

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEP 30, 2018

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2018	FOR THE HALF YEAR ENDED 30th SEP 2018	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017
1	Premiums earned (Net)	NL-4- Premium Schedule	14,82,275	27,82,319	13,01,223	24,87,524
2	Profit/ Loss on sale/redemption of Investments		4,204	9,493	4,351	12,269
3	Accretion/Amortisation of (Premium)/Discount		8,726	18,634	9,079	20,979
4	Others		-	-	-	-
5	Interest, Dividend & Rent – Gross		66,373	1,35,627	62,497	1,23,494
	TOTAL (A)		15,61,580	29,46,073	13,77,150	26,44,266
1	Claims Incurred (Net)	NL-5-Claims Schedule	9,61,605	17,71,482	7,51,973	14,12,755
2	Commission (Net)	NL-6- Commission Schedule	54,662	61,579	56,866	89,068
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	8,28,585	15,62,619	6,67,716	13,10,044
4	Premium Deficiency		-	-	-	-
	Being Expenses of Management over the allowable limit transferred to Profit and Loss Account*		(2,62,718)	(5,07,641)	(2,34,261)	(4,52,986)
	TOTAL (B)		15,82,134	28,88,039	12,42,294	23,58,881
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(20,555)	58,035	1,34,856	2,85,385
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(20,555)	58,035	1,34,856	2,85,385
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(20,555)	58,035	1,34,856	2,85,385

*As required by Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting General or Health Insurance business) Regulations, 2016, expenses of management incurred during the period ended Sep 30, 2018 in respect of Miscellaneous-"Health" & "PA" insurance business transactions in India by the Company have been fully recognized in the revenue account as expenses to the extent allowable as per regulations. As per the directions from IRDAI, expenses in excess of allowable limits, as per the Regulations have been transferred to Shareholders Accounts.

Note: All premium received is within India

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEP 30, 2018

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2018	FOR THE HALF YEAR ENDED 30th SEP 2018	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(20,555)	58,035	1,34,856	2,85,385
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		49,645	89,761	45,059	88,396
	(b) Profit/Loss on sale/redemption of investments		3,183	6,037	2,874	7,517
	(c) Accretion/Amortisation of (Premium)/Discount		6,765	14,083	717	121
3	OTHER INCOME					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(2,589)	(1,428)	(2,096)	(3,199)
	(b) Interest Income		156	339	205	514
	(c) Provision written back		161	192	-	28,025
	TOTAL (A)		36,766	1,67,019	1,81,615	4,06,759
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		26,626	32,899	31	950
	(c) Penalty		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		10,794	13,338	3,139	5,243
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred from Revenue Account		2,62,718	5,07,641	2,34,261	4,52,986
	TOTAL (B)		3,00,138	5,53,878	2,37,431	4,59,179
	Profit/(Loss) before tax		(2,63,373)	(3,86,859)	(55,816)	(52,420)
	Provision for Taxation		-	-	-	-
	Profit/(Loss) after tax		(2,63,373)	(3,86,859)	(55,816)	(52,420)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (Loss) brought forward from last year/period		(68,25,052)	(67,01,566)	(69,26,567)	(69,29,963)
	Balance carried forward to Balance Sheet		(70,88,425)	(70,88,425)	(69,82,383)	(69,82,383)

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-3-B-BS

BALANCE SHEET AS AT SEP 30, 2018

(Rs.'000)

Particulars	Schedule	As at 30th SEP 2018	As at 30th SEP 2017
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	94,10,000	92,60,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		1,276	1,183
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		890	417
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		94,12,166	92,61,600
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	25,20,688	27,33,814
INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	42,43,074	36,59,918
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,28,887	3,32,710
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and Bank balances Schedule	1,54,451	96,187
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	11,80,076	10,07,980
Sub-Total (A)		13,34,527	11,04,167

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



FORM NL-3-B-BS

BALANCE SHEET AS AT SEP 30, 2018

(Rs. '000)

Particulars	Schedule	As at 30th SEP 2018	As at 30th SEP 2017
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	28,44,268	26,82,897
PROVISIONS	NL-18-Provisions Schedule	32,59,167	28,68,495
Sub-Total (B)		61,03,435	55,51,392
NET CURRENT ASSETS (C) = (A - B)		(47,68,908)	(44,47,225)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		70,88,425	69,82,383
TOTAL		94,12,166	92,61,600

CONTINGENT LIABILITIES

(Rs. '000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
1	Partly paid-up investments	-	-
2	Claims, other than those under Policies, not acknowledged as Debts by the Insurer	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Claims, under policies, not acknowledged as debts*	1,42,648	78,838
5	Guarantees given by or on behalf of the Company	-	-
6	Statutory demands/ liabilities in dispute, not provided for	-	-
7	Penalty raised by Income tax department against assessment of Income Tax Return filed for Financial Years 2012-13 and 2013-14, subject to appeal.	84,818	84,818
8	Reinsurance obligations to the extent not provided for in accounts	-	-
	TOTAL	2,27,466	1,63,656

* Includes compensation raised by policyholders against rejected claims

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FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2018				FOR THE HALF YEAR ENDED 30th SEP 2018				FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written*	20,97,469	88,345	-	21,85,814	38,95,344	1,46,351	-	40,41,695	16,64,739	20,363	-	16,85,102	32,36,484	34,401	-	32,70,885
Service Tax/GST	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	2,16,530	33,991	-	2,50,521	3,29,184	55,975	-	3,85,159	1,45,478	5,873	-	1,51,352	3,25,769	6,822	-	3,32,591
Gross Earned Premium	18,80,939	54,354	-	19,35,293	35,66,160	90,376	-	36,56,536	15,19,261	14,490	-	15,33,750	29,10,715	27,579	-	29,38,294
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	4,98,805	10,653	-	5,09,458	9,57,926	20,838	-	9,78,764	3,92,224	4,353	-	3,96,577	7,58,613	11,056	-	7,69,669
Net Premium	15,98,664	77,692	-	16,76,356	29,37,418	1,25,513	-	30,62,931	12,72,515	16,010	-	12,88,525	24,77,871	23,345	-	25,01,216
Adjustment for change in reserve for unexpired risks	(52,065)	(4,375)	-	(56,440)	(98,013)	(6,534)	-	(1,04,547)	(1,63,085)	(965)	-	(1,64,050)	(3,17,098)	(1,801)	-	(3,18,899)
Premium Earned (Net)	14,34,199	48,076	-	14,82,275	27,06,247	76,072	-	27,82,319	12,90,122	11,101	-	13,01,223	24,69,200	18,324	-	24,87,524

* Net of Service Tax/GST

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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2018				FOR THE HALF YEAR ENDED 30th SEP 2018				FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid*																
Direct claims	9,81,517	2,907	-	9,84,423	18,20,153	3,049	-	18,23,203	9,05,311	826	-	9,06,137	16,78,170	2,512	-	16,80,682
Add Claims Outstanding at the end of the period	10,22,758	53,276	-	10,76,034	10,22,758	53,276	-	10,76,034	7,16,381	9,883	-	7,26,264	7,16,381	9,883	-	7,26,264
Less Claims Outstanding at the beginning	8,01,064	39,003	-	8,40,067	6,08,926	31,491	-	6,40,417	6,44,443	7,929	-	6,52,372	5,49,810	9,332	-	5,59,142
Gross Incurred Claims	12,03,211	17,180	-	12,20,390	22,33,985	24,834	-	22,58,819	9,77,248	2,780	-	9,80,028	18,44,741	3,063	-	18,47,804
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid and outstanding	2,56,884	1,902	-	2,58,785	4,86,304	1,032	-	4,87,338	2,28,112	-57	-	2,28,055	4,36,000	-951	-	4,35,049
Total Claims Incurred **	9,46,327	15,278	-	9,61,605	17,47,681	23,802	-	17,71,482	7,49,136	2,837	-	7,51,973	14,08,742	4,014	-	14,12,755

*In case of in house TPA, IRDAI Expense of Management Regulations, 2016 permits an insurer to consider expense not exceeding 3% of Premium as a part of claim cost, accordingly amount of claim paid includes an amount of certain expenses aggregating to Rs. 121,251 thousand (previous period ended 30th September 2017 Rs. 60,406 thousand) allocated to claim handling charges. This amount preliminary includes employee and other related costs.

** Includes an amount of Rs. 61,431 thousand during the period ended 30th September 2018 (previous period ended 30th September 2017 Rs. 67,048 thousand) on account of expenses incurred towards product related benefit paid to policyholders

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FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2018				FOR THE HALF YEAR ENDED 30th SEP 2018				FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	2,28,783	12,718	-	2,41,501	4,18,664	20,959	-	4,39,623	1,89,695	2,827	-	1,92,522	3,52,741	4,623	-	3,57,364
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,84,666	2,172	-	1,86,838	3,72,957	5,087	-	3,78,044	1,34,663	993	-	1,35,656	2,65,601	2,695	-	2,68,296
Net Commission	44,116	10,546	-	54,662	45,707	15,872	-	61,579	55,032	1,834	-	56,866	87,140	1,928	-	89,068
Break-up of the expenses (Gross) incurred to procure business:																
Agents	1,26,045	1,793	-	1,27,838	2,38,649	3,107	-	2,41,756	1,17,901	929	-	1,18,830	2,20,657	1,435	-	2,22,092
Brokers	26,485	23	-	26,508	50,559	36	-	50,595	19,832	16	-	19,848	39,667	50	-	39,717
Corporate Agency	76,252	10,902	-	87,154	1,29,456	17,816	-	1,47,272	51,962	1,882	-	53,844	92,417	3,138	-	95,555
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2,28,783	12,718	-	2,41,501	4,18,664	20,959	-	4,39,623	1,89,695	2,827	-	1,92,522	3,52,741	4,623	-	3,57,364

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FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th SEP 2018				FOR THE HALF YEAR ENDED 30th SEP 2018				FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Employees' remuneration & welfare benefits	3,69,075	15,568	-	3,84,643	6,89,609	25,909	-	7,15,518	3,42,364	4,166	-	3,46,530	6,52,439	6,935	-	6,59,374
2	Travel, conveyance and vehicle running expenses	8,801	415	-	9,216	24,846	933	-	25,779	15,356	199	-	15,555	36,316	386	-	36,702
3	Training expenses	19,900	842	-	20,742	37,800	1,420	-	39,220	25,073	302	-	25,375	46,004	489	-	46,493
4	Rents, rates & taxes	28,635	1,237	-	29,872	58,992	2,216	-	61,208	27,915	340	-	28,255	53,659	570	-	54,229
5	Repairs	34,473	1,492	-	35,965	71,521	2,687	-	74,208	30,374	376	-	30,750	61,732	656	-	62,388
6	Printing & stationery	8,060	337	-	8,397	14,417	542	-	14,959	6,523	77	-	6,600	10,913	116	-	11,029
7	Communication	17,269	800	-	18,069	45,773	1,720	-	47,493	17,448	215	-	17,663	34,910	371	-	35,281
8	Legal & professional charges	1,58,511	6,534	-	1,65,045	2,67,406	10,047	-	2,77,453	98,158	1,214	-	99,372	1,98,705	2,112	-	2,00,817
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	788	33	-	821	1,583	59	-	1,642	884	10	-	894	1,625	17	-	1,642
	(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	36	2	-	38	72	3	-	75	-	-	-	-	74	1	-	75
	(ii) Certification Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	85,541	3,700	-	89,241	1,77,106	6,654	-	1,83,760	44,262	565	-	44,827	99,798	1,061	-	1,00,859
11	Interest and bank charges	7,702	326	-	8,028	14,557	547	-	15,104	8,077	96	-	8,173	14,037	149	-	14,186
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business and Sales Promotion	194	8	-	202	290	11	-	301	78	1	-	79	474	5	-	479
	(b) Membership and Subscription	1,258	49	-	1,307	1,715	64	-	1,779	542	7	-	549	1,294	14	-	1,308
	(c) Insurance	898	38	-	936	1,652	62	-	1,714	745	9	-	754	1,308	14	-	1,322
	(d) Sitting Fee	1,633	67	-	1,700	2,795	105	-	2,900	1,087	13	-	1,100	2,276	24	-	2,300
	(e) Reward or Remuneration Agents	10,456	407	-	10,863	12,976	488	-	13,464	-	-	-	-	-	-	-	-
	(f) Board Meeting Expenses	303	13	-	316	664	25	-	689	412	4	-	416	607	6	-	613
	(g) Miscellaneous Expenses*	71	4	-	75	148	6	-	154	(79)	-	-	(79)	265	3	-	268
13	Depreciation	39,206	1,686	-	40,892	79,233	2,977	-	82,210	39,647	483	-	40,130	75,722	805	-	76,527
14	Service Tax A/c & GST	2,132	84	-	2,216	2,882	108	-	2,990	759	14	-	773	4,108	44	-	4,152
	TOTAL	7,94,943	33,642	-	8,28,585	15,06,036	56,583	-	15,62,619	6,59,625	8,091	-	6,67,716	12,96,266	13,778	-	13,10,044

*None of the items individually are higher than Rs.5,00,000 or 1% of Net Written Premium.

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



FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
1	Authorised Capital : 1,50,00,00,000 Equity Shares of Rs 10 each (Previous period ended 30th Sep. 2017 1,00,00,00,000 Equity Shares of Rs. 10 each)	1,50,00,000	1,00,00,000
2	Issued Capital : 94,10,00,000 Equity Shares of Rs 10 each (Previous period ended 30th Sep. 2017 92,60,00,000 Equity Shares of Rs. 10 each)	94,10,000	92,60,000
3	Subscribed Capital : 94,10,00,000 Equity Shares of Rs 10 each (Previous period ended 30th Sep. 2017 92,60,00,000 Equity Shares of Rs. 10 each)	94,10,000	92,60,000
4	Called-up Capital : 94,10,00,000 Equity Shares of Rs 10 each (Previous period ended 30th Sep. 2017 92,60,00,000 Equity Shares of Rs. 10 each)	94,10,000	92,60,000
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	94,10,000	92,60,000

Note: Out of the above, 47,99,10,000 (Previous period ended 30th Sep 2017 47,22,60,000) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th SEP 2018		As at 30th SEP 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	47,99,10,000	51.00%	47,22,60,000	51.00%
· Foreign	46,10,90,000	49.00%	45,37,40,000	49.00%
Others	-	-	-	-
TOTAL	94,10,00,000	100.00%	92,60,00,000	100.00%

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-12-INVESTMENT SCHEDULE

INVESTMENTS- SHAREHOLDERS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	4,00,480	4,11,530
2	Other Approved Securities	5,64,774	5,66,243
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,04,029	2,54,892
	(e) Other Securities	-	1,88,300
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,49,405	5,49,508
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds (refer note (b) below)	2,68,012	4,27,611
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,94,389	95,230
	(e) Other Securities- Fixed Deposits	39,600	2,40,500
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
TOTAL		25,20,688	27,33,814

Notes:

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs. 25,20,688 thousand (Previous year ended 30th September 2017 Rs. 27,33,814 thousand). Market value of such investments is Rs. 24,54,906 thousand (Previous year ended 30th September 2017 Rs. 28,13,277 thousand)
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 2,66,736 thousand (Previous year ended 30th September 2017 Rs. 4,26,428 thousand).

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-12A-INVESTMENT SCHEDULE

INVESTMENTS- POLICYHOLDERS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,94,429	10,09,779
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,49,785	7,53,104
	(e) Other Securities	-	79,400
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,04,690	7,06,671
5	Other than Approved Investments	2,99,884	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,00,668	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds (refer note (b) below)	3,26,925	1,67,145
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,90,907	3,32,243
	(e) Other Securities- Fixed Deposits	2,28,100	3,27,600
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,47,686	2,83,976
5	Other than Approved Investments	-	-
	TOTAL	42,43,074	36,59,918

Notes:

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 42,43,074 thousand (Previous year ended 30th September 2017 Rs. 36,59,918 thousand). Market value of such investments is Rs. 41,99,174 thousand (Previous year ended 30th September 2017 Rs. 37,57,991 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 3,26,035 thousand (Previous year ended 30th September 2017 Rs.1,66,728 thousand).

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-13-LOANS SCHEDULE

LOANS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
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) 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	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-14

FIXED ASSETS

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at 31-Mar-18	Additions	Deductions	As at 30-Sep-18	Upto 31-Mar-18	For the period	On Sales/ Adjustments	To date 30-Sep-18	As at 30-Sep-18	As at 31-Mar-18
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Softwares	6,06,603	22,822	-	6,29,425	3,71,986	46,174	-	4,18,160	2,11,265	2,34,617
	b) Website	11,258	-	-	11,258	11,220	38	-	11,258	-	38
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	1,62,505	-	89	1,62,416	1,34,677	12,572	89	1,47,160	15,256	27,828
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29,903	94	20	29,977	26,617	1,183	19	27,781	2,196	3,286
7	Information Technology Equipment	1,31,244	64	(5,828)	1,37,136	84,041	10,175	85	94,131	43,005	47,203
8	Information Technology Equipment - End User Devices	1,18,301	3,367	5,828	1,15,840	79,522	7,409	(34)	86,965	28,874	38,779
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	68,151	1,846	10	69,987	51,070	4,659	(41)	55,770	14,217	17,081
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	11,27,966	28,192	119	11,56,039	7,59,133	82,210	118	8,41,225	3,14,814	3,68,833
12	Capital work in progress	-	14,073	-	14,073	-	-	-	-	14,073	-
	Grand total	11,27,966	42,265	119	11,70,112	7,59,133	82,210	118	8,41,225	3,28,887	3,68,833
	Previous period (Sep 2017)	9,43,787	84,646	5,364	10,23,070	6,15,819	76,507	1,967	6,90,359	3,32,710	-

Notes:

Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

HEALTH INSURANCE

CASH AND BANK BALANCES

(Rs.'000)

SN	Particulars	As at	
		30th SEP 2018	30th SEP 2017
1	Cash (including cheques, drafts and stamps)	18,289	19,220
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	50,500	29,500
	(bb) Others	-	-
	(b) Current Accounts	85,662	47,467
	(c) Others		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,54,451	96,187
	Balances with non-scheduled banks included in 2(b) above is	6	835

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Rs.'000)

SN	Particulars	As at 30th SEP 2018	As at 30th SEP 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	45,616	50,473
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others		
	(a) Advance to Suppliers : Less provision made	25,673	24,733
	(b) Other advances	4,114	376
	TOTAL (A)	75,403	75,582
	OTHER ASSETS		
1	Income accrued on investments*	2,03,953	1,85,303
2	Outstanding Premiums** : Less provision made	80,362	65,549
3	Agents' Balances : Less provision made	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,04,319	6,01,203
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent and other deposits	51,909	51,564
	(b) GST unutilized credit	74,521	10,483
	(c) Deposits against unclaimed amount of policyholders	17,999	18,296
	(d) Interest accrued on deposits against unclaimed amount	1,610	-
	(e) Other Receivables : Less provision made	2,70,000	-
	TOTAL (B)	11,04,673	9,32,398
	TOTAL (A+B)	11,80,076	10,07,980

* Includes Interest accrued on Fixed Deposits classified under Cash & Bank

** Includes Rs. 91,659 thousand (Previous year ended ended 30th September 2017 Rs. 82,699 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 44,340 thousand (Previous year ended 30th September 2017 Rs. 38,293 thousand) has been created.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs.'000)

SN	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Agents' Balances	9,507	9,106
2	Balances due to other insurance companies	5,00,583	7,65,662
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	70,042	50,794
5	Unallocated Premium	64,981	70,005
6	Sundry creditors	12,35,666	10,36,364
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	8,64,298	5,97,755
9	Unclaimed amount of policyholders/insured	12,812	15,344
10	Due to Officers/ Directors	-	-
11	Others	-	-
	(a) Tax deducted at source	45,785	31,471
	(b) Other statutory dues	12,963	8,643
	(c) GST liability	17,638	88,641
	(d) Advance from Corporate Clients	7,621	7,535
	(e) Interest on unclaimed amount of Policyholders	2,372	1,577
	TOTAL	28,44,268	26,82,897

* Includes IBNR and IBNER Reserves

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

(Rs.'000)

SN	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Reserve for Unexpired Risk*	32,20,230	28,34,502
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	(a) Gratuity	9,188	7,078
	(b) Leave Encashment	29,748	26,915
	(c) Reserve for Premium Deficiency	-	-
	TOTAL	32,59,167	28,68,495

* Includes provision for freelook cancellation Rs. 697 thousand (Previous year ended 30th September 2017 Rs. 490 thousand).

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

30-Sep-18

(Rs.'000)

SN	Particulars	As at 30th Sep 2018	As at 30th Sep 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account on direct basis for half year ended 30th Sep, 2018

(Rs.'000)

Particulars	FOR THE HALF YEAR ENDED 30th SEP 2018	FOR THE HALF YEAR ENDED 30th SEP 2017
Net Cash flows from operating activities	(3,81,662)	(1,57,698)
Net Cash flows from investing activities	4,46,200	4,46,334
Net Cash flow from financing activities	1,50,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(decrease) in cash and cash equivalents	2,14,539	2,88,636
Cash and cash equivalents at the beginning of the year	5,34,849	4,02,306
Cash and cash equivalents at the end of the period	7,49,388	6,90,942
Net Increase/(decrease) in cash and cash equivalents	2,14,539	2,88,636
Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the period		
Cash and Bank Balances (Refer NL 15)	1,54,451	96,187
Short term liquid investments (Refer NL 12: Investments Schedule)	2,68,012	4,27,611
Short term liquid investments (Refer NL 12A: Investments Schedule)	3,26,925	1,67,145
Cash and cash equivalents at the end of the period	7,49,388	6,90,942

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-21 STATEMENT OF LIABILITIES

Date: 30-Sep-18
(Rs in Lakhs)

Statement of Liabilities

SN	Particular	As at 30th Sep 2018				As at 30th Sep 2017			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	-	-	-	-	-	-	-	-
4	Health Insurance	32,202	3,886	4,757	40,845	28,345	2,548	3,430	34,323
5	Total Liabilities	32,202	3,886	4,757	40,845	28,345	2,548	3,430	34,323

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

HEALTH INSURANCE

Date: 30-Sep-18

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE HALF YEAR ENDED 30th SEP, 2018																											
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	2.22	3.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.22	3.59
Andhra Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.24	1.62	104.87	198.31	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	106.11	199.93
Arunachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.05	0.05	1.69	2.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.74	2.94
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.42	0.55	46.03	80.30	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	46.45	80.84
Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.54	15.37	423.11	739.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	432.65	755.05
Chandigarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.14	1.68	110.33	225.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	111.47	227.11
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.27	0.40	38.33	78.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	38.60	78.72
Dadra & Nagra Haveli	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.01	0.17	5.02	8.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.03	8.45
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	2.59	5.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.59	5.89
Delhi	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	36.20	57.85	3,439.68	6,574.87	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3,475.88	6,632.73
Goa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.02	1.56	115.52	221.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	116.55	223.29
Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	15.34	26.47	734.05	1,416.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	749.39	1,442.71
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.79	18.05	1,494.37	2,833.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,505.16	2,851.56
Himachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.26	0.99	47.97	91.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	48.23	92.95
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.15	0.37	29.34	54.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	29.49	54.86
Jharkhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.49	0.60	79.19	147.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	79.68	148.59
Karnataka	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.58	24.18	1,494.97	2,847.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,506.56	2,871.30
Kerala	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	52.02	73.63	1,553.26	2,499.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,605.28	2,573.28
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	0.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.12
Madhya Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.63	0.85	102.98	202.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	103.61	203.06
Maharashtra	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	683.89	1,147.68	5,783.75	10,451.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6,467.64	11,599.57
Manipur	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	2.92	4.70	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.92	4.70
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.07	5.30	12.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.30	12.89
Mizoram	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	0.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.79
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.04	5.41	6.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.41	6.81
Orissa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.32	2.21	173.56	382.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	174.88	384.36
Puducherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.03	0.03	4.82	6.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.85	6.62
Punjab	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.16	16.43	859.21	1,688.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	870.37	1,704.79
Rajasthan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.72	15.65	547.38	1,026.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	558.10	1,041.88
Sikkim	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.01	0.01	4.07	7.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.08	7.16
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.01	15.31	542.68	1,039.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	552.69	1,054.77
Telangana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.40	12.50	910.02	1,649.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	917.42	1,662.25
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.01	6.95	11.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6.95	11.42
Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.12	16.75	1,532.55	2,994.33	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,540.67	3,011.08
Uttarakhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.13	2.61	160.94	296.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	163.08	299.21
West Bengal	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.49	9.81	609.59	1,141.88	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	617.09	1,151.69

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 30-Sep-18
(Rs in Lakhs)

Reinsurance Risk Concentration

SN	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	3	9,762	26	-	100%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	Others	-	-	-	-	-
	Total	3	9,762	26	-	100%

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-24 AGEING OF CLAIMS

Date: 30-Sep-18
 (Rs in Lakhs)

Ageing of Claims as at 30th SEP, 2018

SN	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	19,804	648	-	-	-	20,452	8,706
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	4	-	-	-	-	4	27
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-25 : QUARTERLY CLAIMS DATA FOR NON LIFE

Date: 30-Sep-18

No. of claims only

SN	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	NA	NA	NA	NA	NA	NA	3,994	NA	16	NA	NA	NA	NA	4,010
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	23,778	NA	64	NA	NA	NA	NA	23,842
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	20,452	NA	4	NA	NA	NA	NA	20,456
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	2,962	NA	54	NA	NA	NA	NA	3,016
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4,358	NA	22	NA	NA	NA	NA	4,380
	Less than 3months	NA	NA	NA	NA	NA	NA	3,986	NA	18	NA	NA	NA	NA	4,004
	3 months to 6 months	NA	NA	NA	NA	NA	NA	364	NA	4	NA	NA	NA	NA	368
	6 months to 1 year	NA	NA	NA	NA	NA	NA	8	NA	-	NA	NA	NA	NA	8
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-26 - CLAIMS INFORMATION - SM, TABLE I

Solvency for the half year ended 30th Sep, 2018

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claims	Net incurred claims			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	83,155	64,391	41,667	32,490	12,878	9,747	12,878
	Total	83,155	64,391	41,667	32,490	12,878	9,747	12,878

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-27 OFFICES INFORMATION FOR NON LIFE

Date: 30-Sep-18

SN	Office Information	Number
1	No. of offices at the beginning of the Quarter	30
2	No. of branches approved during the Quarter	-
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter
4		Out of approvals of this Quarter
5	No. of branches closed during the period	-
6	No of branches at the end of the period	30
7	No. of branches approved but not opened	12
8	No. of rural branches	-
9	No. of urban branches	30

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on: 30th Sep, 2018

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs in Lakhs)

SN	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	25,206.88
	Investments (Policyholders)	8A	42,430.74
2	Loans	9	-
3	Fixed Assets	10	3,288.87
4	Current Assets		
	a. Cash & Bank Balance	11	1,544.51
	b. Advances & Other Assets	12	11,800.76
5	Current Liabilities		
	a. Current Liabilities	13	(28,442.68)
	b. Provisions	14	(32,591.67)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		70,884.25
	Application of Funds as per Balance Sheet	Total (A)	94,121.66
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,288.87
3	Cash & Bank Balance	11	1,544.51
4	Advances & Other Assets	12	11,800.76
5	Current Liabilities	13	(28,442.68)
6	Provisions	14	(32,591.67)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		70,884.25
		TOTAL (B)	26,484.04
	'Investment Assets' As per FORM 3B	(A-B)	67,637.62

SN	'Investment' represented as	Reg. %	SH		PH	Book Value (SH+PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM*							
			(a)	(b)	(c)	d = (b+c)			(e)	(d + e)	
1	Central Govt. Securities	Not less than 20%	-	4,004.80	11,950.97	15,955.77	23.60%	-	-	15,955.77	15,781.51
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	9,652.53	11,950.97	21,603.51	31.95%	-	-	21,603.51	21,187.82
3	Investment subject to Exposure Norms										
	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%	-			-		-	-	-	
	1. Approved Investments	Not exceeding 55%	-	11,038.28	11,528.95	22,567.24	33.38%	-	-	22,567.24	22,142.24
	2. Other Investments	Not exceeding 25%	-	-	2,998.84	2,998.84	4.44%	-	-	2,998.84	2,933.80
	b. Approved Investments	Not exceeding 55%	-	4,494.41	15,951.97	20,446.38	30.24%	21.66	20,468.03	20,276.93	
	c. Other Investments (Not exceeding 25%)	Not exceeding 25%	-	-	-	-	0.00%	-	-	-	-
	Total Investment Assets	100%	-	25,185.22	42,430.74	67,615.96	100.00%	21.66	67,637.62	66,540.80	

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

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-29 DETAILS REGARDING DEBT SECURITIES

Date: 30-Sep-18
(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30th SEP 2018	As % of total for this class	As at 30th SEP 2017	As % of total for this class	As at 30th SEP 2018	As % of total for this class	As at 30th SEP 2017	As % of total for this class
Break down by credit rating								
AAA rated	26,956	47%	28,282	55%	27,427	46%	27,248	55%
AA or better	6,837	12%	2,622	5%	6,982	12%	2,509	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	2,934	5%	-	-	2,999	5%	-	-
Any other(Sovereign)	21,188	36%	20,504	40%	21,604	37%	19,876	40%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,286	21%	7,114	14%	12,336	21%	7,114	14%
more than 1 year and upto 3years	22,293	39%	4,696	9%	22,596	38%	4,568	9%
More than 3years and up to 7years	13,226	23%	25,932	50%	13,490	23%	24,784	50%
More than 7years and up to 10years	10,109	17%	13,665	27%	10,588	18%	13,166	27%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	15,782	27%	14,670	29%	15,956	27%	14,213	29%
b. State Government	5,406	9%	5,833	11%	5,648	10%	5,662	11%
c. Corporate Securities	36,727	64%	30,904	60%	37,408	63%	29,756	60%

Note

1. In case a debt instrument is rated by more than one agency, then the lowest rating is taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. The above disclosure does not include investments in fixed deposits and mutual funds.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-30 ANALYTICAL RATIOS

Date: 30-Sep-18

Analytical Ratios for Non-Life companies					
SN	Particular	FOR THE QUARTER ENDED 30th SEP 2018	FOR THE HALF YEAR ENDED 30th SEP 2018	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017
1	Gross Direct Premium Growth Rate (Overall)	30%	24%	22%	26%
1a	Gross Direct Premium Growth Rate (Health)	26%	20%	21%	25%
1b	Gross Direct Premium Growth Rate (Personal Accident)	334%	325%	136%	134%
2	Gross Direct Premium to Net Worth ratio	0.94 times	1.74 times	0.74 times	1.44 times
3	Growth rate of Net Worth	2%	2%	-11%	-11%
4	Net Retention Ratio (Overall)	77%	76%	76%	76%
4a	Net Retention Ratio (Health)	76%	75%	76%	77%
4b	Net Retention Ratio (Personal Accident)	88%	86%	79%	68%
5	Net Commission Ratio - Overall	3%	2%	4%	4%
5a	Net Commission Ratio - Health	3%	2%	4%	4%
5b	Net Commission Ratio - Personal Accident	14%	13%	11%	8%
6	Expenses of Management to Gross Direct Premium Ratio	49%	50%	51%	51%
7	Expenses of Management to NWP Ratio	64%	65%	67%	67%
8	Net Incurred Claims to Net Earned Premium	65%	64%	58%	57%
9	Combined Ratio	118%	117%	114%	113%
10	Technical Reserves to Net Premium Ratio	2.44 times	1.33 times	2.66 times	1.37 times
11	Underwriting Balance Ratio	-0.24 times	-0.22 times	-0.13 times	-0.13 times
12	Operating Profit Ratio	-19%	-16%	-8%	-7%
13	Liquid Assets to Liabilities Ratio	0.55 times	0.55 times	0.57 times	0.57 times
14	Net Earnings Ratio	-16%	-13%	-4%	-2%
15	Return on Net Worth	-11%	-17%	-2%	-2%
16	Reinsurance Ratio	23%	24%	24%	24%
17	Available Solvency Margin to Required Solvency Margin Ratio (times)	1.76	1.76	1.96	1.96
18	NPA ratio				
	- Gross NPA Ratio	NA	NA	NA	NA
	- Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	94,10,00,000	94,10,00,000	92,60,00,000	92,60,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51%/49%	51%/49%	51%/49%	51%/49%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the year	(0.42)	(0.42)	(0.06)	(0.06)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year	(0.42)	(0.42)	(0.06)	(0.06)
6	(iv) Book value per share (Rs)	2.47	2.47	2.46	2.46

Note: Previous period/quarters numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-31 : RELATED PARTY TRANSACTIONS

Date: 30-Sep-18
 (Rs in Lakhs)

Related Party Transactions

SN	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	FOR THE QUARTER ENDED 30th SEP 2018	FOR THE HALF YEAR ENDED 30th SEP 2018	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017
1	Ashish Mehrotra (CEO), Rahul Ahuja (CFO) & Rajat Sharma (CS)	Key Management Personal	Remuneration	194.68	470.32	161.03	393.13
2	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	735.00	735.00	-	-
3	Max Skill First Ltd	Fellow Subsidiary	Services Received	273.51	273.51	250.46	250.46
4	Max India Ltd	Holding Company	Equity Contribution	765.00	765.00	-	-
			Insurance premium received	0.59	24.96	-	-
			Functional support Charges	-	-	258.75	258.75
5	Bupa Asia Ltd	Fellow Subsidiary	Software Licence Fee	270.49	270.49	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-32 PRODUCTS INFORMATION

Date: 30-Sep-18

Products Information

List below the products introduced during the period- April 1, 2018 to September 30, 2018

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Max Bupa Health Recharge	MBHI/IRDA/REP/10/17/1105-L&C	MAXHLIP18129V011718	Health Insurance	Class Rated Product	10-Nov-17	28-Mar-18
2	Max Health Plus	MBHI/IRDA/APP/03/18/1138-L&C	MAXHLGP18130V011718	Health Insurance	Class Rated Product	27-Mar-18	14-Jun-18

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-33 - SOLVENCY MARGIN - SM, TABLE - II

STATEMENT AS ON 30TH SEP, 2018

(Rs. in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		42,422
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		32,202
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		8,643
4	Excess in Policyholders' Funds (1-2-3)		1,577
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		41,081
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		20,037
7	Excess in Shareholders' Funds (5-6)		21,044
8	Total Available Solvency Margin [ASM] (4+7)		22,621
9	Total Required Solvency Margin [RSM]		12,878
10	Solvency Ratio (Total ASM/Total RSM)		1.76

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-34 : Board of Directors & Key Person

Date: 30-Sep-18

BOD and Key Person information			
SN	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman of Board	NA
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	NA
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	NA
4	Mr. Mohit Talwar	Director	NA
5	Mr. K Narasimha Murthy	Independent Director	NA
6	Ms. Joy Carolyn Linton	Director	NA
7	Mr. Pradeep Pant	Independent Director	NA
8	Ms. Marielle Theron	Director	NA
9	Mr. John Howard Lorimer	Director	NA
10	Dr. Burjor Phiroze Banaji	Independent Director	NA
11	Mr. Dinesh Kumar Mittal	Independent Director	NA
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
Key Management Persons#			
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
13	Mr. Rahul Ahuja	Chief Financial Officer & Chief Risk Officer	NA
14	Mr. Partha Banerjee	Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer	NA
15	Mr. A.V Ramanan	Senior Vice President- Actuary	NA
16	Mr. Vikas Gujral	Chief Operating Officer	NA
17	Mr. Anurag Gupta	Senior Vice President & Head - Agency Channel	NA
18	Ms. Anika Agrawal	Senior Vice President & Head - Marketing, Digital and Direct Sales	NA
19	Mr. Aseem Gupta	Senior Vice President – Portfolio and Affinity	NA
20	Mr. Atul Bhandari	Senior Vice President & Head - Bancassurance and Alliances	NA
21	Ms. Priya Gilbile	Senior Vice President & Head - Health Risk Management	NA
22	Mr. Vikas Jain	Chief Investment Officer	NA
23	Mr. Rajat Sharma	Company Secretary	NA
24	Mr. Tarun Katyal	Director & Chief Human Resources Officer	NA

#Key Management Persons in line with Guidelines for Corporate Governance for insurers in India (IRDA/F&A/GDL/CG/100/05/2016)

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 30th Sep, 2018

Name of the Fund: Shareholder Funds and Policyholder Funds

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Date 30-Sep-18

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	Commercial Papers	NA	NA	2000	1866.88	NA	14-Sep-18	14-Sep-18	1866.88	133.12	No	NA	NA	Standard Assets	10%	200
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	Commercial Papers	NA	NA	1000	959.11	NA	26-Sep-18	26-Sep-18	959.11	40.89	No	NA	NA	Standard Assets	10%	100

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-36-YIELD ON INVESTMENTS 1

Statement as on: 30th Sep, 2018

Name of the Fund 1 :Shareholders Funds Representing Solvency Margin and Policyholders Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

No.	Category of Investment	Category Code	Current Quarter						Year to Date						Previous Year					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value						
1	CENTRAL GOVERNMENT BONDS	CGSB	15,763.87	15,657.15	301.62	1.91%	1.91%	15,681.21	15,640.17	605.46	3.86%	3.86%	14,222.60	14,725.38	271.89	1.91%	1.91%			
2	STATE GOVERNMENT BONDS	SGGB	5,649.72	5,449.57	109.98	1.95%	1.95%	5,651.70	5,487.69	221.02	3.91%	3.91%	5,664.27	5,892.47	110.37	1.95%	1.95%			
3	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	3,571.09	3,794.90	75.01	2.10%	2.10%			
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,275.24	7,234.48	157.29	2.16%	2.16%	6,587.91	6,573.67	281.50	4.27%	4.27%	-	-	-	0.00%	0.00%			
5	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	727.22	727.22	27.70	3.81%	3.81%	-	-	-	0.00%	0.00%			
6	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	4,553.43	4,561.09	90.39	1.98%	1.98%	5,437.55	5,441.40	211.32	3.89%	3.89%	493.17	493.17	8.54	1.73%	1.73%			
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	9,997.58	9,834.19	209.71	2.10%	2.10%	9,998.37	9,895.66	414.58	4.15%	4.15%	10,010.79	10,448.67	210.06	2.10%	2.10%			
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	2,569.52	2,528.56	57.82	2.25%	2.25%	2,856.59	2,824.99	127.14	4.45%	4.45%	-	-	-	0.00%	0.00%			
9	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,545.04	2,521.26	55.01	2.16%	2.16%	2,545.98	2,531.73	110.14	4.33%	4.33%	2,552.47	2,699.05	55.13	2.16%	2.16%			
10	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	-	0.00%	0.00%	81.98	82.03	3.57	4.36%	4.36%	-	-	-0.04	0.00%	0.00%			
11	CORPORATE SECURITIES - DEBENTURES	ECOS	7,214.21	7,121.31	156.85	2.17%	2.17%	5,664.21	5,592.27	243.15	4.29%	4.29%	6,511.15	6,810.57	142.83	2.19%	2.19%			
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL_RBI	ECDB	3,723.08	3,723.08	70.12	1.88%	1.88%	4,750.71	4,750.71	177.53	3.74%	3.74%	9,223.17	9,223.17	179.50	1.95%	1.95%			
13	COMMERCIAL PAPERS	ECCP	4,402.08	4,407.93	86.73	1.97%	1.97%	3,786.35	3,789.29	143.31	3.78%	3.78%	6,606.73	6,606.73	120.49	1.82%	1.82%			
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,249.06	4,252.79	73.87	1.74%	1.74%	4,242.45	4,244.47	150.34	3.54%	3.54%	4,893.04	4,887.30	72.25	1.48%	1.48%			
15	Infrastructure - Debentures / Bonds / CPs / loans	IODS	896.19	882.07	19.59	2.19%	2.19%	450.54	443.44	19.59	4.35%	4.35%	-	-	-	0.00%	0.00%			
	Total		68,839.02	68,173.49	1,388.97	2.02%	2.02%	68,462.78	68,024.75	2,736.35	4.00%	4.00%	63,748.48	65,581.43	1,246.02	1.95%	1.95%			

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: 30th Sep, 2018

Name of Fund : Shareholders Funds Representing Solvency Margin and Policyholders Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
1	0.00% IFIN CP 14-09-2018	IODS	4.99	15-Sep-17	ICRA	A1+	A4	08-Sep-18	
2	0.00% IL&FS CP 14-09-2018	IODS	19.95	15-Sep-17	ICRA	A1+	A4	08-Sep-18	
3	0.00% IL&FS CP 26-09-2018	IODS	9.94	28-Mar-18	ICRA	A1+	A4	08-Sep-18	
4	8.65% IFIN DB 06-12-2021	IODS	9.99	26-Jun-18	ICRA	AAA	D	17-Sep-18	
5	8.90% IFIN DB 20-03-2021	IODS	10.00	27-Jun-18	ICRA	AAA	D	17-Sep-18	
6	8.90% IFIN DB 28-03-2021	IODS	10.00	27-Jun-18	ICRA	AAA	D	17-Sep-18	
B.	<u>As on Date</u>								
1	8.90% RCAP DB 09-09-2021	ECOS	10.07	27-Dec-16	CARE	CARE AAA	CARE AA+	24-Jul-17	
2	8.65% IFIN DB 06-12-2021	IODS	9.99	26-Jun-18	ICRA	AAA	D	17-Sep-18	
3	8.90% IFIN DB 20-03-2021	IODS	10.00	27-Jun-18	ICRA	AAA	D	17-Sep-18	
4	8.90% IFIN DB 28-03-2021	IODS	10.00	27-Jun-18	ICRA	AAA	D	17-Sep-18	

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Date : 30-Sep-18
(Rs in Lakhs)

SN	Line of Business	FOR THE QUARTER ENDED 30th SEP 2018		FOR THE HALF YEAR ENDED 30th SEP 2018		FOR THE QUARTER ENDED 30th SEP 2017		FOR THE HALF YEAR ENDED 30th SEP 2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Cargo & Hull	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Workmen's Compensation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Employer's Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident	883	5,952	1,464	10,151	204	4,154	344	7,365
10	Health	20,975	81,585	38,953	1,51,807	16,647	70,735	32,365	1,40,651
11	Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: Previous period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



HEALTH INSURANCE

Date: 30-Sep-18

FORM NL-39 RURAL & SOCIAL OBLIGATIONS

(Rs in Lakhs)

Rural & Social Obligations (Apr 2018 - Sep 2018)

SN	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	1,250	35.10	16,965
		Social	1	0.34	4,180
10	Health	Rural	12,025	1,977.78	1,12,189
		Social	1	5.56	352
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

Note - RSBY business has been excluded for the purpose of reporting. The business was never included for the purpose of meeting obligation.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-40: BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Date: 30-Sep-18
 (Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 30th SEP 2018		FOR THE HALF YEAR ENDED 30th SEP 2018		FOR THE QUARTER ENDED 30th SEP 2017		FOR THE HALF YEAR ENDED 30th SEP 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	45,965	9,506	83,087	17,574	39,723	7,843	77,400	15,141
2	Corporate Agents-Banks	9,619	3,670	16,028	6,191	7,112	2,331	12,941	4,041
3	Corporate Agents -Others	22	2,206	28	3,732	20	1,276	25	2,359
4	Brokers	10,298	1,885	19,403	3,505	7,677	1,321	16,170	2,700
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	21,633	4,591	43,412	9,415	20,357	4,081	41,480	8,468
	Total (A)	87,537	21,858	1,61,958	40,417	74,889	16,851	1,48,016	32,709
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	87,537	21,858	1,61,958	40,417	74,889	16,851	1,48,016	32,709

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-41 GRIEVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30th SEP, 2018 DURING THE FINANCIAL YEAR 2018-2019

Date: 30-Sep-18

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	4	5	-	18
b)	Claim	-	130	21	26	83	-	229
c)	Policy related	-	19	12	2	5	-	37
d)	Premium	-	24	6	2	16	-	64
e)	Refund	-	-	-	-	-	-	1
f)	Coverage	-	3	-	1	2	-	14
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	4	4	-	-	-	12
i)	Others	-	38	17	4	17	-	78
	Total number of complaints	-	229	62	39	128	-	453
2	Total No. of policies during period ended 30th Sep 2017	1,48,016						
3	Total No. of claims during period ended 30th Sep 2017	39,588						
4	Total No. of policies during period ended 30th Sep 2018	1,61,958						
5	Total No. of claims during period ended 30th Sep 2018	44,918						
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	2.28						
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	50.98						
8	Duration wise Pending Status		Complaints made by Customers	Complaints made by intermediaries				Total
a)	Upto 7 days		226	-				226
b)	7 - 15 days		3	-				3
c)	15 - 30 days		-	-				-
d)	30 - 90 days		-	-				-
e)	90 days and beyond		-	-				-
	Total No. of complaint		229	-				229