

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 QUARTER ENDED JUNE 30, 2020

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUN 2020	UP TO THE QUARTER ENDED 30th JUN 2020	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	2,149,187	2,149,187	1,082,866	1,082,866
2	Profit/ Loss on sale/redemption of Investments		6,343	6,343	6,016	6,016
3	Others -		-	-	-	-
	Contribution from Shareholders Funds towards Excess EOM		302,607	302,607	306,152	306,152
	Accretion/Amortisation of (Premium)/Discount		1,478	1,478	7,958	7,958
4	Interest, Dividend & Rent – Gross		125,828	125,828	100,525	100,525
	TOTAL (A)		2,585,443	2,585,443	1,503,517	1,503,517
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,099,846	1,099,846	1,102,958	1,102,958
2	Commission (Net)	NL-6-Commission Schedule	61,742	61,742	(57,058)	(57,058)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,084,186	1,084,186	933,821	933,821
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,245,774	2,245,774	1,979,721	1,979,721
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		339,669	339,669	(476,205)	(476,205)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		339,669	339,669	(476,205)	(476,205)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		339,669	339,669	(476,205)	(476,205)

*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 quarter ended June 30, 2020 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 QUARTER ENDED JUNE 30, 2020

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUN 2020	UP TO THE QUARTER ENDED 30th JUN 2020	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		339,669	339,669	(476,205)	(476,205)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		68,049	68,049	45,443	45,443
	(b) Profit/Loss on sale/redemption of investments		2,461	2,461	2,323	2,323
	(c) Accretion/Amortisation of (Premium)/Discount		(1,588)	(1,588)	440	440
3	OTHER INCOME					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(368)	(368)	2,131	2,131
	(b) Interest Income		170	170	247	247
	(c) Provision written back		1,768	1,768	-	-
	TOTAL (A)		410,161	410,161	(425,621)	(425,621)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		699	699	2,065	2,065
	(c) Penalty		-	-	-	-
	(d) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		4,982	4,982	24,052	24,052
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred from Revenue Account		302,607	302,607	306,152	306,152
	TOTAL (B)		308,288	308,288	332,269	332,269
	Profit/(Loss) before tax		101,873	101,873	(757,890)	(757,890)
	Provision for Taxation		-	-	-	-
	Profit/(Loss) after tax		101,873	101,873	(757,890)	(757,890)
	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		(7,800,955)	(7,800,955)	(7,185,434)	(7,185,434)
	Balance carried forward to Balance Sheet		(7,699,082)	(7,699,082)	(7,943,323)	(7,943,323)

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-3-B-BS

BALANCE SHEET AS AT JUNE 30, 2020

(Rs. '000)

Particulars	Schedule	As at 30th JUNE 2020	As at 30th JUNE 2019
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	11,260,000	9,810,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	650,000
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		297	436
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		102	872
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		11,260,399	10,461,308
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	3,755,653	2,836,675
INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	7,425,875	5,841,229
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	384,089	358,564
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and Bank balances Schedule	154,876	165,940
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,077,028	1,602,870
Sub-Total (A)		1,231,904	1,768,810
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,064,103	3,548,395
PROVISIONS	NL-18-Provisions Schedule	5,172,101	4,738,899
Sub-Total (B)		9,236,204	8,287,294
NET CURRENT ASSETS (C) = (A - B)		(8,004,300)	(6,518,483)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		7,699,082	7,943,323
TOTAL		11,260,399	10,461,308

CONTINGENT LIABILITIES

(Rs. '000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
1	Partly paid-up investments	-	-
2	Claims, other than those under Policies, not acknowledged as Debts by the Insurer	-	-
3	Underwriting commitments outstanding	-	-
4	Claims, under policies, not acknowledged as debts*	239,847	205,326
5	Guarantees given by or on behalf of the Company	-	-
6	Statutory demands/ liabilities in dispute, not provided for for show cause notice from service tax	123,378	107,441
7	Penalty raised by Income tax department against assessment of Income Tax Return filled for Financial Years 2012-13 and 2013-14, subject to appeal.	-	-
8	Reinsurance obligations to the extent not provided for in accounts	-	-
	TOTAL	363,225	312,767

* 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 JUN 2020				UP TO THE QUARTER ENDED 30th JUN 2020				FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019			
		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*	A	2,998,146	62,064	-	3,060,210	2,998,146	62,064	-	3,060,210	2,388,433	116,155	-	2,504,588	2,388,433	116,155	-	2,504,588
Service Tax/GST		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	B	305,752	(27,045)	-	278,707	305,752	(27,045)	-	278,707	294,556	29,074	-	323,630	294,556	29,074	-	323,630
Gross Earned Premium	C=A-B	2,692,394	89,109	-	2,781,503	2,692,394	89,109	-	2,781,503	2,093,877	87,081	-	2,180,958	2,093,877	87,081	-	2,180,958
Add: Premium on reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	D	702,603	11,085	-	713,688	702,603	11,085	-	713,688	558,186	20,208	-	578,394	558,186	20,208	-	578,394
Net Premium	E=A-D	2,295,543	50,979	-	2,346,522	2,295,543	50,979	-	2,346,522	1,830,247	95,947	-	1,926,194	1,830,247	95,947	-	1,926,194
Adjustment for change in reserve for unexpired risks	F	(73,314)	(8,057)	-	(81,372)	(73,314)	(8,057)	-	(81,372)	506,784	12,914	-	519,698	506,784	12,914	-	519,698
Premium Earned (Net)	G=E-F-B	2,063,106	86,081	-	2,149,187	2,063,106	86,081	-	2,149,187	1,028,907	53,959	-	1,082,866	1,028,907	53,959	-	1,082,866

* Net of GST

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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUN 2020				UP TO THE QUARTER ENDED 30th JUN 2020				FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid*																
Direct claims	512,377	5,624	-	518,001	512,377	5,624	-	518,001	1,000,160	3,587	-	1,003,747	1,000,160	3,587	-	1,003,747
Add Claims Outstanding at the end of the period	1,984,755	103,464	-	2,088,219	1,984,755	103,464	-	2,088,219	1,179,987	112,428	-	1,292,415	1,179,987	112,428	-	1,292,415
Less Claims Outstanding at the beginning	1,165,551	86,814	-	1,252,365	1,165,551	86,814	-	1,252,365	1,034,357	98,300	-	1,132,657	1,034,357	98,300	-	1,132,657
Gross Incurred Claims	1,331,581	22,274	-	1,353,855	1,331,581	22,274	-	1,353,855	1,145,790	17,715	-	1,163,505	1,145,790	17,715	-	1,163,505
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid and outstanding	252,903	1,107	-	254,010	252,903	1,107	-	254,010	64,476	(3,929)	-	60,547	64,476	(3,929)	-	60,547
Total Claims Incurred **	1,078,678	21,167	-	1,099,846	1,078,678	21,167	-	1,099,846	1,081,315	21,643	-	1,102,958	1,081,315	21,643	-	1,102,958

*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. 91,806 thousand (previous quarter ended 30th June 2019 Rs. 75,137 thousand) allocated to claim handling charges. This amount primarily includes employee and other related costs.

** Includes an amount of Rs. 3,547 thousand during the quarter ended 30th June 2020 (previous quarter ended 30th June 2019 Rs. 15,127 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 JUN 2020				UP TO THE QUARTER ENDED 30th JUN 2020				FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	347,465	8,006	-	355,471	347,465	8,006	-	355,471	281,331	14,595	-	295,926	281,331	14,595	-	295,926
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	283,609	10,120	-	293,729	283,609	10,120	-	293,729	345,655	7,329	-	352,984	345,655	7,329	-	352,984
Net Commission	63,856	(2,114)	-	61,742	63,856	(2,114)	-	61,742	(64,324)	7,266	-	(57,058)	(64,324)	7,266	-	(57,058)
Break-up of the expenses (Gross) incurred to procure business:																
Agents	176,219	1,964	-	178,183	176,219	1,964	-	178,183	147,548	1,838	-	149,385	147,548	1,838	-	149,385
Brokers	83,283	445	-	83,728	83,283	445	-	83,728	40,200	66	-	40,266	40,200	66	-	40,266
Corporate Agency	87,963	5,597	-	93,560	87,963	5,597	-	93,560	93,584	12,691	-	106,275	93,584	12,691	-	106,275
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	347,465	8,006	-	355,471	347,465	8,006	-	355,471	281,331	14,595	-	295,926	281,331	14,595	-	295,926

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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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 JUN 2020				UP TO THE QUARTER ENDED 30th JUN 2020				FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019			
		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	553,829	11,465	-	565,294	553,829	11,465	-	565,294	406,782	19,783	-	426,565	406,782	19,783	-	426,565
2	Travel, conveyance and vehicle running expenses	10,154	210	-	10,364	10,154	210	-	10,364	26,534	1,290	-	27,824	26,534	1,290	-	27,824
3	Training expenses	13,317	276	-	13,593	13,317	276	-	13,593	17,242	838	-	18,080	17,242	838	-	18,080
4	Rents, rates and taxes	31,607	654	-	32,261	31,607	654	-	32,261	30,589	1,488	-	32,077	30,589	1,488	-	32,077
5	Repairs	37,207	770	-	37,977	37,207	770	-	37,977	38,747	1,884	-	40,631	38,747	1,884	-	40,631
6	Printing & stationery	4,058	84	-	4,142	4,058	84	-	4,142	6,977	339	-	7,316	6,977	339	-	7,316
7	Communication	31,601	654	-	32,255	31,601	654	-	32,255	19,560	951	-	20,511	19,560	951	-	20,511
8	Legal & professional charges	74,816	1,549	-	76,365	74,816	1,549	-	76,365	161,575	7,858	-	169,433	161,575	7,858	-	169,433
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	774	16	-	790	774	16	-	790	858	42	-	900	858	42	-	900
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Certification Fees	-	-	-	-	-	-	-	-	477	23	-	500	477	23	-	500
10	Advertisement and publicity	228,076	4,721	-	232,797	228,076	4,721	-	232,797	126,413	6,148	-	132,561	126,413	6,148	-	132,561
11	Interest and bank charges	15,795	327	-	16,122	15,795	327	-	16,122	8,984	437	-	9,421	8,984	437	-	9,421
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business and Sales Promotion	18	-	-	18	18	-	-	18	333	16	-	349	333	16	-	349
	(b) Membership and Subscription	409	8	-	417	409	8	-	417	675	33	-	708	675	33	-	708
	(c) Insurance	1,316	27	-	1,343	1,316	27	-	1,343	976	48	-	1,024	976	48	-	1,023
	(d) Sitting Fee	2,351	49	-	2,400	2,351	49	-	2,400	1,526	74	-	1,600	1,526	74	-	1,600
	(e) Board Meeting Expenses	-	-	-	-	-	-	-	-	221	11	-	232	221	11	-	232
	(g) Miscellaneous Expenses*	24	1	-	25	24	1	-	25	63	3	-	66	63	3	-	66
13	Depreciation	56,854	1,177	-	58,031	56,854	1,177	-	58,031	41,721	2,029	-	43,750	41,721	2,029	-	43,750
14	Service Tax A/c & GST	(8)	-	-	(8)	(8)	-	-	(8)	260	13	-	273	260	13	-	273
	TOTAL	1,062,198	21,988	-	1,084,186	1,062,198	21,988	-	1,084,186	890,513	43,308	-	933,821	890,513	43,308	-	933,821

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

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FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
1	Authorised Capital : 1,50,00,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2019 1,50,00,00,000) Equity Shares of Rs 10 each)	15,000,000	15,000,000
2	Issued Capital : 1,126,000,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2019 98,10,00,000) Equity Shares of Rs 10 each)	11,260,000	9,810,000
3	Subscribed Capital : 1,126,000,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2019 98,10,00,000) Equity Shares of Rs 10 each)	11,260,000	9,810,000
4	Called-up Capital : 1,126,000,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2019 98,10,00,000) Equity Shares of Rs 10 each)	11,260,000	9,810,000
	Add: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	11,260,000	9,810,000

Note: Out of the above,625,871,101 (Previous period ended as at 30th June, 2019 50,03,10,000) 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 JUN 2020		As at 30th JUN 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters*				
- Indian-Max India Ltd	-	-	500,310,000	51.00%
- Indian-Fettle Tone LLP	625,871,101	55.58%		
- Foreign-Bupa Singapore Holdings Pte. Ltd	500,128,899	44.42%	480,690,000	49.00%
Others	-	-	-	-
TOTAL	1,126,000,000	100.00%	981,000,000	100.00%

*IRDAI has granted approval for transfer of the Company's share held by Max India to Fettle Tone LLP. Consequently, the Holding Company is now Fettle Tone LLP with 55.58% shareholding.

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	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	-	-

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FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS

(Rs.'000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-

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FORM NL-12-INVESTMENT SCHEDULE

INVESTMENTS- SHAREHOLDERS

(Rs.'000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	562,946	400,376
2	Other Approved Securities	811,221	612,568
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	601,918	503,509
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,459,419	546,183
5	Other than Approved 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)	235,315	123,987
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities- Fixed Deposits	34,849	650,054
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	49,985	-
5	Other than Approved Investments	-	-
	TOTAL	3,755,653	2,836,676

Notes:

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs. 37,55,653 thousand (Previous period ended 30th June 2019 Rs.28,36,675 thousand). Market value of such investments is Rs. 39,59,282 thousand (Previous period ended 30th June 2019 Rs. 28,79,627 thousand)
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 2,35,017 thousand (Previous period ended 30th June 2019 Rs. 1,23,550 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 JUNE 2020	As at 30th JUNE 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,558,064	1,092,675
2	Other Approved Securities	309,988	102,413
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,913,691	1,555,176
	(e) Other Securities	100,000	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	860,176	904,945
5	Other than Approved Investments	75,125	325,318
1	Government securities and Government guaranteed bonds including Treasury Bills	403,729	446,295
2	Other Approved Securities	102,419	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds (refer note (b) below)	79,477	423,244
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	696,372	248,760
	(e) Other Securities- Fixed Deposits	1,027,051	492,600
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	199,783	-
5	Other than Approved Investments	100,000	249,803
	TOTAL	7,425,875	5,841,229

Notes:

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 74,25,875 thousand (Previous period ended 30th June 2019 Rs. 58,41,229 thousand). Market value of such investments is Rs. 78,67,731 thousand (Previous period ended 30th June 2019 Rs. 59,03,067 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 79,376 thousands (Previous period ended 30th June 2019 Rs.4,22,372 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 JUNE 2020	As at 30th JUNE 2019
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	-	-
	(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	Additions	Deductions	As at	Upto	For the period	On Sales/	Upto	As at	As at
		Mar 31, 2020			June 30, 2020	Mar 31, 2020		Adjustments	June 30, 2020	June 30, 2020	June 30, 2019
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	857,126	21,750	-	878,877	595,871	41,591	-	637,461	241,415	211,396
	b) Website	11,258	-	-	11,258	11,258	-	-	11,258	-	-
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	175,780	529	-	176,309	156,826	893	-	157,719	18,590	10,902
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	39,963	1,050	-	41,013	32,962	1,067	-	34,029	6,984	4,815
7	Information Technology Equipment	151,762	-	-	151,762	123,354	5,128	-	128,482	23,280	40,111
8	Information Technology Equipment - End User Devices	146,982	3,677	267	150,392	98,220	7,283	192	105,311	45,081	31,469
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	90,161	1,867	-	92,029	67,442	2,068	-	69,511	22,518	17,144
		-	-	-	-	-	-	-	-	-	-
	Total	1,473,032	28,873	267	1,501,639	1,085,933	58,030	192	1,143,771	357,868	315,836
12	Capital work in progress	24,738	30,355	28,872	26,221	-	-	-	-	26,221	42,727
	Grand total	1,497,770	59,228	29,139	1,527,860	1,085,933	58,030	192	1,143,771	384,089	358,564
	Previous Period (Jun 2019)	1,227,938	81,353	219	1,309,071	906,919	43,750	162	950,507	358,564	-

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

CASH AND BANK BALANCES

(Rs.'000)

SN	Particulars	As at 30th JUNE 2020	As at 30th JUNE 2019
1	Cash (including cheques, drafts and stamps)	11,966	11,429
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	40,500	63,000
	(bb) Others	-	-
	(b) Current Accounts	102,410	91,511
	(c) Others		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	154,876	165,940
	Balances with non-scheduled banks included in 2(b) above is	247	193

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 JUNE 2020	As at 30th JUNE 2019
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	52,020	49,938
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	41,051	29,016
	Less provisions	(7,635)	(7,936)
	Sub-total	33,416	21,079
	TOTAL (A)	85,436	71,018
	OTHER ASSETS		
1	Income accrued on investments	334,811	214,699
2	Outstanding Premiums*	56,385	101,248
	Less provisions	(45,658)	(47,266)
	Sub-total	10,727	53,982
3	Agents' Balances	3,087	2,788
	Less provisions	(3,087)	(2,788)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	310,752	902,096
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	66,995	56,284
	(b) GST unutilized credit	122,901	63,152
	(c) Deposits against unclaimed amount of policyholders	20,298	16,000
	(d) Interest accrued on deposits against unclaimed amount	108	638
	(e) Other Receivables	551,712	301,467
	Less provisions	(426,712)	(76,467)
	Sub-total	125,000	225,000
	TOTAL (B)	991,592	1,531,852
	TOTAL (A+B)	1,077,028	1,602,869

*Represent receivable from Central / State Government on account of premium under RSBY & BSKY Scheme

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 JUN 2020	As at 30th JUN 2019
1	Agents' Balances	83,603	88,030
2	Balances due to other insurance companies	690,729	1,009,071
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	95,350	79,035
5	Unallocated Premium	173,068	51,696
6	Sundry creditors	1,063,487	1,046,001
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	1,713,044	1,127,812
9	Unclaimed amount of policyholders/insured	15,110	11,844
10	Due to Officers/ Directors	-	-
11	Others	-	-
	(a)Tax deducted at Source	35,574	75,620
	(b) GST liability	78,514	14,076
	(c) Advance from Corporate Clients	92,779	26,685
	(d) Interest on unclaimed amount of Policyholders	3,826	2,632
	(e) Other statutory dues	19,019	15,892
	Total	4,064,103	3,548,395

* 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 JUN 2020	As at 30th JUN 2019
1	Reserve for Unexpired Risk*	4,982,282	4,502,136
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	189,819	236,763
	(b) Leave Encashment	-	-
	(c) Reserve for Premium Deficiency	-	-
	TOTAL	5,172,101	4,738,899

* Includes provision for freeloop cancellation Rs. 2,640 thousand (Previous period ended 30th June 2019 Rs. 1,095 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-Jun-20

(Rs.'000)

SN	Particulars	As at 30th JUN 2020	As at 30th JUN 2019
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 IRDA FEBRUARY 15, 2010



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account on direct basis for period ended 30th June, 2020

(Rs.'000)

Particulars	UP TO THE QUARTER ENDED 30th JUN 2020	UP TO THE QUARTER ENDED 30th JUN 2019
Net Cash flows from operating activities	320,192	(337,570)
Net Cash flows from investing activities	(171,541)	223,808
Net Cash flow from financing activities	-	650,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
	148,651	536,238
Cash and cash equivalents at the beginning of the period	321,017	826,987
Cash and cash equivalents at the end of the period	469,668	1,363,225
Net Increase/(decrease) in cash and cash equivalents	148,651	536,238
Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the period		
Cash and Bank Balances (Refer NL 15)	154,876	165,940
Short term liquid investments (Refer NL 12: Investments Schedule)	235,315	123,987
Short term liquid investments (Refer NL 12A: Investments Schedule)	79,477	423,244
Fixed Deposits having original maturity less than 90 days	-	650,054
Cash and cash equivalents at the end of the period	469,668	1,363,225

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-Jun-20
 (Rs in Lakhs)

Statement of Liabilities

SN	Particular	As at 30th JUN 2020				As at 30th JUN 2019			
		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	49,823	5,286	11,845	66,954	45,021	4,219	7,059	56,299
5	Total Liabilities	49,823	5,286	11,845	66,954	45,021	4,219	7,059	56,299

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



Date: 30-Jun-20

FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(Rs in Lakhs)

STATES	GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th JUN, 2020																			
	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		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 Quarter ended	Upto the period	For the Quarter ended	Upto the period	For the Quarter ended	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.	0.00	0.00	1.82	1.82	1.82	1.82
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.	21.81	21.81	329.83	329.83	351.64	351.64
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.	0.75	0.75	5.12	5.12	5.87	5.87
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.	3.30	3.30	105.92	105.92	109.22	109.22
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.	11.98	11.98	602.09	602.09	614.06	614.06
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.	1.28	1.28	200.48	200.48	201.75	201.75
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.	5.71	5.71	142.09	142.09	147.79	147.79
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.	0.99	0.99	7.22	7.22	8.21	8.21
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.	0.82	0.82	5.98	5.98	6.80	6.80
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.	49.45	49.45	4,975.41	4,975.41	5,024.85	5,024.85
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.	1.46	1.46	150.99	150.99	152.45	152.45
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.	75.50	75.50	1,485.62	1,485.62	1,561.12	1,561.12
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.	59.90	59.90	2,963.53	2,963.53	3,023.43	3,023.43
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.	3.05	3.05	96.40	96.40	99.46	99.46
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.	0.46	0.46	76.59	76.59	77.05	77.05
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.	3.70	3.70	186.67	186.67	190.36	190.36
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.	52.29	52.29	2,627.56	2,627.56	2,679.85	2,679.85
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.	36.38	36.38	1,031.93	1,031.93	1,068.31	1,068.31
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.	-	-	0.31	0.31	0.31	0.31
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.	13.26	13.26	370.22	370.22	383.49	383.49
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.	90.19	90.19	5,136.40	5,136.40	5,226.59	5,226.59
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.	0.55	0.55	17.22	17.22	17.77	17.77
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.	0.70	0.70	19.09	19.09	19.79	19.79
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.	0.54	0.54	4.25	4.25	4.79	4.79
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.	0.29	0.29	3.73	3.73	4.03	4.03
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.	6.18	6.18	194.94	194.94	201.12	201.12
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.	1.04	1.04	11.91	11.91	12.95	12.95
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.	29.60	29.60	1,517.93	1,517.93	1,547.53	1,547.53
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.	27.42	27.42	872.63	872.63	900.06	900.06
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.	0.49	0.49	8.18	8.18	8.68	8.68
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.	20.34	20.34	891.75	891.75	912.09	912.09
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.	36.39	36.39	1,723.09	1,723.09	1,759.48	1,759.48
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.	0.12	0.12	11.66	11.66	11.78	11.78
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.	43.55	43.55	2,997.15	2,997.15	3,040.70	3,040.70
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.	3.18	3.18	257.14	257.14	260.32	260.32
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.	17.97	17.97	948.60	948.60	966.57	966.57
Total															620.64	620.64	29,981.46	29,981.46	30,602.10	30,602.10

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



HEALTH INSURANCE

FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 30-Jun-20
 (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	1	105	-	-	1%
3	No. of Reinsurers with rating A but less than AA	3	6,986	46	-	99%
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-
5	No. of Reinsurers with rating less than BBB		-	-	-	-
6	Others		-	-	-	-
	Total	4	7,091	46	-	100%

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



FORM NL-24 QUARTERLY AGEING OF CLAIMS

Date: 30-Jun-20

(Rs in Lakhs)

Ageing of Claims as at 30th Jun, 2020

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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	16323	36	-	-	-	16359	4256
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	12	-	-	-	-	12	46
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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



FORM NL-25 : QUARTERLY CLAIMS DATA FOR NON LIFE

Date: 30-Jun-20

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	-	-	-	-	-	-	1082	-	10	-	-	-	-	1,092
2	Claims reported during the period	-	-	-	-	-	-	18782	-	32	-	-	-	-	18,814
3	Claims Settled during the period	-	-	-	-	-	-	16359	-	12	-	-	-	-	16,371
4	Claims Repudiated during the period	-	-	-	-	-	-	1240	-	16	-	-	-	-	1,256
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	2265	-	14	-	-	-	-	2,279
	Less than 3months	-	-	-	-	-	-	2248	-	13	-	-	-	-	2,261
	3 months to 6 months	-	-	-	-	-	-	8	-	-	-	-	-	-	8
	6 months to 1 year	-	-	-	-	-	-	9	-	1	-	-	-	-	10
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 period ended 30th Jun, 2020

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	129,845	99,572	53,193	44,976	19,914	13,493	19,914
	Total	129,845	99,572	53,193	44,976	19,914	13,493	19,914

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-Jun-20

SN	Office Information	Number	
1	No. of offices at the beginning of the Quarter	55	
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	55	
7	No. of branches approved but not opened	9	
8	No. of rural branches	-	
9	No. of urban branches	55	

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 Jun, 2020

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	37,557
	Investments (Policyholders)	8A	76,509
2	Loans	9	-
3	Fixed Assets	10	3,841
4	Current Assets		
	a. Cash & Bank Balance	11	1,549
	b. Advances & Other Assets	12	10,770
5	Current Liabilities		
	a. Current Liabilities	13	40,641
	b. Provisions	14	51,721
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		76,991
			299,578
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,841
3	Cash & Bank Balance	11	1,549
4	Advances & Other Assets	12	10,770
5	Current Liabilities	13	40,641
6	Provisions	14	51,721
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		76,991
		TOTAL (B)	185,513
	'Investment Assets' As per FORM 3B	(A-B)	114,065

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%	-	5,629	19,618	25,247	22.13%	-	25,247	26,474
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl 1 above)	Not less than 30%	-	13,742	23,742	37,484	32.86%	-	37,484	39,437
3	Investment subject to Exposure Norms									
	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%								
	1. Approved Investments		-	19,606	20,158	39,764	34.86%	-	39,764	41,967
	2. Other Investments		-	-	2,999	2,999	2.63%	-	2,999	2,934
	b. Approved Investments	Not exceeding 55%	-	4,206	28,607	32,812	28.77%	3.99	32,816	33,078
	c. Other Investments		-	-	1,002	1,002	0.88%	-	1,002	855
	Total Investment Assets	100%	-	37,554	76,508	114,061	100%	3.99	114,065	118,270

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-Jun-20
(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30th JUNE 2020	As % of total for this class	As at 30th JUNE 2019	As % of total for this class	As at 30th JUNE 2020	As % of total for this class	As at 30th JUNE 2019	As % of total for this class
Break down by credit rating								
AAA rated	56,936	55%	31,814	45%	54,310	55%	31,592	45%
AA or better	3,342	3%	5,804	8%	3,503	4%	5,993	8%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	3,788	4%	6,193	9%	4,001	4%	6,501	9%
Any other(Sovereign)	39,437	38%	27,118	38%	37,484	38%	26,543	38%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	16,693	16%	9,372	13%	16,523	17%	9,449	13%
More than 1 year and upto 3years	41,799	40%	31,323	44%	40,616	41%	31,593	45%
More than 3years and up to 7years	31,990	31%	21,505	30%	30,078	30%	21,069	30%
More than 7 years and up to 10 years	12,503	12%	8,728	12%	11,580	12%	8,519	12%
Above 10 years	518	1%	-	-	501	1%	-	-
Breakdown by type of the issuer								
a. Central Government	26,474	26%	19,815	28%	25,247	25%	19,393	27%
b. State Government	12,963	13%	7,303	10%	12,236	12%	7,150	10%
c. Corporate Securities	64,067	62%	43,810	62%	61,815	62%	44,087	62%

Note

- In case a debt instrument is rated by more than one agency, then the lowest rating is taken for the purpose of classification.
- Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- 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-Jun-20

Analytical Ratios for Non-Life companies

SN	Particular	FOR THE QUARTER ENDED 30th JUN 2020	UP TO THE QUARTER ENDED 30th JUN 2020	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019
1	Gross Direct Premium Growth Rate (Overall)	22%	22%	35%	35%
1a	Gross Direct Premium Growth Rate (Health)	26%	26%	33%	33%
1b	Gross Direct Premium Growth Rate (Personal Accident)	-47%	-47%	100%	100%
2	Gross Direct Premium to Net Worth ratio	0.86 (Times)	0.86 (Times)	1.34 (Times)	1.34 (Times)
3	Growth rate of Net Worth	91%	91%	-23%	-23%
4	Net Retention Ratio (Overall)	77%	77%	77%	77%
4a	Net Retention Ratio (Health)	77%	77%	77%	77%
4b	Net Retention Ratio (Personal Accident)	82%	82%	83%	83%
5	Net Commission Ratio - Overall	3%	3%	-3%	-3%
5a	Net Commission Ratio - Health	3%	3%	-4%	-4%
5b	Net Commission Ratio - Personal Accident	-4%	-4%	8%	8%
6	Expenses of Management to Gross Direct Premium Ratio	47%	47%	49%	49%
7	Expenses of Management to NWP Ratio	61%	61%	64%	64%
8	Net Incurred Claims to Net Earned Premium	51%	51%	102%	102%
9	Combined Ratio	100%	100%	147%	147%
10	Technical Reserves to Net Premium Ratio	2.85 (Times)	2.85 (Times)	2.92 (Times)	2.92 (Times)
11	Underwriting Balance Ratio	(0.04) (Times)	(0.04) (Times)	(0.83) (Times)	(0.83) (Times)
12	Operating Profit Ratio	2%	2%	-72%	-72%
13	Liquid Assets to Liabilities Ratio	0.46 (Times)	0.46 (Times)	0.50 (Times)	0.50 (Times)
14	Net Earnings Ratio	4%	4%	-39%	-39%
15	Return on Net Worth	3%	3%	-41%	-41%
16	Reinsurance Ratio	23%	23%	23%	23%
17	Available Solvency Margin to Required Solvency Margin Ratio (times)	1.74 (Times)	1.74 (Times)	1.52 (Times)	1.52 (Times)
18	NPA ratio				
	- Gross NPA Ratio	7.11%	7.11%	6.63%	6.63%
	- Net NPA Ratio	1.99%	1.99%	5.05%	5.05%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	1,126,000,000	1,126,000,000	981,000,000	981,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	55.58%/44.42%	55.58%/44.42%	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 period	0.09	0.09	(0.77)	(0.77)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period	0.09	0.09	(0.77)	(0.77)
6	(iv) Book value per share (Rs)	3.16	3.16	1.90	1.90

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-Jun-20
(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 JUN 2020	UP TO THE QUARTER ENDED 30th JUN 2020	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019
1	Krishnan RamaChandran (CEO) (Wef 01.05.2020), Ashish Mehrotra (CEO) (Till 30.04.2020) , Rahul Ahuja (CFO) (Till 30.04.2020) & Rajat Sharma (CS)	Key Management Personal	Remuneration	935.56	935.56	293.63	293.63

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-Jun-20

Products Information

List below the products introduced during the period- April to June 30, 2020

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	Suraksha Shield	MBHI/IRDA/APP/11/19/1282-L&C	MAXHLGP20083V011920	Health Insurance	Class Rated Product	18-Nov-19	02-Dec-19
2	Max Bupa Health Recharge	MBHI/IRDA/LET/12/19/1290-L&C	MAXHLIP20140V021920	Health Insurance	Class Rated Product	17-Dec-19	16-Mar-20
3	Arogya Sanjeevani	NA	MAXHLIP20166V011920	Health Insurance	Class Rated Product	27-Mar-20	30-Mar-20

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 JUN, 2020

(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):		74,258
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		49,823
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		17,131
4	Excess in Policyholders' Funds (1-2-3)		7,304
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		52,657
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		25,219
7	Excess in Shareholders' Funds (5-6)		27,438
8	Total Available Solvency Margin [ASM] (4+7)		34,742
9	Total Required Solvency Margin [RSM]		19,914
10	Solvency Ratio (Total ASM/Total RSM)		1.74

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

Board of Directors and Key Person information

Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Chandrashekar Bhaskar Bhawe	Chairman of Board & Independent Director	NA
2	Mr. Divya Sehgal	Director	NA
3	Mr. Maninder Singh Juneja	Director	NA
4	Mr. Rajagopalan Santhanam	Director	NA
5	Mr. David Martin Fletcher	Director	NA
6	Ms. Joy Carolyn Linton	Director	NA
7	Mr. Pradeep Pant	Independent Director	NA
8	Mr. Dinesh Kumar Mittal	Independent Director	NA
9	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	Resigned w.e.f April 30, 2020
10	Mr. Krishnan Ramachandaran	Chief Executive Officer & Managing Director	Appointed w.e.f May 01, 2020
Key Management Persons#			
11	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	Resigned w.e.f April 30, 2020
12	Mr. Krishnan Ramachandaran	Chief Executive Officer & Managing Director	Appointed w.e.f May 01, 2020
13	Mr. Rahul Ahuja	Chief Financial Officer	Resigned w.e.f May 03, 2020
14	Mr. Vishawanath Mahendra	Director & Chief Actuary	NA
15	Mr. Vishawanath Mahendra	Interim Chief Risk Officer	Appointed w.e.f April 30, 2020 Resigned w.e.f. May 31, 2020
16	Mr. Tarun Katyal	Director & Chief Human Resources Officer	NA
17	Mr. Partha Banerjee	Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer	NA
18	Mr. Ramanan A V	Appointed Actuary	NA
19	Mr. Vikas Gujral	Chief Operating Officer	Resigned w.e.f April 30, 2020
20	Mr. Anurag Gupta	Director & Head - Agency Channel	Resigned w.e.f April 30, 2020
21	Ms. Anika Agrawal	Director & Head - Marketing, Digital and Direct Sales	NA
22	Mr. Aseem Gupta	Senior Vice President & Head - Bancassurance and Alliances	NA
23	Mr. Padmesh Nair	Director-Operations & Customer Service	Appointed w.e.f April 09, 2020
24	Dr. Bhabatosh Mishra	Director-Claims, Underwriting & Product	Appointed w.e.f April 09, 2020
25	Mr. Suraj Mishra	Director – Institutional Sales	Appointed w.e.f April 09, 2020
26	Mr. Ankur Kharbanda	Director-Retail Sales	Appointed w.e.f April 09, 2020
27	Mr. Vikas Jain	Chief Investment Officer	NA
28	Mr. Rajat Sharma	Company Secretary	NA
29	Mr. Ashish Gupta	Chief Technology Officer	Appointed w.e.f June 01, 2020
30	Mr. Krishna B. Singla	Chief Risk Officer	Appointed w.e.f June 01, 2020

#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 Jun, 2020

Name of the Fund: Shareholder Funds and Policyholder Funds

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Date 30-Jun-20
 (Rs. in Lakhs)

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	IL & FS	Commercial Papers	NA	NA	2,000	2,000	NA	14-Sep-18	NA			NO			NPA	100%	2,000
IODS	IL & FS	Commercial Papers	NA	NA	1,000	1,000	NA	26-Sep-18	NA			NO			NPA	100%	1,000
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.65%	NO	1,000	NA	87	NA	06-Dec-17			NO			NPA	100%	1,000
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90%	NO	1,000	NA	89	NA	21-Mar-18			NO			NPA	50%	500
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90%	NO	1,000	NA	89	NA	28-Mar-18			NO			NPA	50%	500
HORD	DEWAN HOUSING FINANCE CORP.LTD.	Bonds	9.05%	NO	1,500	1500	136	09-Sep-19	09-Sep-18			NO			NPA	50%	750
HORD	DEWAN HOUSING FINANCE CORP.LTD.	Bonds	9.10%	NO	1,000	1000	91	09-Sep-19	09-Sep-18			NO			NPA	50%	500
OLDB	RELIANCE CAPITAL LIMITED	Bonds	8.90%	NO	1,000	NA	NA	NA	NA			NO			Standard Assets	25%	250

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 I

Statement as on: 30th Jun, 2020

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	24,274	25,289	439	1.81%	1.81%	24,274	25,289	439	1.81%	1.81%	15,430	15,732	295	1.91%	1.91%
2	STATE GOVERNMENT BONDS	SGGB	11,545	12,122	211	1.83%	1.83%	11,545	12,122	211	1.83%	1.83%	7,130	7,111	140	1.96%	1.96%
3	Treasury Bills	CTRB	318	318	4	1.31%	1.31%	318	318	4	1.31%	1.31%	3,495	3,495	57	1.63%	1.63%
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	8,564	8,788	180	2.11%	2.11%	8,564	8,788	180	2.11%	2.11%	8,015	8,038	174	2.17%	2.17%
5	BONDS / DEBENTURES ISSUED BY AUTHORITY	HTDA	-	-	-	-	-	-	-	-	-	-	1,107	1,122	23	2.06%	2.06%
6	Bonds / Debentures issued by HUDCO	HTHD	3,946	4,094	71	1.80%	1.80%	3,946	4,094	71	1.80%	1.80%	878	895	18	2.09%	2.09%
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	24,066	24,933	458	1.90%	1.90%	24,066	24,933	458	1.90%	1.90%	10,893	10,870	224	2.05%	2.05%
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	308	308	6	1.96%	1.96%	
9	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,531	2,561	55	2.18%	2.18%	2,531	2,561	55	2.18%	2.18%	2,539	2,506	55	2.17%	2.17%
10	CORPORATE SECURITIES - DEBENTURES	ECOS	14,867	14,955	300	2.02%	2.02%	14,867	14,955	300	2.02%	2.02%	13,158	13,102	284	2.16%	2.16%
11	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	10,745	10,745	187	1.74%	1.74%	10,745	10,745	187	1.74%	1.74%	7,938	7,938	162	2.04%	2.04%
12	Deposits - CDs with Scheduled Banks	EDCD	2,980	2,985	47	1.57%	1.57%	2,980	2,985	47	1.57%	1.57%	220	220	5	2.21%	2.21%
13	COMMERCIAL PAPERS	ECCP	-	-	-	-	-	-	-	-	-	1,054	1,054	25	2.40%	2.40%	
14	Application Money	ECAM	-	-	-	-	-	-	-	-	-	198	198	3	1.32%	1.32%	
15	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,494	4,485	51	1.13%	1.13%	4,494	4,485	51	1.13%	1.13%	4,443	4,440	78	1.76%	1.76%
16	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	2,498	2,441	57	2.28%	2.28%	
17	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	2,999	2,934	(0.02)	-0.001%	-0.001%	2,999	2,934	(0.02)	-0.001%	-0.001%	2,999	2,934	(0.08)	-0.003%	-0.003%
18	Debentures	OLDB	1,003	855	22	2.19%	2.19%	1,003	855	22	2.19%	2.19%	1,005	879	22	2.19%	2.19%
	TOTAL		112,331	115,064	2,026	1.80%	1.80%	112,331	115,064	2,026	1.80%	1.80%	83,307	83,283	1,627	1.95%	1.95%

* Market value represents MTM done on the last day of the month

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 JUN, 2020
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

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

(Rs. in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
1	NIL								
B. As on Date ²									
1	9.05% DHFCL DB 09-09-2019	HTDN	500	23-Mar-18	CARE	AAA	AA+	03-Feb-19	
2	9.05% DHFCL DB 09-09-2019	HTDN	1,000	02-May-18	CARE	AAA	AA+	03-Feb-19	
3	9.05% DHFCL DB 09-09-2019	HORD	500	23-Mar-18	CARE	AA+	AA-	06-Mar-19	
4	9.05% DHFCL DB 09-09-2019	HORD	1,000	02-May-18	CARE	AA+	AA-	06-Mar-19	
5	9.05% DHFCL DB 09-09-2019	HORD	500	23-Mar-18	CARE	AA-	A	31-Mar-19	
6	9.05% DHFCL DB 09-09-2019	HORD	1,000	02-May-18	CARE	AA-	A	31-Mar-19	
7	9.05% DHFCL DB 09-09-2019	HORD	500	23-Mar-18	CARE	A	BBB-	14-May-19	
8	9.05% DHFCL DB 09-09-2019	HORD	1,000	02-May-18	CARE	A	BBB-	14-May-19	
9	9.05% DHFCL DB 09-09-2019	HORD	500	23-Mar-18	CARE	BBB-	D	05-Jun-19	
10	9.05% DHFCL DB 09-09-2019	HORD	1,000	02-May-18	CARE	BBB-	D	05-Jun-19	
1	9.10% DHFCL DB 09-09-2019	HTDN	1,000	12-Jul-18	CARE	AAA	AA+	03-Feb-19	
2	9.10% DHFCL DB 09-09-2019	HORD	1,000	12-Jul-18	CARE	AA+	AA-	06-Mar-19	
3	9.10% DHFCL DB 09-09-2019	HORD	1,000	12-Jul-18	CARE	AA-	A	31-Mar-19	
4	9.10% DHFCL DB 09-09-2019	HORD	1,000	12-Jul-18	CARE	A	BBB-	14-May-19	
5	9.10% DHFCL DB 09-09-2019	HORD	1,000	12-Jul-18	CARE	BBB-	D	05-Jun-19	
1	8.90% RCAP DB 09-09-2021	ECOS	1,000	27-Dec-16	CARE	AAA	AA+	18-Jan-18	
2	8.90% RCAP DB 09-09-2021	ECOS	1,000	27-Dec-16	CARE	AA+	AA	08-Oct-18	
3	8.90% RCAP DB 09-09-2021	OLDB	1,000	27-Dec-16	CARE	AA	A+	06-Mar-19	
4	8.90% RCAP DB 09-09-2021	OLDB	1,000	27-Dec-16	CARE	A+	A	18-Apr-19	
5	8.90% RCAP DB 09-09-2021	OLDB	1,000	27-Dec-16	CARE	A	BBB	18-May-19	
6	8.90% RCAP DB 09-09-2021	OLDB	1,000	27-Dec-16	CARE	BBB	BB	24-Aug-19	
7	8.90% RCAP DB 09-09-2021	OLDB	1,000	27-Dec-16	CARE	BB	D	20-Sep-19	
1	8.65% IFIN DB 06-12-2021	ICTD	1,000	29-Dec-16	ICRA	AAA	AA+	16-Aug-18	
2	8.65% IFIN DB 06-12-2021	IODS	1,000	29-Dec-16	ICRA	AA+	BB	09-Sep-18	
3	8.65% IFIN DB 06-12-2021	IODS	1,000	29-Dec-16	ICRA	BB	D	17-Sep-18	
1	8.90% IFIN DB 28-03-2021	ICTD	1,000	30-Mar-16	ICRA	AAA	AA+	16-Aug-18	
2	8.90% IFIN DB 28-03-2021	IODS	1,000	30-Mar-16	ICRA	AA+	BB	09-Sep-18	
3	8.90% IFIN DB 28-03-2021	IODS	1,000	30-Mar-16	ICRA	BB	D	17-Sep-18	
1	8.90% IFIN DB 20-03-2021	ICTD	1,000	21-Mar-16	ICRA	AAA	AA+	16-Aug-18	
2	8.90% IFIN DB 20-03-2021	IODS	1,000	21-Mar-16	ICRA	AA+	BB	09-Sep-18	
3	8.90% IFIN DB 20-03-2021	IODS	1,000	21-Mar-16	ICRA	BB	D	17-Sep-18	
1	7.95% PNB HOUSING DB 18-10-2019	HTDN	500	13-Aug-18	FITCH	AAA	AA+	10-Jan-19	
1	8.47% PNB HOUSING DB 01-07-2021	HTDN	1,000	08-Mar-17	FITCH	AAA	AA+	10-Jan-19	
2	8.47% PNB HOUSING DB 01-07-2021	HTDN	1,000	08-Mar-17	FITCH	AAA	AA	06-Mar-20	

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-Jun-20
 (Rs in Lakhs)

Sl.No.	Line of Business	FOR THE QUARTER ENDED 30th JUN 2020		UP TO THE QUARTER ENDED 30th JUN 2020		FOR THE QUARTER ENDED 30th JUN 2019		UP TO THE QUARTER ENDED 30th JUN 2019	
		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*	621	71,462	621	71,462	1,162	8,213	1,162	8,213
10	Health	29,981	606,040	29,981	606,040	23,884	91,041	23,884	91,041
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



FORM NL-39 RURAL & SOCIAL OBLIGATIONS

Date: 30-Jun-20
 (Rs in Lakhs)

Rural & Social Obligations (Apr 2020 - Jun 2020)

S No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	11,899	70	206,988
		Social	-	-	-
10	Health	Rural	64,603	2,294	656,503
		Social	-	-	-
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-Jun-20
 (Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 30th JUN 2020		UP TO THE QUARTER ENDED 30th JUN 2020		FOR THE QUARTER ENDED 30th JUN 2019		UP TO THE QUARTER ENDED 30th JUN 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	288,365	11,784	288,365	11,784	47,396	9,722	47,396	9,722
2	Corporate Agents-Banks	131,891	6,305	131,891	6,305	13,050	4,217	13,050	4,217
3	Corporate Agents -Others	1,515	116	1,515	116	391	2,901	391	2,901
4	Brokers	121,879	6,204	121,879	6,204	15,919	3,099	15,919	3,099
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	133,852	6,192	133,852	6,192	22,498	5,107	22,498	5,107
	Total (A)	677,502	30,602	677,502	30,602	99,254	25,046	99,254	25,046
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	677,502	30,602	677,502	30,602	99,254	25,046	99,254	25,046

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 GREIVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30th JUNE, 2020 DURING THE FINANCIAL YEAR 2020-2021

Date: 30-Jun-20

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	-	14	5	3	6	-	14
b)	Claim	-	98	13	51	34	-	98
c)	Policy related	-	76	43	25	8	-	76
d)	Premium	-	30	2	26	2	-	30
e)	Refund	-	13	8	5	-	-	13
f)	Coverage	-	2	2	-	-	-	2
g)	Cover note related	-	1	-	1	-	-	1
h)	Product	-	8	3	2	3	-	8
i)	Policy Servicing	-	2	1	1	-	-	2
j)	Proposal Processing	-	1	-	1	-	-	1
k)	Others	-	50	27	17	6	-	50
	Total number of complaints	-	295	104	132	59	-	295
2	Total No. of policies during period ended 30th June 2019	99,254						
3	Total No. of claims during period ended 30th June 2019	33,719						
4	Total No. of policies during period ended 30th June 2020	702,591						
5	Total No. of claims during period ended 30th June 2020	18,814						
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	1.08						
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	52.09						
8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total				
a)	Upto 7 days	295	-	295				
b)	7 - 15 days	-	-	-				
c)	15 - 30 days	-	-	-				
d)	30 - 90 days	-	-	-				
e)	90 days and beyond	-	-	-				
	Total No. of complaint	295	-	295				