others:								
٠٧,	- Trusts			-	-				
	- Non Resident Indian	-	-	-	-	-	-	-	
	- Clearing Members - Non Resident Indian Non Repartriable					-			
	- Non Resident Indian Non Repartriable - Bodies Corporate				-				-
	- IEPF	-		-	-	-	-	-	-
v)	Any other (Please Specify)		•		-		-	-	
B.2	Non Public Shareholders			-	-	-	-	-	-
2.1)	Custodian/DR Holder Employee Benefit Trust	-	-	-	-	-	-	-	
2.2)	Any other (Please specify)								-
	Total	51	1,44,82,88,605	100.00	1,44,829	-	-	-	



PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

Name of the Indian Promoter / Indian Investor:

FETTLE TONE LLP

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

SI. No.	Category	No. of Investors	No. of shares held* (Refer note below)	% of share- holdings	Paid up equity (Rs. In lakhs)		edged or otherwise ncumbered	Shares u	nder Lock in Period
(1)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
,,	mandadasyrior (names or major sharehousers).								
ii)	Bodies Corporate: (i)True North Fund VI LLP	1	NA	NA	NA	NA	NA	NA	NA
	(ii) Faering Capital India Evolving Fund II & Faering Capital India Evolving Fund III	1	NA	NA	NA	NA	NA	NA	NA
iii)	Financial Institutions/ Banks	-	-		-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-				-	-	
v)	Persons acting in concert (Please specify)	-			-		-	-	-
vi)	Any other (Please specify)	-		-	-		-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-		-	-	-	-	
ii)	Bodies Corporate:		-		-				
iii)	Any other (Please specify)			-	-	-	-	-	
В.	Non Promoters								
B.1	Public Shareholders	-	-	-	-		-	-	
1.1)	Institutions								
i) ii)	Mutual Funds Foreign Portfolio Investors				-		-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv) v)	Insurance Companies FII belonging to Foreign promoter of Indian Promoter (e)				-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-		-	-	
vii)	Provident Fund/Pension Fund		-		-	-	-	-	-
viii) ix)	Alternative Investment Fund Any other (Please specify)	-		-	-	-	-	-	
1.2)	Central Government/ State Government(s)/ President of India		-		-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-			-			-	
ii)	Individual share capital in excess of Rs. 2 Lacs	1	NA	NA	NA	NA	NA	NA	NA
iii) iv)	NBFCs registered with RBI Others:	-	-	-	-	-	-	-	
.,	- Trusts	-	-		-	-	-	-	
	- Non Resident Indian - Clearing Members	-	-	-			-	-	
	- Clearing Members - Non Resident Indian Non Repartriable	-				-			
	- Bodies Corporate	4	NA	NA	NA	NA	NA	NA	NA
v)	- IEPF Any other (Please Specify)	-	-		-	-	-	-	
-									
B.2 2.1)	Non Public Shareholders Custodian/DR Holder	-	-		-	-	-	-	
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-		-	
	Total	7	NA	NA	NA	NA	NA	NA	NA

Note:
1. Fettle Tone LLP being a Limited Liability Partnership, no shares are held by the members/partners. The interest in LLP is expressed as percentage of partnership interest. Since, there are no shares or equity capital in an LLP, the number of shares and paid up capital amount are mentioned as N.A.

2. Partnership Interest as on June 30, 2022 is as under:

Partners	Partnership Interest (%)
PROMOTERS	
a. True North Fund VI LLP	63.54
b. Faering Capital India Evolving Fund II and Faering Capital India Evolving Fund III	16.96
NON PROMOTERS	19.50
Total	100.00

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Capital Reserve	-	1
2	Capital Redemption Reserve	•	ı
3	Share Premium		
	-Opening Balance	12,511	5,675
	-Additions during the period	6,900	3,947
4	General Reserves	•	-
	Less: Amount utilized for Buy-back	•	•
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves -Employee Stock options		
	-Opening Balance	29	3
	-Additions during the period	3	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	19,443	9,626

FORM NL-11-BORROWINGS SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

(Amount in Rs. Lakhs)

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Debentures/ Bonds*	25,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	25,000	-

DISCLOSURE FOR SECURED BORROWINGS

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY	
1	Nil				

^{*} Debentures are Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative and non-convertible.



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

	NL -12		NL	-12A	(Amount in Rs. Lakhs)		
	Sharel	nolders	Policy	holders	To	tal	
Particulars	As At June 30, 2022	As At June 30, 2021	As At June 30, 2022	As At June 30, 2021	As At June 30, 2022	As At June 30, 2021	
LONG TERM INVESTMENTS							
Government securities and Government guaranteed bonds including Treasury Bills	24,154	16,157	30,758	22,685	54,912	38,842	
2 Other Approved Securities	11,452	7,040	6,556	5,593	18,008	12,633	
3 Other Investments	11,432	7,040	0,330	3,333	18,008	12,033	
(a) Shares	_		_	-			
(aa) Equity	_	_	_	_	-		
(bb) Preference	_	_	_	-	_	_	
(b) Mutual Funds	_	-	_	-	_	_	
(c) Derivative Instruments	_	-	_	-	_	-	
(d) Debentures/ Bonds	12,546	6.456	63,833	34.152	76,380	40,608	
(e) Other Securities	-	-	1,982	1,194	1,982	1,194	
(f) Subsidiaries	-	-	-	-	-	-	
(g) Investment Properties-Real Estate	-		-	1	-	-	
4 Investments in Infrastructure and Housing	13,107	16,961	43,358	23,918	56,465	40,879	
5 Other than Approved Investments	8,002		376		8,377	-	
TOTAL	69,261	46,614	1,46,863	87,542	2,16,124	1,34,157	
SHORT TERM INVESTMENTS							
1 Government securities and Government guaranteed	1,008	3,001	5,483	-	6,492	3,001	
bonds including Treasury Bills							
2 Other Approved Securities	-	-	1,507	1,504	1,507	1,504	
3 Other Investments	-	-	-	-	-	-	
(a) Shares	-	-	-	-	-	-	
(aa) Equity	298	231	-	-	298	231	
(bb) Preference	-	-	-	-	-	-	
(b) Mutual Funds	11,381	4,153	446	854	11,828	5,007	
(c) Derivative Instruments	-	-	-	-	-	-	
(d) Debentures/ Bonds	6,506	-	4,442	11,033	10,947	11,033	
(e) Other Securities -Fixed Deposits	4,752	2,592	1,950	4,179	6,702	6,771	
(f) Subsidiaries	-	-	-	-	-	-	
(g) Investment Properties-Real Estate	-	-	-	-	-	-	
4 Investments in Infrastructure and Housing	-	-	5,554	8,535	5,554	8,535	
5 Other than Approved Investments	584	(0)	-	-	584	(0	
TOTAL	24,530	9,976	19,382	26,106	43,912	36,082	
GRAND TOTAL	93,790	56,591	1,66,245	1,13,648	2,60,035	1,70,239	

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

					(Amount in	Rs. Lakhs)
	Share	holders	Policy	holders	To	tal
<u>Particulars</u>	As At June 30,					
	2022	2021	2022	2021	2022	2021
Long Term Investments						
Book Value	69,261	46,614	1,46,863	87,542	2,16,124	1,34,157
market Value	65,668	47,078	1,43,342	89,436	2,09,010	1,36,514
Short Term Investments						
Book Value	24,872	9,958	19,382	26,103	44,253	36,061
market Value	24,535	10,009	19,386	26,426	43,921	36,435



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

Particulars	As At June 30, 2022	As At June 30, 2021	
1 SECURITY-WISE CLASSIFICATION			
Secured Secured			
(a) On mortgage of property	_		
(a) In India	-		
(bb) Outside India	-		
(b) On Shares, Bonds, Govt. Securities			
(c) Others	-		
Unsecured			
TOTAL	-		
2 BORROWER-WISE CLASSIFICATION	-		
(a) Central and State Governments	_		
(b) Banks and Financial Institutions	-		
	-		
(c) Subsidiaries			
(d) Industrial Undertakings (e) Companies			
(f) Others	-		
TOTAL 3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard	_		
(aa) In India			
<u> </u>	-		
(bb) Outside India	-		
(b) Non-performing loans less provisions (aa) In India	-		
· /	-		
(bb) Outside India	-		
TOTAL	-		
4 MATURITY-WISE CLASSIFICATION			
(a) Short Term	-		
(b) Long Term	-		
TOTAL	-		
Provisions against Non-	performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)	
Sub-standard	-	-	
Doubtful	_	-	
Loss	-	-	
Total	_	_	

FORM NL-14-FIXED ASSETS SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Particulars		Cost/ Gr	oss Block			Depre	ciation		Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At June 30, 2022	As At June 30, 2021	
Goodwill	-		-	-	-	-	-	-	-	-	
Intangibles											
a) Softwares	11,732	307	-	12,039	9,218	412	-	9,630	2,408	2,824	
b) Website	113	-	-	113	113	-	-	113	-	-	
Land-Freehold	-	-	-	-	-	-	-	-	-	-	
Leasehold Property	1,723	12	4	1,731	757	38	4	791	940	730	
Buildings	-	-	-	-	-	-	-	-	-	-	
Furniture & Fittings	603	5	-	608	424	16	-	440	168	130	
Information Technology				1,629				1,526	103		
Equipment (Other Devices)	1,629	-	-		1,510	16	-			156	
Information Technology Equipment (End User				2,063				1,468	595		
Devices)	1,941	123	1		1,372	97	1			376	
Vehicles	-	-	-	-	-	-	-	-	-	-	
Office Equipment	1,391	9	-	1,400	822	44	-	867	534	397	
Others	-	-	-	-	-	-	-	-	-	-	
TOTAL	19,132	456	5	19,583	14,216	624	5	14,835	4,748	4,613	
Work in progress	51	360	14	397	-	-	-	-	397	59	
Grand Total	19,183	816	18	19,981	14,216	624	5	14,835	5,145	4,672	
PREVIOUS PERIOD	16,464	633	142	16,955	11,712	571	1	12,282	4,672	-	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	As At June 30, 2022	As At June 30, 2021
Particulars		
¹ Cash (including cheques ^(a) , drafts and stamps)	111	45
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)	4,710	4,517
(bb) Others	-	-
(b) Current Accounts	1,531	852
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With Banks	-	1
(b) With other Institutions	-	-
4 Others	-	-
TOTAL	6,352	5,413
Balances with non-scheduled banks included in 2 and 3 above	-	2
CASH & BANK BALANCES		
In India	6,352	5,413
Outside India	-	-

(a) Cheques on hand amount to Rs. 101 (in Lakhs) Previous Period: Rs. 40 (in Lakhs)



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

		(Amount in Rs. Lakhs)		
	Particulars	As At June 30, 2022	As At June 30, 2021	
	ADVANCES			
1	Reserve deposits with ceding companies	-	-	
2	Application money for investments	-	-	
3	Prepayments	1,418	696	
4	Advances to Directors/Officers	=	-	
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	299	135	
6	Others			
	Advance To Suppliers	1,840	835	
	Less: Provisions	(41)	(20)	
	Sub-total	1,799	815	
	TOTAL (A)	3,516	1,646	
	OTHER ASSETS			
1	Income accrued on investments	6,693	4,918	
2	Outstanding Premiums	723	925	
	Less: Provisions for doubtful, if any	(564)	(500)	
	Sub-total	159	425	
3	Agents' Balances	322	163	
	Less: Provisions	(322)	(163)	
	Sub-total	-	-	
4	Foreign Agencies Balances	-	-	
5	Due from other entities carrying on insurance business (including reinsurers)	19,194	11,817	
	Less: Provisions for doubtful, if any	-	-	
6	Due from subsidiaries/ holding	-	-	
7	Investments held for Unclaimed Amount of Policyholders	294	278	
8	Others			
	(a) Rent and other deposits	796	703	
	(b) GST unutilized credit	2,345	2,081	
	(c) Other Receivables	8,054	7,542	
	Less: Provisions	(7,058)	(7,042)	
	Sub-total Sub-total	996	500	
	TOTAL (B)	30,477	20,721	
	TOTAL (A+B)	33,993	22,367	

FORM NL-17-CURRENT LIABILITIES SCHEDULE



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

(Amount in Rs. Lakhs)

Particulars	As At June 30, 2022	As At June 30, 2021
1 Agents' Balances	2,383	1,958
2 Balances due to other insurance companies	34,602	13,861
3 Deposits held on re-insurance ceded	-	-
4 Premiums received in advance		
(a) For Long term policies (a)	1,225	682
(b) for Other Policies	2,647	1,688
5 Unallocated Premium	1,459	1,316
6 Sundry creditors	23,313	18,093
7 Due to subsidiaries/ holding company	-	-
8 Claims Outstanding	28,164	29,370
9 Due to Officers/ Directors	-	-
10 Unclaimed Amount of policyholders	128	140
11 Income accrued on Unclaimed amounts	55	49
12 Interest payable on debentures/bonds	-	-
13 GST Liabilities	990	1,316
14 Others (to be specified)		
(a) Tax deducted at source	1,451	1,254
(b) Advance from Corporate Clients	1,833	931
(c) Interest accrued and not due on Subordinated Debentures	1,319	-
(d) Other statutory dues	380	298
TOTAL	99,950	70,957

Note:

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



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Reserve for Unexpired Risk	1,15,666	78,037
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted	-	-
	at source)		
4	For Employee Benefits	1,064	961
4	Others	-	-
	TOTAL	1,16,730	78,998

FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited)

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

	Particulars	As At June 30, 2022	As At June 30, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



SI.No.	Particular	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Gross Direct Premium Growth Rate**	34%	34%	91%	91%
2	Gross Direct Premium to Net worth Ratio	1.27 times	1.27 times	1.11 times	1.11 times
3	Growth rate of Net Worth	18%	18%	48%	48%
4	Net Retention Ratio**	77%	77%	76%	76%
5	Net Commission Ratio**	6%	6%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	41%	41%	42%	42%
7	Expense of Management to Net Written Premium Ratio** (Note-1)	43%	43%	43%	43%
8	Net Incurred Claims to Net Earned Premium**	56%	56%	87%	87%
9	Claims paid to Claims Provisions** (Note-2)	89%	89%	93%	93%
10	Combined Ratio**	99%	99%	130%	130%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to Net Premium Ratio **	2.39 times	2.39 times	2.41 times	2.41 times
13	Underwriting Balance Ratio	(0.05) times	(0.05) times	(0.43) times	(0.43) times
14	Operating Profit Ratio	8%	8%	-28%	-28%
15	Liquid Assets to Liabilities Ratio	0.35 times	0.35 times	0.39 times	0.39 times
16	Net Earning Ratio	1%	1%	-27.7%	-28%
17	Return on Net Worth Ratio	1%	1%	-23.4%	-23%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.89 times	1.89 times	1.65 times	1.65 times
19	NPA Ratio				
	Gross NPA Ratio	3%	3%	5%	5%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	0.40	0.40	NA	NA
21	Debt Service Coverage Ratio	1.48	1.48	NA	NA
22	Interest Service Coverage Ratio	1.48	1.48	NA	NA
23	Earnings Per Share	0.02	0.02	(0.91)	(0.91)
24	Book Value Per Share	4.28	4.28	3.81	3.81

Notes: -

- 1. Expense of Management has been calculated on Net Commission paid
- 2. Claims provision taken for paid claims only



** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30 , 2022	Gross Direct Premium Growth Rate	Net Retention Ratio			Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to Claims Provisions	Combined Ratio	Reserves to Net	Underwriting Balance Ratio
Health										
Current Period	34%	77%	6%	41%	43%	57%	89%	100%	2.38 times	(0.06) times
Previous Period	91%	76%	3%	42%	43%	88%	93%	131%	2.34 times	(0.44) times
Personal Accident										
Current Period	46%	79%	11%	42%	48%	23%	70%	70%	2.91 times	0.29 times
Previous Period	78%	79%	13%	44%	52%	-82%	91%	-30%	6.03 times	0.25 times
Travel Insurance										
Current Period				42%	62%				0.77 times	(0.96) times
Previous Period										
Total Health										
Current Period	34%	77%	6%	41%	43%	56%	89%	99%	2.39 times	(0.05) times
Previous Period	91%	76%	3%	42%	43%	87%	93%	130%	2.41 times	(0.43) times
Total Miscellaneous										
Current Period	34%	77%	6%	41%	43%	56%	89%	99%	2.39 times	(0.05) times
Previous Period	91%	76%	3%	42%	43%	87%	93%	130%	2.41 times	(0.43) times
Total-Current Period	34%	77%	6%	41%	43%	56%	89%	99%	2.39 times	(0.05) times
Total-Previous Period	91%	76%	3%	42%	43%	87%	93%	130%	2.41 times	(0.43) times

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

niva

Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

PART-A Related Party Transactions -As at June 30, 2022

	Name of the Related Party			Consideration paid / received ¹ (Rs. In Lakhs)					
SI.No.		Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended June 30.	Up to the Quarter Ended	For the Quarter Ended June 30.	Up to the Quarter Ended June 30,		
				2022	June 30, 2022	2021	2021		
1 1	Krishnan Ramachandran (CEO) , C Anil Kumar (CFO) & Rajat Sharma (CS)	Key Management Personal	Remuneration	358	358	155	155		
3	Fettle Tone LLP	Holding Company	Receipt of Share Application Money and issue of Equity shares	1,716	1,716	1,682	1,682		
4	Bupa Singapore PTE Ltd	Shareholders with Significant Influence	Receipt of Share Application Money and issue of Equity shares	3,630	3,630	1,371	1,371		
5	Fettle Tone LLP	Holding Company	Receipt of Share Premium	3,762	3,762	2,175	2,175		
6	Bupa Singapore PTE Ltd	Shareholders with Significant Influence	Receipt of Share Premium	3,065	3,065	1,772	1,772		
7	Bupa (Asia) Ltd	Fellow Subsidiary	Software Licence Fee	-	-	12	12		
	Total			12,532	12,532	7,167	7,167		

¹including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. In Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	or received	relating to the	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party (Rs. In Lakhs)
1	Fettle Tone LLP	Holding Company		Payable	No	No	-	-
	Total	_	_				-	-



Statement Of Admissible Assets: As at June 30, 2022

Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	93,790	93,790
	Policyholders as per NL-12 A of BS	1,66,245	-	1,66,245
(A)	Total Investments as per BS	1,66,245	93,790	2,60,035
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,145	5,145
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,337	1,337
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	-	6,352	6,352
(F)	Advances and Other assets as per BS	-	33,993	33,993
(G)	Total Current Assets as per BS(E)+(F)	-	40,345	40,345
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	272	272
(1)	Loans as per BS	-	-	-
(1)	Fair value change account subject to minimum of zero	1	7	8
(K)	Total Assets as per BS (excl. current liabilities and provisions) (A)+(C)+(G)+(I)	1,66,245	1,39,281	3,05,526
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	1	1,616	1,617
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	1,66,244	1,37,664	3,03,908

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Software Website	-	229	229
	(b) Leasehold Improvements	-	940	940
	(c) Furniture & Fixtures	-	168	168
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	-	183	183
	(b) GST unutilized credit more than 90 days	-	89	89
	(c) Disallowance for RSBY, aging >180 days net of prov.	-	-	-
	Fair value change account subject to minimum of zero	1	7	8
	Total	1	1,616	1,617

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



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Statement of Liabilities: As at June 30, 2022

(Amount in Rs. Lakhs)

		Cur	rent Year
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,50,507	1,15,666
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	1,50,507	1,15,666
(d)	Outstanding Claim Reserve (other than IBNR reserve)	11,787	9,219
(e)	IBNR reserve	23,379	18,945
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	1,85,673	1,43,830

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
Classification: Business within India / Total Business

Table IA: Required Solvency Margin Based on Net Premium and Net Incurred Claims as on June 30, 2022

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	3,00,963	2,31,279	1,38,188	1,08,568	46,256	32,570	46,256
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	3,00,963	2,31,279	1,38,188	1,08,568	46,256	32,570	46,256

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

	<u> </u>	(Amount in N3: Lakiis)
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,66,244
	Deduct:	
(B)	Current Liabilities as per BS	28,164
(C)	Provisions as per BS	1,15,666
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,414
	Shareholder's FUNDS	
(F)	Available Assets	1,37,664
	Deduct:	
(G)	Other Liabilities	72,667
(H)	Excess in Shareholder's funds (F-G)	64,997
(I)	Total ASM (E+H)	87,411
(J)	Total RSM	46,256
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.89

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

FORM NL-27- PRODUCTS INFORMATION



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

		Product	ts Information			
List below the product	ts and/or add-ons introduced during the qu	arter ended June	30, 2022			
SI. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
	No new Produ	cts launched dur	inng the quarter ended June 3	30, 2022		

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

---- -



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010
Statement as on: June 30, 2022

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance) (Business within India)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	93,790
	Investments (Policyholders)	8A	1,66,245
2	Loans	9	
3	Fixed Assets	10	5,145
4	Current Assets		
	a. Cash & Bank Balance	11	6,352
	b. Advances & Other Assets	12	33,993
5	Current Liabilities		
	a. Current Liabilities	13	99,950
	b. Provisions	14	1,16,730
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		1,02,317
	Application of Funds as per Balance Sheet (A)		6,24,523
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,145
3	Cash & Bank Balance (if any)	11	6,352
4	Advances & Other Assets (if any)	12	33,993
5	Current Liabilities	13	99,950
6	Provisions	14	1,16,730
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,02,317
	Total (B)		3,64,488
	'Investment Assets'	(A-B)	2,60,035

Section II

			SH							
No	'Investment' represented as	Reg. %	Balance	FRSM [†]	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
	1		(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%		18,597	34,673	53,270	20%	-	53,270	51,436
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	36,614	44,305	80,919	31%	-	80,919	78,009
3	Investment subject to Exposure Norms			-	-	-			-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%		-	-	-		-	-	-
	1. Approved Investments			20,241	76,300	96,541	37%		96,541	94,134
	2. Other Investments		-	-	-	-	-		-	-
	b. Approved Investments	Not exceeding	-	28,275	45,264	73,540	28%	75	73,614	72,187
	c. Other Investments	55%	-	9,002	375	9,377	4%	(416)	8,961	8,601
	Investment Assets	100%	-	94,132	1,66,244	2,60,376	100%	(341)	2,60,035	2,52,931

PART - B Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insura REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010 Statement as on: June 30, 2022

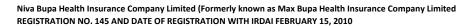
Statement of Accretion of Assets

(Business within India)



No	Category of Investments	соі	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		50,334	21%	2,936	15%	53,270	20%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		77,992	32%	2,927	15%	80,919	31%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		27,963	12%	5,563	28%	33,526	13%
	2. Other Investments		-	-	-		-	0%
	b. Infrastructure Investments							
	1. Approved Investments		59,601	25%	3,414	17%	63,015	24%
	2. Other Investments		-	0%	-	0%	-	
	c. Approved Investments		73,725	31%	(185)	-1%	73,540	28%
	d. Other Investments (not exceeding 15%)		1,050.04	0%	8,327	42%	9,377	4%
	Total		2,40,331	100%	20,046	100%	2,60,376	100%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES





Detail Regarding debt securities

Detail Regarding debt securities								(Amount in Rs. Lakns)
		MARKE	T VALUE	•		Boo	k Value	
	As at June 30, 2022	as % of total for this class	As at June 30, 2021	as % of total for this class	As at June 30, 2022	as % of total for this class	As at June 30, 2021	as % of total for this class
Break down by credit rating								
AAA rated	1,43,124	62%	1,00,850	62%	1,47,142	62%	99,158	62%
AA or better	17,703	8%	7,563	5%	18,338	8%	7,530	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	=	-	-	=	-
Rated Below B	-	-	1,826	1%	-	-	1,998	1%
Any other (Sovereign)	70,335	30%	51,303	32%	72,786	31%	50,348	32%
Total (A)	2,31,161	100%	1,61,542	100%	2,38,266	100%	1,59,033	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	24,509	11%	26,222	16%	24,500	10%	26,071	16%
more than 1 year and upto 3years	44,329	19%	40,974	25%	44,949	19%	40,004	25%
More than 3years and up to 7years	90,191	39%	52,590	33%	92,948	39%	51,555	32%
More than 7 years and up to 10 years	69,894	30%	38,868	24%	73,418	31%	38,454	24%
above 10 years	2,238	1%	2,888	2%	2,451	1%	2,949	2%
Any other	-	-	-	=	-	-	=	-
Total (B)	2,31,161	100%	1,61,542	100%	2,38,266	100%	1,59,033	100%
Breakdown by type of the issuer								
a. Central Government	51,436	22%	36,725	23%	53,270	22%	36,211	23%
b. State Government	18,899	8%	14,578	9%	19,515	8%	14,137	9%
c. Corporate Securities	1,60,827	70%	1,10,239	68%	1,65,481	69%	1,08,685	68%
Any other	-	-	-	-	-	-	-	-
Total (C)	2,31,161	100%	1,61,542	100%	2,38,266	100%	1,59,033	100%

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Name of the

Shareholder Funds and Policyholder Funds

Fund:

		Bonds / Debentures		Lo	Loans		Other Debt instruments		All Other Assets		TAL
NO	PARTICULARS	YTD (As on June	Prev. FY (As on	YTD (As on June	Prev. FY (As on	YTD (As on June	Prev. FY (As on	YTD (As on June	Prev. FY (As on	YTD (As on June	Prev. FY (As on
		30, 2022)	March 31, 2022)	30, 2022)	March 31, 2022)	30, 2022)	March 31, 2022)	30, 2022)	March 31, 2022)	30, 2022)	March 31, 2022)
1	Investments Assets	1,57,347	1,43,028	-	-	20,504	18,030	82,525	79,273	2,60,376	2,40,331
2	Gross NPA	-	-	=	=	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	=	=	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	=	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,57,347	1,43,028	-	-	20,504	18,030	82,525	79,273	2,60,376	2,40,331
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 Statement as on: June 30, 2022

Statement of Investment and Income on Investment

Name of the Shareholder Funds and Policyholder Funds

			For t	he Quarter endec	June 30, 202	2	For	the period ended	June 30, 2022	2	For	the period ended	June 30, 2021	I
No.	Category of Investment	Category Code	Investment (Rs. In Lakhs)	Income on Investment (Rs. In Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. In Lakhs)	Income on Investment (Rs. In Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. In Lakhs)	Income on Investment (Rs. In Lakhs)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	52,145	823	1.58%	1.58%	52,145	823	1.58%	1.58%	34,884	545	1.56%	1.56%
2	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	State Government Bonds	SGGB	19,518	347	1.78%	1.78%	19,518	347	1.78%	1.78%	12,721	228	1.79%	1.79%
4	Central Government Guaranteed Loans /	CGSL	8,135	139	1.71%	1.71%	8,135	139	1.71%	1.71%	5,633	94	1.67%	1.67%
5	Bonds / Debentures Issued By NHB / Institutions Accredited By NHB	HTDN	22,057	378	1.71%	1.71%		378	1.71%	1.71%	12,825	249	1.94%	1.94%
6	Bonds / Debentures Issued By HUDCO	HTHD	7,562	128	1.69%	1.69%	7,562	128	1.69%	1.69%	5,040	84	1.66%	1.66%
7	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,454	33	2.24%	2.24%	1,454	33	2.24%	2.24%	2,522	55	2.18%	2.18%
8	Infrastructure - Psu - Debentures / Bonds	IPTD	59,177	980	1.66%	1.66%	59,177	980	1.66%	1.66%	43,159	710	1.64%	1.64%
9	Units of Infrastructure Investment Trust	EIIT	231	7	3.00%	3.00%	231	7	3.00%	3.00%	129	-	0.00%	0.00%
10	Debt Instruments of InvITs	IDIT	996	17	1.70%	1.70%	996	17	1.70%	1.70%	-	-	0.00%	0.00%
11	Corporate Securities - Debentures	ECOS	46,564	779	1.67%	1.67%	46,564	779	1.67%	1.67%	30,266	497	1.64%	1.64%
12	Commercial Papers	ECCP	93	1	1.57%	1.57%	93	1	1.57%	1.57%	-	-	0.00%	0.00%
13	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	Deposits - Deposit With Scheduled Banks, Fis (Incl. Bank Balance Awaiting Investment), CCIL, RBI	ECDB	9,187	126	1.37%	1.37%	9,187	126	1.37%	1.37%	7,931	98	1.24%	1.24%
15	Debt Instruments of REITs	EDRT	3,389	60	1.76%	1.76%	3,389	60	1.76%	1.76%	-	-	0.00%	0.00%
16	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	97	-	0.00%	0.00%
17	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	8,410	96	1.14%	1.14%	8,410	96	1.14%	1.14%	10,676	82	0.77%	0.77%
18	SEBI Approved Alternate Investment Fund (Category II)	OAFB	330	1	0.41%	0.41%	330	1	0.41%	0.41%	-	-	0.00%	0.00%
19	Equity Shares (Incl Co-Op Societies)	OESH	1,000	-	0.00%	0.00%	1,000	-	0.00%	0.00%	-	-	0.00%	0.00%
20	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	998	(0)	-0.02%	-0.02%
21	Debentures	OLDB	8,002	105	1.31%	1.31%	8,002	105	1.31%	1.31%	999	(0)	0.00%	0.00%
	TOTAL		2,48,251	4,020	1.62%	1.62%	2,48,251	4,020	1.62%	1.62%	1,67,879	2,643	1.57%	1.57%



FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Statement as on: June 30, 2022

Statement of Down Graded Investments

Name of

Shareholder Funds and Policyholder Funds

Fund

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter								
1	Nil								
В.	As on Date								
1	Nil								

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Statement as on June 30, 2022

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded	to reinsurers (Upto th	ne Quarter)	Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	reinsurance premium ceded (%)
	Outside India					
1	No. of Reinsurers with rating of AAA and above		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-
5	No. of Reinsurers with rating less than BBB		-	-	-	-
	Total (A)		-	-	-	-
	With In India					
1	Indian Insurance Companies		-	=	•	=
2	FRBs	4	12,982	30	-	71%
3	GIC Re	1	5,315	30	-	29%
4	Other		-	-	-	-
	Total (B)		18,297	60	-	100%
	Grand Total (C)= (A)+(B)		18,297	60	-	100%



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED JUNE 30, 2022

		He	ealth	Personal	Accident	Travel I	nsurance	Tot	al Health	Total Mis	scellaneous		Amount in Rs. Lakhs Total
			Luidi	i craona	Accident		iisaranee		arricon.	TOTAL WILL	occinancous.		
SI.No.	State / Union Territory	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter Ended June 30, 2022	Up to the quarter ended June 30, 202
	STATES												
1	Andhra Pradesh	1,933	1,933	38	38	6	6	1,977	1,977	1,977	1,977	1,977	1,977
2	Arunachal Pradesh	29	29	0	0	-	-	29	29	29	29	29	29
3	Assam	743	743	8	8	0	0	751	751	751	751	751	751
4	Bihar	1,709	1,709	18	18	1	1	1,728	1,728	1,728	1,728	1,728	1,728
5	Chhattisgarh	839	839	15	15	0	0		854	854	854	854	854
6	Goa	288	288	6	6	0	0		295	295	295	295	295
7	Gujarat	4,705	4,705	186	186	10	10		4,901	4,901	4,901	4,901	4,901
8	Haryana	4,797	4,797	80	80	7	7	4,884	4,884	4,884	4,884	4,884	4,884
9	Himachal Pradesh	269	269	4	4	1	1	273	273	273	273	273	273
10	Jharkhand	754	754	6	6	1	1	760	760	760	760	760	760
11	Karnataka	6,585	6,585	159	159	9			6,753	6,753	6,753	6,753	6,753
12	Kerala	3,016	3,016	29	29	5	5		3,050	3,050	3,050	3,050	3,050
13	Madhya Pradesh	2,182	2,182	29	29	2	2		2,212	2,212	2,212	2,212	2,212
14	Maharashtra	12,757	12,757	257	257	18	18		13,032	13,032	13,032	13,032	13,032
15	Manipur	60 46	60 46	0	0	0	0	61 46	61 46	61 46	61 46	61 46	61 46
16	Meghalaya	13	13	0		-		13	13	13		13	13
17	Mizoram Nagaland	27	27	-	0	-	-	27	27	27	13 27	27	27
19	Odisha	1,216	1,216	13	13	1	1	1,229	1,229	1,229	1,229	1,229	1,229
20	Punjab	3,549	3,549	60	60	8			3,617	3,617	3,617	3,617	3,617
21	Rajasthan	2,741	2,741	264	264	3	3		3,008	3,008	3,008	3,008	3,008
22	Sikkim	18	18	0	0	0	0		18	18	18	18	18
23	Tamil Nadu	3,622	3,622	93	93	6	6		3,721	3,721	3,721	3,721	3,721
24	Telangana	4,056	4,056	66	66	3	3		4,125	4,125	4,125	4,125	4,125
25	Tripura	73	73	1	1	-	-	73	73	73	73	73	73
26	Uttarakhand	839	839	8	8	1	1	848	848	848	848	848	848
27	Uttar Pradesh	8,000	8,000	116	116	6	6		8,122	8,122	8,122	8,122	8,122
28	West Bengal	2,511	2,511	32	32	2	2		2,545	2,545	2,545	2,545	2,545
	TOTAL (A)	67,375	67,375	1,490	1,490	90	90	68,955	68,955	68,955	68,955	68,955	68,955
	UNION TERRITORIES ^c												
1	Andaman and Nicobar Islands	10	10			-	-	10	10	10	10	10	10
2	Chandigarh	403	403	4	4	1	1	407	407	407	407	407	407
3	Dadra and Nagar Haveli	34	34	1	1	-	-	35	35	35	35	35	35
4	Daman & Diu	38	38	1	1	-	-	39	39	39	39	39	39
5	Govt. of NCT of Delhi	8,579	8,579	109	109	8	8	8,696	8,696	8,696	8,696	8,696	8,696
6	Jammu & Kashmir	225	225	3	3	0	0		229	229	229	229	229
7	Ladakh	10	10	0	0	-	-	10	10	10	10	10	10
8	Lakshadweep	2	2	-	-	0	0	2	2	2	2	2	2
9	Puducherry	58	58	2	2	0	0		60	60	60	60	60
	TOTAL (B)	9,358	9,358	120	120	10	10	9,488	9,488	9,488	9,488	9,488	9,488
	Outside India	-	-			_	-	-			-	_	-
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	76,733	76,733	1,610	1,610	100	100	78,443	78,443	78,443	78,443	78,443	78,443

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

Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



Sl.No.	Line of Business	-	arter ended 0, 2022	For the Qua		Upto the qua June 30		Upto the qua	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	76,733	3,21,376	57,375	2,74,638	76,733	3,21,376	57,375	2,74,638
7	Personal Accident	1,610	26,734	1,103	18,442	1,610	26,734	1,103	18,442
8	Travel	100	4,570	NA	NA	100	4,570	NA	NA
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	NA	NA	NA	NA	NA	NA	NA	NA

FORM NL-36- BUSINESS -CHANNELS WISE



Sl.No.	Channels	For the Qua	arter ended	Upto the qu	arter ended	For the Qua	arter ended	Upto the qua	rter ended
		June 30	0, 2022	June 30), 2022	June 30), 2021	June 30	, 2021
		No. of Policies	Premium						
			(Rs.In Lakhs)		(Rs.In Lakhs)		(Rs.In Lakhs)		(Rs.In Lakhs)
1	Individual agents	1,31,730	27,885	1,31,730	27,885	1,01,593	19,837	1,01,593	19,837
2	Corporate Agents-Banks	59,830	13,629	59,830	13,629	51,809	9,594	51,809	9,594
3	Corporate Agents -Others	710	6,683	710	6,683	528	7,008	528	7,008
4	Brokers	95,320	15,819	95,320	15,819	19,281	3,696	19,281	3,696
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	61,407	13,767	61,407	13,767	53,996	11,220	53,996	11,220
	-Online (Through Company Website)	646	82	646	82	4,674	332	4,674	332
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	825	163	825	163	427	82	427	82
9	Point of sales person (Direct)	1,464	280	1,464	280	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	748	135	748	135	60,772	6,709	60,772	6,709
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	3,52,680	78,443	3,52,680	78,443	2,93,080	58,478	2,93,080	58,478
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	3,52,680	78,443	3,52,680	78,443	2,93,080	58,478	2,93,080	58,478

niva Bupot

Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Upto the quarter ending June 30, 2022

Sl. No.	Claims Experience	Fire	Marine	Marine	Total	Motor OD	Motor TP	Total	Health	Personal	Travel	Total Health	Workmen's	Public/	Engineering	Aviation	Crop	Other	Miscellaneous	Total
			Cargo	Hull	Marine			Motor		Accident			Compensation/	Product	0 11 0		Insurance	segments		
													Employer's	Liability						
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	5,987	78	-	6,065		-	-	-	-	-	-	6,06
2	Claims reported during the period		-	-	-	-	-	-	94,625	308		94,933	-	-	-	-	-	-	-	94,93
	(a) Booked During the period		-	-	-	-	-	-	93,293	288		93,581	-	-	-	-	-	-	-	93,58
	(b) Reopened during the Period		-	-	-	-	-	-	1,332	20		1,352	-	-	-	-	-	-	-	1,35
	(c) Other Adjustment		-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	84,180	145	-	84,325	-	-	-	-	-	-	-	84,32
	(a) paid during the period	-	-	-		-	-	-	84,180	145	-	84,325		-		-			-	84,32
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	7,794	91	-	7,885		-	-	-	-	-	-	7,88
	Other Adjustment		-	-	-	-	-	-	-	-		-	•	-	-	-		-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	8,638	150	-	8,788	-	-	-	-	-	-	-	8,78
	Less than 3months		-	-	-	-	-	-	8,638	150		8,788	-	-	-	-	-	-	-	8,78
	3 months to 6 months		-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the Quarter ending on June 30, 2022

SI. No.	Claims Experience	Fire	Marine	Marine	Total	Motor OD	Motor TP	Total	Health	Personal	Travel	Total Health	Workmen's	Public/	Engineering	Aviation	Crop	Other	Miscellaneous	Total
	·		Cargo	Hull	Marine			Motor		Accident			Compensation/	Product			Insurance	segments		
													Employer's	Liability						
													liability							
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	4,533	444	-	4,978	-	-	-	-	-	-	-	4,978
2	Claims reported during the period	-		,		-	,	-	47,196	820	,	48,015	-	-	-	-	-		-	48,015
	(a) Booked During the period	-		,		-	,	-	45,941	746	,	46,687	-	-	-	-	-		-	46,687
	(b) Reopened during the Period	-	-	-	,	-		-	1,255	74	ı	1,329	-	-	,	-	-			1,329
	(c) Other Adjustment	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-			-
3	Claims Settled during the period	-	-	-	-	-	-	-	33,013	269	-	33,283	-	-	-	-	-	-	-	33,283
	(a) paid during the period	-	-	-	-	-	-	-	33,013	269	-	33,283	-	-	-	-	-	-	-	33,283
	(a) paid during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	(b)Other Adjustment																			
4	Claims Repudiated during the period	-	-	-	,	-		-	12,900	517	ı	13,418	-	-	,	-	-			13,418
	Other Adjustment	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed (Pending claims which are	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
5	transferred to Unclaimed A/c. after the																			
	mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	-	-	-	-	-	-	-	5,815	477	-	6,293	-	-	-	-	-	-	-	6,293
	Less than 3months	-		,		-	,	-	5,815	477	,	6,293	-	-	-	-	-		-	6,293
	3 months to 6 months	-				-	,	-	-	-	,	-	-	-	-	-	-		-	-
	6months to 1 year	-	-			-	,	-	-	-	,	-	-	-	-	-	-		-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

For the Quarter ending on June 30, 2022

							Ag	geing of Claims (Claims paid)								
					No. of claims pai	d					Aı	mount of claims p	aid				
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	84,137	43	-	-	-	-	-	32,947	66	-	-	-	=	-	84,180	33,013
7	Personal Accident	142	3	-	-	-	-	-	268	2	-	-	-	=	-	145	269
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	=	-	=	=	=	÷.	÷	=	=	=	=	=	e	E	=	=
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	=	=	-	1	-	=	-	=	-	-	-	-	-
12	Aviation	-	-	-	=	=	-	1	-	=	-	=	-	=	-	-	-
13	Crop Insurance	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		1							1		i e		i e				1

Upto the Quarter ending on June 30, 2022

																(Amo	ount in Rs. Lakhs)
							A	geing of Claims (C	laims paid)								
				ļ	No. of claims paid	d					Ar	nount of claims p	aid			Tabel No. of	T-1-1
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo												1	-			
3	Marine Other than Cargo										1	-					
4	Motor OD	-		-	=	-	-		-	-	-	-	-	-	-	1	-
5	Motor TP	-	-	-	=	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	84,137	43	-	-	-	-	-	32,947	66	-	-	-	-	-	84,180	
7	Personal Accident	142	3	-	-	-	-	-	268	2	-	i	-	=	-	145	269
8	Travel	-		-	=	-	-		-	-	-	-	-	-	-	ı	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	=	-	=	-	=	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	=	=	-	=	-	-	-	=	-	=	-	=	-	-	=	-
13	Crop Insurance	=	-	-	=	-	-	-	=	-	-	-	=	-	-	=	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	=	-	-	-	9	-	-	-	9	-	-	-	-

FORM NL-41 OFFICES INFORMATION



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

SI. No.	Office In	formation	Number
1	No. of offices at the beginning of the year		161
2	No. of branches approved during the period		-
3	No. of branches opened during the period	Out of approvals of previous year	14
4		Out of approvals of this period	-
5	No. of branches closed during the period		-
6	No of branches at the end of the period		175
7	No. of branches approved but not opened		26
8	No. of rural branches		-
9	No. of urban branches		175
	No. of Directors:-		
	(a) Independent Director		3
10	(b) Executive Director		1
10	(c) Non-executive Director		5
	(d) Women Director		1
	(e) Whole time director		-
	No. of Employees		
4.4	(a) On-roll:		6,489
11	(b) Off-roll:		4,196
	(c) Total		10,685
	No. of Insurance Agents and Intermediaries		1,21,263
	(a) Individual Agents,		1,13,073
	(b) Corporate Agents-Banks		16
	(c)Corporate Agents-Others		17
12	(d) Insurance Brokers		376
	(e) Web Aggregators		18
	(f) Insurance Marketing Firm		83
	(g) Motor Insurance Service Providers (DIRECT)		-
	(h) Point of Sales persons (DIRECT)		7680
	(i) Other as allowed by IRDAI (To be specified)		-

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	9,327	1,08,937
Recruitments during the quarter	3,341	12,696
Attrition during the quarter	1,983	370
Number at the end of the quarter	10,685	1,21,263

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS



SI. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
ard of Dire	ectors			
1	Mr. Chandrashekhar Bhaskar	Chairman of Board &	Non Executive	
	Bhave	Independent Director	Director	
2	Mr. Divya Sehgal	Director	Non Executive	
	, ,		Director	
3	Mr. Maninder Singh Juneja	Director	Non Executive	
	,		Director	
4	Mr. Rajagopalan Santhanam	Director	Non Executive	
	, , ,		Director	
5	Mr. David Martin Fletcher	Director	Non Executive	
			Director	
6	Mr. Pradeep Pant	Independent Director	Non Executive	
	·	·	Director	
7	Mr. Dinesh Kumar Mittal	Independent Director	Non Executive	
		·	Director	
8	Mr. Krishnan Ramachandran	Chief Executive Officer &	Executive Directors	
		Managing Director		
9	Ms. Penelope Ruth Dudley	Director	Non Executive	
			Director	
y Managen	nent Persons			
1	Mr. Krishnan Ramachandran	Chief Executive Officer &	CEO & Managing	
		Managing Director	Director	
2	Mr. C Anil Kumar	Director & Chief Financial	Chief Financial	
		Officer	Officer	
3	Mr. Vishwanath Mahendra	Appointed Actuary	Appointed Actuary	
4	Mr. Partha Banerjee	Director & Head – Legal,	Chief Compliance	
	-	Compliance & Regulatory	Officer	
		Affairs and Chief Compliance		
5	Mr. Vikas Jain	Chief Investment Officer &	Chief Investment	
		Financial Controller	Officer	
6	Mr. Rajat Sharma	Assistant Vice President -	Company Secretary	
		Company Secretary	•	
7	Mr. Manish Sen	Vice President & Chief Risk	Chief Risk Officer	
		Officer		



Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

	Rural & Soc	ial Obligations	(Apr'22 - Jun'22)		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	NA	NA	NA
1		Social	NA	NA	NA
2	MARINE CARGO	Rural	NA	NA	NA
2		Social	NA	NA	NA
3	MARINE OTHER THAN CARGO	Rural	NA	NA	NA
3		Social	NA	NA	NA
4	MOTOR OD	Rural	NA	NA	NA
4		Social	NA	NA	NA
_	MOTOR TP	Rural	NA	NA	NA
5		Social	NA	NA	NA
6	HEALTH	Rural	89,032	7,681	16,06,454
ь		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	12,684	289	8,39,006
/		Social	-	-	-
0	TRAVEL	Rural	NA	NA	NA
8		Social	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
9		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
10		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
11		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
12		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
13		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
14		Social	NA	NA	NA
	Total	Rural	1,01,716	7,970	24,45,459
		Social	-	-	-

FORM NL-45 GREIVANCE DISPOSAL



Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO JUNE 30, 2022

SN	Particulars	Opening	Additions during the quarter	Compla	ints Resolved/Settled duri		Total complaints	
		Balance as on beginning of the Quarter		Fully Accepted	Partial Accepted	Rejected	Complaints Pending at the end of the Quarter	registered upto the Quarter during the financial year
1	Complaints made by customers							
a)	Proposal related	0	24	9	5	8	2	24
b)	Claim	2	340	46	76	210	10	340
c)	Policy related	3	233	147	29	46	14	233
d)	Premium	0	10	2	2	5	1	10
e)	Refund	0	80	55	10	11	4	80
f)	Coverage	0	5	1	0	4	0	5
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	11	7	1	3	0	11
i)	Others:- (i) Issue in GST credits (ii) Policy termination due to non-dislcosure (ii) Agent change/Agent service issue	0	0	0	0	0	0	0
	Total number of complaints	5	703	267	123	287	31	703

Total No. of policies during period ended June 30, 2021*	30,24,948
Total No. of claims during period ended June 30, 2021	63,443
Total No. of policies during period ended June 30, 2022*	42,87,552
Total No. of claims during period ended June 30, 2022	94,933
Total No. of Policy Complaints (current period) per 10,000	0.85
policies (current period)	
Total No. of Claim Complaints (current period) per 10,000 claims (current period)	35.81
	Total No. of claims during period ended June 30, 2021 Total No. of policies during period ended June 30, 2022* Total No. of claims during period ended June 30, 2022 Total No. of Policy Complaints (current period) per 10,000 policies (current period) Total No. of Claim Complaints (current period) per 10,000

^{*}Note: Total Policies include Certificate of Insurance issued under Group Affinity Policies.

		Complain	ts made by customers	Complaints made by Intermediaries		Total		
8	Duration wise Pending Status	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Upto 15 days	31	100%	1	-	31	100%	
b)	15 - 30 days	ı	-	1	-		-	
c)	30 - 90 days	ı	-	ı	-	•	-	
d)	90 days & Beyond		-	-	-		-	
	Total No. of complaint	31	100%	-	-	31	100%	

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited) REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision			
	NIL									