

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	Premiums earned (Net)	NL-4	1,01,802	1,01,802	74,358	74,358	1,01,802	1,01,802	74,358	74,358
2	Profit/ Loss on sale/redemption of Investments		241	241	106	106	241	241	106	106
3	Interest, Dividend & Rent – Gross Note-1		5,507	5,507	3,751	3,751	5,507	5,507	3,751	3,751
4	Other									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management		8,379	8,379	6,883	6,883	8,379	8,379	6,883	6,883
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	54	54	-	-	54	54
	TOTAL (A)		1,15,929	1,15,929	85,152	85,152	1,15,929	1,15,929	85,152	85,152
6	Claims Incurred (Net)	NL-5	65,181	65,181	48,662	48,662	65,181	65,181	48,662	48,662
7	Commission	NL-6	22,800	22,800	14,784	14,784	22,800	22,800	14,784	14,784
8	Operating Expenses related to Insurance Business	NL-7	25,625	25,625	23,050	23,050	25,625	25,625	23,050	23,050
	TOTAL (B)		1,13,606	1,13,606	86,496	86,496	1,13,606	1,13,606	86,496	86,496
10	Operating Profit/(Loss) C= (A - B)		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
Interest, Dividend & Rent	5,258	5,258	3,659	3,659	5,258	5,258	3,659	3,659
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	249	249	92	92	249	249	92	92
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	5,507	5,507	3,751	3,751	5,507	5,507	3,751	3,751

FORM NL-2-B-PL

Niva 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, 2024



(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,323	2,323	(1,344)	(1,344)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,596	4,596	2,215	2,215
	(b) Profit on sale of investments		204	204	63	63
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		69	69	17	17
3	OTHER INCOME (To be specified)					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(4)	(4)	(4)	(4)
	(b) Interest Income		11	11	49	49
	(c) Provisions written back		64	64	62	62
	TOTAL (A)		7,263	7,263	1,058	1,058
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		83	83	1	1
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Director's Sitting Fees		16	16	16	16
	(ii) Others		-	-	657	657
	(b) Bad Debts written off		-	-	-	-
	(c) Interest on Subordinated Debt		667	667	667	667
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		8,379	8,379	6,883	6,883
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	54	54
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		9,145	9,145	8,278	8,278
6	Profit/(Loss) Before Tax		(1,882)	(1,882)	(7,220)	(7,220)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) after tax		(1,882)	(1,882)	(7,220)	(7,220)
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last period		(93,197)	(93,197)	(1,01,382)	(1,01,382)
	Balance carried forward to Balance Sheet		(95,079)	(95,079)	(1,08,602)	(1,08,602)

FORM NL-3-B-BS

Niva Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT JUNE 30, 2024



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at June 30, 2024	As at June 30, 2023
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	1,70,012	1,54,822
SHARE APPLICATION MONEY PENDING ALLOTMENT		279	1,282
RESERVES AND SURPLUS	NL-10	1,28,244	49,561
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(241)	(335)
-Policyholders' Funds		231	75
BORROWINGS	NL-11	25,000	25,000
TOTAL		3,23,525	2,30,405
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,58,966	1,41,172
INVESTMENTS-Policyholders	NL-12A	3,08,478	2,32,583
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,565	5,380
DEFERRED TAX ASSET (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15	10,126	7,551
Advances and Other Assets	NL-16	71,071	35,853
Sub-Total (A)		81,197	43,404
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,89,494	1,24,810
PROVISIONS	NL-18	2,36,266	1,75,926
Sub-Total (B)		4,25,760	3,00,736
NET CURRENT ASSETS (C) = (A - B)		(3,44,563)	(2,57,332)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		95,079	1,08,602
TOTAL		3,23,525	2,30,405

CONTINGENT LIABILITIES

Particulars	As at June 30, 2024	As at June 30, 2023
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	4,476	1,202
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others- Claims, under policies, not acknowledged as debts	5,594	3,666
TOTAL	10,070	4,868

FORM NL-8-SHARE CAPITAL SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	Authorised Capital		
	5,00,00,00,000 (Previous period 5,00,00,00,000) Equity Shares of Rs 10 each	5,00,000	5,00,000
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	1,70,01,22,985 (Previous period 1,54,82,21,031) Equity Shares of Rs 10 each	1,70,012	1,54,822
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	1,70,01,22,985 (Previous period 1,54,82,21,031) Equity Shares of Rs 10 each	1,70,012	1,54,822
	Preference Shares of Rs..... Each	-	-
4	Called-up Capital		
	1,70,01,22,985 (Previous period 1,54,82,21,031) Equity Shares of Rs 10 each	1,70,012	1,54,822
	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		
	1,70,01,22,985 (Previous period 1,54,82,21,031) Equity Shares of Rs 10 each	1,70,012	1,54,822
	Preference Shares of Rs. Each	-	-

Notes:

1. Out of the above 1,06,99,87,767 (as at June 30, 2023: 68,70,34,355) Equity Shares of Rs. 10/- each are held by the holding company (Bupa Singapore Holdings Pte. Ltd) along with its nominees as at June 30, 2024.

2. Out of the above 84,31,09,127 Equity Shares of Rs. 10/- each are held by the holding company (Fettle Tone LLP) along with its nominees as at June 30, 2023.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Niva 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 30, 2024		As at June 30, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian-Fettle Tone LLP	47,86,67,869	28.15%	84,31,09,127	54.46%
- Foreign-Bupa Singapore Holdings Pte. Ltd	1,06,99,87,767	62.94%	68,70,34,355	44.37%
Investors				
· Indian	7,85,55,849	4.62%	-	0.00%
· Foreign	4,46,76,098	2.63%	-	0.00%
Others -ESOP	2,82,35,402	1.66%	1,80,77,549	1.17%
TOTAL	1,70,01,22,985	100.00%	1,54,82,21,031	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS



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

PARTICULARS OF THE SHAREHOLDING PATTERN OF NIVA BUPA HEALTH INSURANCE COMPANY LIMITED INSURANCE COMPANY, As at Quarter ended June 30,2024

PART A:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Fettle Tone LLP	1	47,86,67,869	28.15	47,866.79	-	-	-	-
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):								
	(i) Mr. David Fletcher (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	20	-	0.003	-	-	-	-
	(ii) Ms. Joy Linton (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	10	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Bupa Singapore Holdings Pte. Ltd	1	1,06,99,87,737	62.94	1,06,998.77	-	-	-	-
iii)	Any other (Please specify)								

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE(Continued)



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

B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
	Institutional Investor - India Business Excellence Fund IV	1	4,83,99,106	2.85	4,839.91	-	-	-	-
	Institutional Investor:- SBI Life Insurance Company Limited	1	2,23,38,049	1.31	2,233.80	-	-	-	-
	Institutional Investor - : Paragon Partners Growth Fund II	1	78,18,694	0.46	781.87	-	-	-	-
	FII's - V-Sciences Investments Pte Ltd.	1	4,46,76,098	2.63	4,467.61	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	12	1,78,350	0.01	17.84	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	66	2,80,57,052	1.65	2,805.71	11,97,238	4.27	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	86	1,70,01,22,985	100.00%	1,70,012.30	11,97,238	4.27	-	-

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(ii) Indian Promoters - As defined under Regulation 3(1)(i) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

PART B:

Name of the Indian Promoter / Indian Investor:
Fettle Tone LLP



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
ii)	Bodies Corporate:								
	(i) True North Fund VI LLP	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
	(ii) Faering Capital India Evolving Fund II & Faering Capital India Evolving Fund III acting through Faering Capital Advisors LLP	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
iii)	Financial Institutions/ Banks	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
iv)	Central Government/ State Government(s) / President of India	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
v)	Persons acting in concert (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
vi)	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
ii)	Bodies Corporate:	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
iii)	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE(Continued)



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

B.	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
ii)	Foreign Portfolio Investors	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
iii)	Financial Institutions/Banks	1	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
iv)	Insurance Companies	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
v)	NBFCs registered with RBI	1	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
vii)	FII belonging to Foreign promoter of Indian Promoter (e)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
viii)	Provident Fund/Pension Fund	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
ix)	Alternative Investment Fund	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
x)	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
1.2	Central Government/ State Government(s)/ President of India	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
1.3	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
ii)	Individual share capital in excess of Rs. 2 Lacs	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
iii)	Others:								
	- Trusts	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
	- Non Resident Indian	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
	- Clearing Members	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
	- Non Resident Indian Non Repatriable	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
	- Bodies Corporate	3	N.A	N.A	N.A	N.A	N.A	N.A	N.A
	- IEPF	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
v)	Any other (Please Specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
2.2	Employee Benefit Trust	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
2.3	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
Total		8							

1. Partnership Interest as on June 30, 2024 is as under:

Partners	Partnership Interest (%)
PROMOTERS	
a. True North Fund VI LLP	61.14
b. Faering Capital India Evolving Fund II and Faering Capital India Evolving Fund III acting through Faering Capital Advisors LLP	16.01
NON PROMOTERS	22.85
Total	100

Foot Notes:

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024).
 - All holdings, above 1% of the paid up equity, have to be separately disclosed.
 - 'Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
 - Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.
- #Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FOREIGN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON JUNE 30, 2024

PART C:



Name of the Foreign Promoter: BUPA SINGAPORE HOLDNGS PTE. LTD.

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity/Contribution (SGD)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals: (Name of Major shareholders)								
ii)	Bodies Corporate: (i) (ii) (iii)								
iii)	Financial Institutions/Banks Central								
	Sub-Total								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify) Individuals: (Major holdings) Bodies Corporate (i) Bupa Investments Overseas Limited Any other (Please specify)	1	67,14,53,613	100	6,71,45,36,130	Nil	Nil	Nil	Nil
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i.	Mutual Funds								
ii.	Financial								
iii.	Foreign Portfolio Investors								
iv.	Financial Institutions/Banks								
v.	Insurance Companies								
vi.	FII belonging to Foreign Promoter								
vii.	FII belonging to Foreign Promoter of Indian Promoter								
viii.	Provident Fund/Pension Fund								
ix.	Alternative Investment Fund								
x.	Any other (please specify) -FII's -FDI								
1.2	Central Government/State Government(s)/President of India								
	Non Institutions								
i.	Individual share capital upto Rs. 2 Lakh								
ii.	Individual share capital in excess of Rs. 2 Lakh								
iii.	NBFCs registered with RBI								
iv.	Others: -Trusts -NRI (Repatriable) -Clearing Members -NRI – Non Repatriable -Bodies Corporate -EPF								
v	Any other (please specify) -OCB -Directors & their relatives -Employees -Unclaimed Suspense A/c								
B	Non Public Shareholders								
2.1	Custodian/DR Holder								
2.1	Employee Benefit Trust								
2.1	Any other (please specify)								
	Sub-Total	1	67,14,53,613	100	6,71,45,36,130	-	-	-	-
	Grand Total	1	67,14,53,613	100	6,71,45,36,130	-	-	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	-Opening Balance	1,28,169	33,384
	-Additions during the period	42	16,137
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	33	42
	-Additions during the period	-	(2)
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,28,244	49,561

FORM NL-11-BORROWINGS SCHEDULE**Niva 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, 2024	As at June 30, 2023
1	Debentures/ Bonds*	25,000	25,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	25,000	25,000

DISCLOSURE FOR SECURED BORROWINGS**(Amount in Rs. Lakhs)**

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

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

Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	48,577	30,000	78,561	52,369	1,27,138	82,369
2 Other Approved Securities	25,165	17,608	21,061	12,546	46,226	30,154
3 Other Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	60,397	20,083	1,15,619	98,101	1,76,016	1,18,184
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	87,490	24,813	75,074	59,192	1,62,564	84,005
5 Other than Approved Investments	2,000	11,954	17,750	8,086	19,750	20,040
TOTAL	2,23,629	1,04,458	3,08,065	2,30,294	5,31,694	3,34,752
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	5,495	4,018	-	1,530	5,495	5,548
2 Other Approved Securities	1,007	-	-	-	1,007	-
3 Other Investments						
(a) Shares						
(aa) Equity	865	1,037	-	-	865	1,037
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	3,207	12,446	413	759	3,620	13,205
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	17,745	11,508	-	-	17,745	11,508
(e) Other Securities -Fixed Deposits	5,000	4,482	-	-	5,000	4,482
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	2,018	2,512	-	-	2,018	2,512
5 Other than Approved Investments	-	711	-	-	-	711
TOTAL	35,337	36,714	413	2,289	35,750	39,003
GRAND TOTAL	2,58,966	1,41,172	3,08,478	2,32,583	5,67,444	3,73,755

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023
Long Term Investments--						
Book Value	2,23,629	1,04,458	3,07,836	2,30,222	5,31,465	3,34,680
market Value	2,24,743	1,04,186	3,05,738	2,26,871	5,30,481	3,31,057
Short Term Investments--						
Book Value	34,462	34,932	412	2,287	34,874	37,219
market Value	34,327	34,838	414	2,266	34,741	37,104

FORM NL-13-LOANS SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) 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	-	-
	(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

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

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at March 31, 2024	Additions	Deductions	As at June 30, 2024	Upto March 31, 2024	For The Period	On Sales/ Adjustments	Upto June 30, 2024	As at June 30, 2024	As at June 30, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
a) Software's	16,875	133	50	16,958	13,441	295	28	13,708	3,250	2,306
b) Website	113	-	-	113	113	-	-	113	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,961	-	-	1,961	1,074	45	-	1,119	842	913
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	742	-	-	742	595	15	-	610	132	164
Information Technology Equipment (Other Devices)	1,961	-	-	1,961	1,635	31	-	1,666	295	282
Information Technology Equipment (End User Devices)	2,468	92	1	2,559	1,887	108	1	1,994	565	600
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,661	-	-	1,661	1,207	48	-	1,255	406	497
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	25,781	225	51	25,955	19,952	542	29	20,465	5,490	4,762
Capital work in progress	51	249	225	75	-	-	-	-	75	618
Grand Total	25,832	474	276	26,030	19,952	542	29	20,465	5,565	5,380
PREVIOUS PERIOD	22,804	830	102	23,532	17,246	907	1	18,152	5,380	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	Cash (including cheques ^(a) , drafts and stamps)	73	186
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	2,930	2,535
	(bb) Others	-	-
	(b) Current Accounts	7,123	4,830
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	10,126	7,551
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	10,126	7,551
	Outside India	-	-

(a) Cheques on hand amount to Rs. 63.27 (in Lakhs) Previous Period : Rs. 182.24 (in Lakhs)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



Niva 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, 2024	As at June 30, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,023	1,567
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	852	615
6	Goods & Service tax credit	2,339	5,467
7	Others		
	Advance To Suppliers	2,411	841
	Less: Provisions	(79)	(49)
	Sub-total	2,332	792
	TOTAL (A)	6,546	8,441
	OTHER ASSETS		
1	Income accrued on investments	16,043	9,961
2	Outstanding Premiums	774	692
	Less : Provisions for doubtful ,if any	(391)	(498)
	Sub-total	383	194
3	Agents' Balances	537	297
	Less: Provisions	(537)	(297)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	44,055	13,547
	Less : Provisions for doubtful, if any	-	-
	Sub-total	44,055	13,547
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	227	310
8	Others		
	(a) Rent and other deposits	3,740	3,366
	(b) Other Receivables	6,467	6,566
	Less: Provisions	(6,390)	(6,532)
	Sub-total	77	34
	TOTAL (B)	64,525	27,412
	TOTAL (A+B)	71,071	35,853

FORM NL-17-CURRENT LIABILITIES SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	Agents' Balances	11,529	7,638
2	Balances due to other insurance companies	62,418	23,743
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,788	1,304
	(b) for Other Policies	3,941	2,942
5	Unallocated Premium	1,128	1,186
6	Sundry creditors	52,871	35,190
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	44,726	37,744
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	74	111
11	Income accrued on Unclaimed amounts	61	60
12	Interest payable on debentures/bonds	1,319	1,319
13	GST Liabilities	1,713	5,851
14	Others (to be specified)		
	(a) Tax deducted at source	3,218	2,254
	(b) Advance from Corporate Clients	4,194	5,021
	(c) Other statutory dues	514	447
	TOTAL	1,89,494	1,24,810

Note :

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

FORM NL-18-PROVISIONS SCHEDULE



Niva 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, 2024	As at June 30, 2023
1	Reserve for Unexpired Risk	2,34,491	1,74,311
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,775	1,615
5	Others	-	-
	TOTAL	2,36,266	1,75,926

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)



Niva 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, 2024	As at June 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NI-20-ANALYTICAL RATIOS SCHEUDLE

Niva Bupa Health Insurance Company Limited

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



Sl.No.	Particular	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	Gross Direct Premium Growth Rate**	31%	31%	43%	43%
2	Gross Direct Premium to Net worth Ratio (No. of times)	0.72	0.72	1.17	1.17
3	Growth rate of Net Worth	112%	112%	55%	55%
4	Net Retention Ratio**	79%	79%	79%	79%
5	Net Commission Ratio**	20%	20%	17%	17%
6	Expense of Management to Gross Direct Premium Ratio**	41%	41%	41%	41%
7	Expense of Management to Net Written Premium Ratio**	52%	52%	52%	52%
8	Expense of Management to Net Written Premium Ratio** (Note-1)	42%	42%	43%	43%
9	Net Incurred Claims to Net Earned Premium**	64%	64%	65%	65%
10	Claims paid to Claims Provisions** (Note-2)	87%	87%	87%	87%
11	Combined Ratio**	106%	106%	108%	108%
12	Investment income ratio	2%	2%	2%	2%
13	Technical Reserves to Net Premium Ratio ** (No. of times)	2.42	2.42	2.40	2.40
14	Underwriting Balance Ratio (No. of times)	(0.12)	(0.12)	(0.16)	(0.16)
15	Operating Profit Ratio	2%	2%	(2%)	(2%)
16	Liquid Assets to Liabilities Ratio (No. of times)	0.16	0.16	0.22	0.22
17	Net Earning Ratio	(2%)	(2%)	(8%)	(8%)
18	Return on Net Worth Ratio	(1%)	(1%)	(8%)	(8%)
19	Available Solvency Margin Ratio to Required Solvency Margin Ratio (No. of times)	2.39	2.39	1.74	1.74
20	NPA Ratio				
	Gross NPA Ratio	1.10%	1.10%	1.70%	1.70%
	Net NPA Ratio	0%	0%	0%	0%
21	Debt Equity Ratio (No. of times)	0.12	0.12	0.26	0.26
22	Debt Service Coverage Ratio (No. of times)	(1.82)	(1.82)	(9.83)	(9.83)
23	Interest Service Coverage Ratio (No. of times)	(1.82)	(1.82)	(9.83)	(9.83)
24	Earnings Per Share	(0.11)	(0.11)	(0.48)	(0.48)
25	Book Value Per Share	11.95	11.95	6.19	6.19

Notes: -

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

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30 , 2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Expense of Management to Net Written Premium Ratio(Based on Net Commission)	Net Incurred Claims to Net Earned Premium	Claims paid to Claims Provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (No. of times)	Underwriting Balance Ratio (No. of times)
Health											
Current Period	30%	79%	19%	41%	52%	42%	64%	87%	106%	2.42	(0.11)
Previous Period	43%	79%	17%	41%	52%	43%	66%	87%	108%	2.38	(0.17)
Personal Accident											
Current Period	52%	87%	25%	43%	50%	45%	34%	78%	79%	2.53	0.10
Previous Period	11%	79%	14%	38%	48%	40%	59%	81%	99%	3.50	(0.01)
Travel Insurance											
Current Period	85%	37%	135%	47%	129%	184%	339%	87%	523%	5.56	(4.68)
Previous Period	259%	41%	(2%)	45%	109%	49%	107%	31%	156%	1.93	(0.81)
Total Health											
Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)
Total Miscellaneous											
Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)
Total-Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Total-Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

PART-A Related Party Transactions -for the quarter ended June 30, 2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. In Lakhs)			
				For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Remuneration	167	167	202	202
2	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money Pending for allotment	-	-	627	627
3	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money and issue of Equity shares	-	-	6	6
4	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Premium	-	-	27	27
5	Fettle Tone LLP	Shareholders with Significant Influence	Receipt of Share Application Money and issue of Equity shares	-	-	2,051	2,051
6	Bupa Singapore PTE Ltd	Holding Company	Receipt of Share Application Money and issue of Equity shares	-	-	1,672	1,672
7	Fettle Tone LLP	Shareholders with Significant Influence	Receipt of Share Premium	-	-	8,839	8,839
8	Bupa Singapore PTE Ltd	Holding Company	Receipt of Share Premium	-	-	7,202	7,202
	Total			167	167	20,626	20,626

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

PART-B Related Party Transaction Balances - As at June 30, 2024

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	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. In Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. In Lakhs)
1	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	-	-	-	-	-	-
	Total		-	-	-	-	-	-

Statement Of Admissible Assets : As at June 30, 2024

Niva 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	-	2,58,966	2,58,966
	Policyholders as per NL-12 A of BS	3,08,478	-	3,08,478
(A)	Total Investments as per BS	3,08,478	2,58,966	5,67,444
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	2,967	2,967
(C)	Fixed assets as per BS	-	5,565	5,565
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	974	974
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	10,126	10,126
(F)	Advances and Other assets as per BS	52,957	18,114	71,071
(G)	Total Current Assets as per BS...(E)+(F)	52,957	28,240	81,197
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	135	14	149
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	230	11	241
(K)	Total Assets as per BS (excl. current liabilities and provisions) (A)+(C)+(G)+(I)	3,61,435	2,92,771	6,54,206
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	365	3,966	4,331
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	3,61,070	2,88,805	6,49,875

(Amount in Rs. Lakhs)

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	-	2,967	2,967
	Inadmissible Fixed assets			
	(a) Software Website	-	-	-
	(b) Leasehold Improvements	-	842	842
	(c) Furniture & Fixtures	-	132	132
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	135	-	135
	(b) GST unutilized credit more than 90 days	-	14	14
	(c) Disallowance for RSBY, aging >180 days net of prov.	-	-	-
	Fair value change account subject to minimum of zero	230	11	241
	Total	365	3,966	4,331

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



Niva 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, 2024

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,97,752	2,34,491
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,97,752	2,34,491
(d)	Outstanding Claim Reserve (other than IBNR reserve)	30,228	23,620
(e)	IBNR reserve	27,931	21,106
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	3,55,911	2,79,217

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

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, 2024

(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	5,95,271	4,68,749	2,99,448	2,41,472	93,750	72,442	93,750
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	5,95,271	4,68,749	2,99,448	2,41,472	93,750	72,442	93,750

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****Registration No. 145 and Date of Registration with the IRDAI February 15, 2010****Classification: Business within India / Total Business****(Amount in Rs. Lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,61,070
	Deduct:	
(B)	Current Liabilities as per BS	44,726
(C)	Provisions as per BS	2,34,491
(D)	Other Liabilities	73,469
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	8,384
	Shareholder's FUNDS	
(F)	Available Assets	2,88,805
	Deduct:	
(G)	Other Liabilities	72,939
(H)	Excess in Shareholder's funds (F-G)	2,15,866
(I)	Total ASM (E+H)	2,24,250
(J)	Total RSM	93,750
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.39

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

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

Products Information						
<i>List below the products and/or add-ons introduced during the quarter ended June 30, 2024</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
Nil						

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



PART - A

Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

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

(Business within India)

Periodicity of Submission: Quarterly

(Amount in Rs. Lakh)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,58,966
	Investments (Policyholders)	8A	3,08,478
2	Loans	9	-
3	Fixed Assets	10	5,565
4	Current Assets		-
	a. Cash & Bank Balance	11	10,126
	b. Advances & Other Assets	12	71,071
5	Current Liabilities		-
	a. Current Liabilities	13	1,89,494
	b. Provisions	14	2,36,266
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		95,079
	Application of Funds as per Balance Sheet (A)		11,75,045
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,565
3	Cash & Bank Balance (if any)	11	10,126
4	Advances & Other Assets (if any)	12	71,071
5	Current Liabilities	13	1,89,494
6	Provisions	14	2,36,266
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		95,079
	Total (B)		6,07,601
	'Investment Assets'	(A-B)	5,67,444

(Amount in Rs. Lakhs)

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	54,071	34,530	88,601	15.61%	-	88,601	1,19,568
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	80,243	99,622	1,79,865	31.70%	-	1,79,865	1,80,297
3	Investment subject to Exposure Norms		-	-	-	-		-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-		-	-	-
	1. Approved Investments		-	1,12,093	1,06,268	2,18,361	38.48%	-	2,18,361	2,17,733
	2. Other Investments		-	-	-	-	0.00%	-	-	-
	b. Approved Investments	Not exceeding 55%	-	64,871	84,837	1,49,708	26.38%	(240)	1,49,468	1,48,631
	c. Other Investments		-	2,000	17,521	19,521	3.44%	229	19,750	19,427
	Investment Assets	100%	-	2,59,207	3,08,248	5,67,455	100.00%	(11)	5,67,444	5,66,088

PART - B

Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly



(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,05,373	20.13%	7,816	34.92%	1,13,189	20.74%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,58,801	30.34%	15,092	67.42%	1,73,893	31.86%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		44,826	8.57%	4,968	22.19%	49,794	9.12%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,36,966	26.17%	13,842	61.84%	1,50,808	27.63%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,63,254	31.19%	(11,921)	(53.26%)	1,51,333	27.73%
	d. Other Investments (not exceeding 15%)		19,504	3.73%	404	1.81%	19,908	3.65%
	Total		5,23,351	100.00%	22,385	100.00%	5,45,735	100.00%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES



Niva Bupa Health Insurance Company Limited

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

Date :- June 30, 2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at June 30, 2024	as % of total for this class	As at June 30, 2023	as % of total for this class	As at June 30, 2024	as % of total for this class	As at June 30, 2023	as % of total for this class
Break down by credit rating								
AAA rated	3,49,257	63.29%	2,19,973	63.24%	3,50,949	63.45%	2,22,375	63.23%
AA or better	35,422	6.42%	22,345	6.42%	35,807	6.47%	22,789	6.48%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	1,67,117	30.29%	1,05,523	30.34%	1,66,396	30.08%	1,06,525	30.29%
Total (A)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	26,121	4.74%	19,417	5.58%	26,265	4.75%	19,569	5.56%
more than 1 year and upto 3years	1,24,630	22.59%	79,200	22.77%	1,25,866	22.75%	80,663	22.94%
More than 3years and up to 7years	2,23,113	40.43%	1,18,287	34.01%	2,24,770	40.64%	1,19,535	33.99%
More than 7 years and up to 10 years	1,15,505	20.93%	1,03,684	29.81%	1,15,122	20.81%	1,04,980	29.85%
above 10 years	62,427	11.31%	27,253	7.83%	61,129	11.05%	26,942	7.66%
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%
Breakdown by type of the issuer								
a. Central Government	1,19,568	21.67%	75,574	21.73%	1,19,163	21.54%	76,372	21.72%
b. State Government	47,549	8.62%	29,949	8.61%	47,233	8.54%	30,153	8.57%
c. Corporate Securities	3,84,679	69.71%	2,42,318	69.66%	3,86,756	69.92%	2,45,164	69.71%
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (C)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%

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

Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Shareholder Funds and Policyholder Funds



(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	1,16,491	2,016	1.73	1.73	1,16,491	2,016	1.73	1.73	73,350	1,211	1.65	1.65
2	STATE GOVERNMENT BONDS	SGGB	47,234	875	1.85	1.85	47,234	875	1.85	1.85	26,550	479	1.80	1.80
3	Central Government Guaranteed Loans / Bonds	CGSL	13,469	240	1.78	1.78	13,469	240	1.78	1.78	11,547	203	1.76	1.76
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	43,607	807	1.85	1.85	43,607	807	1.85	1.85	35,103	634	1.81	1.81
5	Bonds / Debentures issued by HUDCO	HTHD	8,735	161	1.85	1.85	8,735	161	1.85	1.85	7,719	142	1.85	1.85
6	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,997	61	2.03	2.03	2,997	61	2.03	2.03	-	-	0.00	0.00
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	1,48,334	2,710	1.83	1.83	1,48,334	2,710	1.83	1.83	81,535	1,425	1.75	1.75
8	Units of Infrastructure Investment Trust	EIIT	1,117	27	2.42	2.42	1,117	27	2.42	2.42	1,117	25	2.25	2.25
9	Debt Instruments of InviTs	IDIT	7,047	134	1.90	1.90	7,047	134	1.90	1.90	3,506	66	1.88	1.88
10	CORPORATE SECURITIES - DEBENTURES	ECOS	1,34,439	2,522	1.88	1.88	1,34,439	2,522	1.88	1.88	73,948	1,287	1.74	1.74
11	Commercial Papers	ECCP	-	-	-	-	-	-	0.00	0.00	894	15	1.66	1.66
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	6,817	146	2.14	2.14	6,817	146	2.14	2.14	4,497	77	1.71	1.71
13	Debt Instruments of REITs	EDRT	4,974	92	1.84	1.84	4,974	92	1.84	1.84	3,499	62	1.76	1.76
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	7,614	171	2.24	2.24	7,614	171	2.24	2.24	10,021	169	1.69	1.69
15	SEBI approved Alternate Investment Fund (Category II)	OAFB	4,306	106	2.45	2.45	4,306	106	2.45	2.45	2,549	26	1.04	1.04
16	Equity Shares (incl Co-op Societies)	OESH	957	268	28.02	28.02	957	268	28.02	28.02	1,000	-	0.00	0.00
17	Debentures	OLDB	14,938	281	1.88	1.88	14,938	281	1.88	1.88	17,404	331	1.90	1.90
	TOTAL		5,63,076	10,617	1.89	1.89	5,63,076	10,617	1.89	1.89	3,54,239	6,152	1.74	1.74

Note:

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)					Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional		Non-Proportional		Facultative	
	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	2	1,461	-	23		-	5%
3	GIC Re	1	29,746	-	28		-	95%
4	Other		-		-		-	-
	Total (B)	3	31,207		51		-	100%
	Grand Total (C)= (A)+(B)	3	31,207	-	51		-	100%

Niva Bupa Health Insurance Company Limited

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

Date :- June 30, 2024

Sl.No.	Channels	For the quarter ended June 30, 2024		Up to the quarter ended June 30, 2024		For the quarter ended June 30, 2023		Up to the quarter ended June 30, 2023	
		No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)
1	Individual agents	1,73,579	43,496	1,73,579	43,496	1,41,413	33,910	1,41,413	33,910
2	Corporate Agents-Banks	70,996	26,796	70,996	26,796	63,711	19,001	63,711	19,001
3	Corporate Agents -Others	2,218	14,207	2,218	14,207	1,224	10,194	1,224	10,194
4	Brokers	1,58,680	41,279	1,58,680	41,279	1,08,361	31,287	1,08,361	31,287
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	69,292	19,631	69,292	19,631	64,890	16,792	64,890	16,792
	-Online (Through Company Website)	3,117	292	3,117	292	2,228	206	2,228	206
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,645	356	1,645	356	948	213	948	213
9	Point of sales person (Direct)	1,002	180	1,002	180	1,115	175	1,115	175
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	806	181	806	181	579	126	579	126
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	4,81,335	1,46,418	4,81,335	1,46,418	3,84,469	1,11,904	3,84,469	1,11,904
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	4,81,335	1,46,418	4,81,335	1,46,418	3,84,469	1,11,904	3,84,469	1,11,904

FORM NL-41 OFFICES INFORMATION

Niva Bupa Health Insurance Company Limited

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



As at June 30, 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	210
2	No. of branches approved during the period	-
3	No. of branches opened during the period	Out of approvals of previous year
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	210
7	No. of branches approved but not opened	4
8	No. of rural branches	-
9	No. of urban branches	210
10	<u>No. of Directors:-</u>	
	(a) Independent Director	4
	(b) Executive Director	1
	(c) Non-executive Director	5
	(d) Women Director	2
	(e) Whole time director	-
11	<u>No. of Employees</u>	
	(a) On-roll:	8,555
	(b) Off-roll:	420
	(c) Total	8,975
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	1,58,709
	(b) Corporate Agents-Banks	1,52,436
	(c) Corporate Agents-Others	17
	(d) Insurance Brokers	60
	(e) Web Aggregators	486
	(f) Insurance Marketing Firm	14
	(g) Motor Insurance Service Providers (DIRECT)	196
	(h) Point of Sales persons (DIRECT)	-
(i) Other as allowed by IRDAI (To be specified)	5,500	
	-	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	8,307	1,55,269
Recruitments during the quarter	1,656	11,412
Attrition during the quarter	988	7,972
Number at the end of the quarter	8,975	1,58,709

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Niva Bupa Health Insurance Company Limited

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



Date -: June 30, 2024

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
Board of Directors				
1	Mr. Chandrashekhar Bhaskar Bhave	Chairman of Board & Independent Director	Non Executive Director	
2	Mr. Divya Sehgal	Director	Non Executive Director	
3	Mr. Maninder Singh Juneja	Director	Non Executive Director	
4	Mr. David Martin Fletcher	Director	Non Executive Director	
5	Mr. Pradeep Pant	Independent Director	Non Executive Director	
6	Mr. Dinesh Kumar Mittal	Independent Director	Non Executive Director	
7	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Executive Director	
8	Ms. Penelope Ruth Dudley	Director	Non Executive Director	
9	Mr. Carlos Antonio Jaureguizar Ruiz-Jarabo	Director	Non Executive Director	Appointed on May 10, 2024
10	Ms. Geeta Dutta Goel	Independent Director	Non Executive Director	Appointed on June 21, 2024
Key Management Persons				
1	Mr. Krishnan Ramachandran	Managing Director & CEO	Managing Director & CEO	
2	Mr. Vishwanath Mahendra	Chief Financial Officer	Chief Financial Officer	
3	Mr. Partha Banerjee	Director and Head –Legal, Compliance and Regulatory Affairs and Chief Compliance Officer	Chief Compliance Officer	
4	Mr. Vikas Jain	Executive Vice President and Chief Investment Officer	Chief Investment Officer	
5	Mr. Rajat Sharma	Company Secretary and Compliance Officer	Company Secretary	
6	Mr. Manish Sen	Senior Vice President and Appointed Actuary	Appointed Actuary	
7	Mr. Tarun Katyal	Director and Chief Human Resources Officer	Chief Human Resources Officer	
8	Mr. Ankur Kharbanda	Chief Distribution Officer	Chief Distribution Officer	
9	Mr. Padmesh Nair	Director -Operations and Customer Service	Director -Operations and Customer Service	
10	Mr. Dhires Rustogi	Director and Chief Technology Officer	Chief Technology Officer	
11	Mr. Nimish Agarwal	Executive Vice President and Head of Marketing	Head of Marketing	
12	Dr. Bhabatosh Mishra	Director - Claims, Underwriting and Product	Director - Claims, Underwriting and Product	
13	Ms. Joanne Elizabeth Woods	Chief Risk Officer and the Senior Vice President	Chief Risk Officer	
14	Ms. Smriti Manchanda	Senior Vice President and Head Internal Audit	Head Internal Audit	

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016.

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS



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

Upto the Quarter ending on June 30, 2024

(Amount in Rs. Lakhs)

Rural & Social Obligations (Apr'24 - Jun'24)					
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	MARINE CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
3	MARINE OTHER THAN CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
4	MOTOR OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	MOTOR TP	Rural	NA	NA	NA
		Social	NA	NA	NA
6	HEALTH	Rural	NA	NA	NA
		Social	NA	NA	NA
7	PERSONAL ACCIDENT	Rural	NA	NA	NA
		Social	NA	NA	NA
8	TRAVEL	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
		Social	NA	NA	NA
	Total	Rural	-	-	-
		Social	-	-	-

FORM NL-45 GREIVANCE DISPOSAL

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



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO JUNE 30, 2024

SN	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	-	11	2	1	5	3	11
b)	Claims Related	8	888	137	267	404	88	888
c)	Policy Related	8	265	160	41	45	27	265
d)	Premium Related	2	18	3	3	12	2	18
e)	Refund Related	2	63	41	6	14	4	63
f)	Coverage Related	-	14	7	3	1	3	14
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	1	13	7	-	4	3	13
i)	Others:-							
	(i) Issue in GST credits	-	-	-	-	-	-	-
	(ii) Policy termination due to non-disclosure							
	(ii) Agent change/Agent service issue							
	Total number of complaints	21	1,272	357	321	485	130	1,272

2	Total No. of policies during period ended June 30,2023*	61,36,225
3	Total No. of claims during period ended June 30,2023	1,53,167
4	Total No. of policies during period ended June 30,2024*	95,96,566
5	Total No. of claims during period ended June 30,2024	2,43,995
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	0.40
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	36.39

* Total Policies include Certificate of Insurance issued under Group Affinity Policies.

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Upto 15 days	130.00	100%	-	-	130.00	100%
b)	15 - 30 days	-	0%	-	-	-	0%
c)	30 - 90 days	-	0%	-	-	-	0%
d)	90 days & Beyond	-	0%	-	-	-	0%
	Total No. of complaints	130.00	100%	-	-	130.00	100%

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the 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							