

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2021

(Rs.'000)

| SN | Particulars   | Schedule                                   | FOR THE QUARTER ENDED 30th JUNE 2021 | UP TO THE QUARTER ENDED 30th JUNE 2021 | FOR THE QUARTER ENDED 30th JUNE 2020 | UP TO THE QUARTER ENDED 30th JUNE 2020 |
|----|---|--|--------------------------------------|--|--------------------------------------|--|
| 1  | Premiums earned (Net)   | NL-4-<br>Premium<br>Schedule               | 34,14,833                            | 34,14,833                              | 21,49,187                            | 21,49,187                              |
| 2  | Profit/ (Loss) on sale/redemption of Investments                      |  | 151                                  | 151                                    | 6,343                                | 6,343                                  |
| 3  | Others -  |  | -                                    | -                                      | -                                    | -                                      |
|    | Contribution from Shareholders Funds towards Excess EOM               |  | 3,49,061                             | 3,49,061                               | 3,02,607                             | 3,02,607                               |
|    | Accretion/Amortisation of (Premium)/Discount                          |  | (11,798)                             | (11,798)                               | 1,478                                | 1,478                                  |
| 4  | Interest, Dividend & Rent – Gross                                     |  | 1,86,173                             | 1,86,173                               | 1,25,828                             | 1,25,828                               |
|    | <b>TOTAL (A)</b>  |  | <b>39,38,420</b>                     | <b>39,38,420</b>                       | <b>25,85,443</b>                     | <b>25,85,443</b>                       |
| 1  | Claims Incurred (Net)   | NL-5-Claims<br>Schedule                    | 29,71,288                            | 29,71,288                              | 10,99,846                            | 10,99,846                              |
| 2  | Commission (Net)  | NL-6-<br>Commission<br>Schedule            | 1,55,805                             | 1,55,805                               | 61,742                               | 61,742                                 |
| 3  | Operating Expenses related to Insurance Business                      | NL-7-<br>Operating<br>Expenses<br>Schedule | 17,72,573                            | 17,72,573                              | 10,84,186                            | 10,84,186                              |
| 4  | Premium Deficiency  |  | -                                    | -                                      | -                                    | -                                      |
|    | <b>TOTAL (B)</b>  |  | <b>48,99,666</b>                     | <b>48,99,666</b>                       | <b>22,45,774</b>                     | <b>22,45,774</b>                       |
|    | <b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b> |  | <b>(9,61,246)</b>                    | <b>(9,61,246)</b>                      | <b>3,39,669</b>                      | <b>3,39,669</b>                        |
|    | <b>APPROPRIATIONS</b>   |  |                                      |  |                                      |  |
|    | <b>Transfer to Shareholders' Account</b>                              |  | <b>(9,61,246)</b>                    | <b>(9,61,246)</b>                      | <b>3,39,669</b>                      | <b>3,39,669</b>                        |
|    | Transfer to Catastrophe Reserve                                       |  | -                                    | -                                      | -                                    | -                                      |
|    | Transfer to Other Reserves  |  | -                                    | -                                      | -                                    | -                                      |
|    | <b>TOTAL (C)</b>  |  | <b>(9,61,246)</b>                    | <b>(9,61,246)</b>                      | <b>3,39,669</b>                      | <b>3,39,669</b>                        |

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 June 30, 2021 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

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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, 2021

(Rs.'000)

| SN | Particulars  | Schedule | FOR THE QUARTER ENDED 30th JUNE 2021 | UP TO THE QUARTER ENDED 30th JUNE 2021 | FOR THE QUARTER ENDED 30th JUNE 2020 | UP TO THE QUARTER ENDED 30th JUNE 2020 |
|----|--|----------|--------------------------------------|--|--------------------------------------|--|
| 1  | OPERATING PROFIT/(LOSS)  |          |                                      |  |                                      |  |
|    | (a) Fire Insurance   |          | -                                    | -                                      | -                                    | -                                      |
|    | (b) Marine Insurance   |          | -                                    | -                                      | -                                    | -                                      |
|    | (c) Miscellaneous Insurance  |          | (9,61,246)                           | (9,61,246)                             | 3,39,669                             | 3,39,669                               |
| 2  | INCOME FROM INVESTMENTS  |          |                                      |  |                                      |  |
|    | (a) Interest, Dividend & Rent – Gross  |          | 83,255                               | 83,255                                 | 68,049                               | 68,049                                 |
|    | (b) Profit/Loss on sale/redemption of investments  |          | 8,294                                | 8,294                                  | 2,461                                | 2,461                                  |
|    | (c) Accretion/Amortisation of (Premium)/Discount   |          | (1,801)                              | (1,801)                                | (1,588)                              | (1,588)                                |
| 3  | OTHER INCOME   |          |                                      |  |                                      |  |
|    | (a) Gain/(Loss) on Foreign Exchange Fluctuation  |          | (1,208)                              | (1,208)                                | (368)                                | (368)                                  |
|    | (b) Interest Income  |          | 458                                  | 458                                    | 170                                  | 170                                    |
|    | (c) Provision written back   |          | -                                    | -                                      | 1,768                                | 1,768                                  |
|    | <b>TOTAL (A)</b>   |          | <b>(8,72,248)</b>                    | <b>(8,72,248)</b>                      | <b>4,10,161</b>                      | <b>4,10,161</b>                        |
| 4  | PROVISIONS (Other than taxation)   |          |                                      |  |                                      |  |
|    | (a) For diminution in the value of investments   |          | -                                    | -                                      | -                                    | -                                      |
|    | (b) For doubtful debts   |          | 6,632                                | 6,632                                  | 699                                  | 699                                    |
|    | (c) Penalty  |          | -                                    | -                                      | -                                    | -                                      |
|    | (d) Others   |          | -                                    | -                                      | -                                    | -                                      |
| 5  | OTHER EXPENSES   |          |                                      |  |                                      |  |
|    | (a) Expenses other than those related to Insurance Business                                |          | 5,921                                | 5,921                                  | 4,982                                | 4,982                                  |
|    | (b) Bad debts written off  |          | -                                    | -                                      | -                                    | -                                      |
|    | (c) Being Expenses of Management over the allowable limit transferred from Revenue Account |          | 3,49,061                             | 3,49,061                               | 3,02,607                             | 3,02,607                               |
|    | <b>TOTAL (B)</b>   |          | <b>3,61,615</b>                      | <b>3,61,615</b>                        | <b>3,08,288</b>                      | <b>3,08,288</b>                        |
|    | <b>Profit/(Loss) before tax</b>  |          | <b>(12,33,863)</b>                   | <b>(12,33,863)</b>                     | <b>1,01,873</b>                      | <b>1,01,873</b>                        |
|    | Provision for Taxation   |          | -                                    | -                                      | -                                    | -                                      |
|    | <b>Profit/(Loss) after tax</b>   |          | <b>(12,33,863)</b>                   | <b>(12,33,863)</b>                     | <b>1,01,873</b>                      | <b>1,01,873</b>                        |
|    | <b>APPROPRIATIONS</b>  |          |                                      |  |                                      |  |
|    | (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                                   |          | (82,98,344)                          | (82,98,344)                            | (78,00,955)                          | (78,00,955)                            |
|    | Balance carried forward to Balance Sheet   |          | <b>(95,32,207)</b>                   | <b>(95,32,207)</b>                     | <b>(76,99,082)</b>                   | <b>(76,99,082)</b>                     |

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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 JUNE 30, 2021

(Rs. '000)

| Particulars  | Schedule                                 | As at<br>30th JUNE 2021 | As at<br>30th JUNE 2020 |
|--|--|-------------------------|-------------------------|
| <b>SOURCES OF FUNDS</b>  |  |                         |                         |
| SHARE CAPITAL  | NL-8-Share Capital Schedule              | 1,38,41,167             | 1,12,60,000             |
| SHARE APPLICATION MONEY<br>PENDING ALLOTMENT                             |  | -                       | -                       |
| RESERVES AND SURPLUS   | NL-10-Reserves and Surplus Schedule      | 9,62,595                | -                       |
| FAIR VALUE CHANGE ACCOUNT -<br>SHAREHOLDERS                              |  | 1,798                   | 297                     |
| FAIR VALUE CHANGE ACCOUNT -<br>POLICYHOLDERS                             |  | 307                     | 102                     |
| BORROWINGS   | NL-11-Borrowings Schedule                | -                       | -                       |
| <b>TOTAL</b>   |  | <b>1,48,05,867</b>      | <b>1,12,60,399</b>      |
| <b>APPLICATION OF FUNDS</b>  |  |                         |                         |
| INVESTMENTS - SHAREHOLDERS   | NL-12-Investment Schedule                | 56,59,054               | 37,55,653               |
| INVESTMENTS - POLICYHOLDERS  | NL-12A-Investment Schedule               | 1,13,64,799             | 74,25,875               |
| LOANS  | NL-13-Loans Schedule                     | -                       | -                       |
| FIXED ASSETS   | NL-14-Fixed Assets Schedule              | 4,67,241                | 3,84,089                |
| CURRENT ASSETS   |  |                         |                         |
| Cash and Bank Balances   | NL-15-Cash and Bank balances Schedule    | 5,41,297                | 1,54,876                |
| Advances and Other Assets  | NL-16-Advances and Other Assets Schedule | 22,36,718               | 10,77,028               |
| <b>Sub-Total (A)</b>   |  | <b>27,78,015</b>        | <b>12,31,904</b>        |
| CURRENT LIABILITIES  | NL-17-Current Liabilities Schedule       | 70,94,918               | 40,64,103               |
| PROVISIONS   | NL-18-Provisions Schedule                | 79,00,531               | 51,72,101               |
| <b>Sub-Total (B)</b>   |  | <b>1,49,95,449</b>      | <b>92,36,204</b>        |
| <b>NET CURRENT ASSETS (C) = (A - B)</b>                                  |  | <b>(1,22,17,434)</b>    | <b>(80,04,300)</b>      |
| MISCELLANEOUS EXPENDITURE (to<br>the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | -                       | -                       |
| DEBIT BALANCE IN PROFIT AND<br>LOSS ACCOUNT                              |  | 95,32,207               | 76,99,082               |
| <b>TOTAL</b>   |  | <b>1,48,05,867</b>      | <b>1,12,60,399</b>      |

**CONTINGENT LIABILITIES**

(Rs. '000)

| SN | Particulars  | As at 30th JUNE 2021 | As at 30th JUNE 2020 |
|----|--|----------------------|----------------------|
| 1  | Partly paid-up investments   | -                    | -                    |
| 2  | Claims, other than those under Policies, not<br>acknowledged as Debts by the Insurer | -                    | -                    |
| 3  | Underwriting commitments outstanding   | -                    | -                    |
| 4  | Guarantees given by or on behalf of the Insurer                                      | -                    | -                    |
| 5  | Statutory Demands in Dispute, not provided for                                       | 1,15,826             | 1,23,378             |
| 6  | Reinsurance Obligations to the Extent Not provided for<br>in Accounts                | -                    | -                    |
| 7  | Others-<br>Claims, under policies, not acknowledged as debts*                        | 2,35,974             | 2,39,847             |
|    | <b>TOTAL</b>   | <b>3,51,800</b>      | <b>3,63,225</b>      |

\* Includes compensation raised by policyholders against rejected claims

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

FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

| Particulars  |                | FOR THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | FOR THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  |
|--|----------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|
|  |                | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            |
| Premium from direct business written*                | A              | 56,31,951                               | 2,15,839             | -        | 58,47,790        | 56,31,951                                 | 2,15,839             | -        | 58,47,790        | 29,98,146                               | 62,064               | -        | 30,60,210        | 29,98,146                                 | 62,064               | -        | 30,60,210        |
| Service Tax/GST                                      |                | -                                       | -                    | -        | -                | -   | -                    | -        | -                | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
| Adjustment for change in reserve for unexpired risks | B              | 13,16,116                               | 76,887.31            | -        | 13,93,004        | 13,16,116                                 | 76,887.31            | -        | 13,93,004        | 3,05,752                                | (27,045)             | -        | 2,78,707         | 3,05,752                                  | (27,045)             | -        | 2,78,707         |
| <b>Gross Earned Premium</b>                          | <b>C=A-B</b>   | <b>43,15,835</b>                        | <b>1,38,952</b>      | <b>-</b> | <b>44,54,786</b> | <b>43,15,835</b>                          | <b>1,38,952</b>      | <b>-</b> | <b>44,54,786</b> | <b>26,92,394</b>                        | <b>89,109</b>        | <b>-</b> | <b>27,81,503</b> | <b>26,92,394</b>                          | <b>89,109</b>        | <b>-</b> | <b>27,81,503</b> |
| Add: Premium on reinsurance accepted                 |                | -                                       | -                    | -        | -                | -   | -                    | -        | -                | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
| Less : Premium on reinsurance ceded                  | D              | 13,67,900                               | 22,851               | -        | 13,90,751        | 13,67,900                                 | 22,851               | -        | 13,90,751        | 7,02,603                                | 11,085               | -        | 7,13,688         | 7,02,603                                  | 11,085               | -        | 7,13,688         |
| <b>Net Premium</b>                                   | <b>E=A-D</b>   | <b>42,64,051</b>                        | <b>1,92,988</b>      | <b>-</b> | <b>44,57,039</b> | <b>42,64,051</b>                          | <b>1,92,988</b>      | <b>-</b> | <b>44,57,039</b> | <b>22,95,543</b>                        | <b>50,979</b>        | <b>-</b> | <b>23,46,522</b> | <b>22,95,543</b>                          | <b>50,979</b>        | <b>-</b> | <b>23,46,522</b> |
| Adjustment for change in reserve for unexpired risks | F              | (3,32,649)                              | (18,149)             | -        | (3,50,798)       | (3,32,649)                                | (18,149)             | -        | (3,50,798)       | (73,314)                                | (8,057)              | -        | (81,372)         | (73,314)                                  | (8,057)              | -        | (81,372)         |
| <b>Premium Earned (Net)</b>                          | <b>G=E-F-B</b> | <b>32,80,583</b>                        | <b>1,34,250</b>      | <b>-</b> | <b>34,14,833</b> | <b>32,80,583</b>                          | <b>1,34,250</b>      | <b>-</b> | <b>34,14,833</b> | <b>20,63,106</b>                        | <b>86,081</b>        | <b>-</b> | <b>21,49,187</b> | <b>20,63,106</b>                          | <b>86,081</b>        | <b>-</b> | <b>21,49,187</b> |

\* Net of GST

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

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

| Particulars   | FOR THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | FOR THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  |
|---|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|
|   | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            |
| <b>Claims paid*</b>                                     |   |                      |          |                  |   |                      |          |                  |   |                      |          |                  |   |                      |          |                  |
| Direct claims   | 29,92,761                               | 31,543               | -        | 30,24,304        | 29,92,761                                 | 31,543               | -        | 30,24,304        | 5,12,377                                | 5,624                | -        | 5,18,001         | 5,12,377                                  | 5,624                | -        | 5,18,001         |
| Add Claims Outstanding at the end of the year           | 36,19,807                               | 1,01,575             | -        | 37,21,382        | 36,19,807                                 | 1,01,575             | -        | 37,21,382        | 19,84,756                               | 1,03,464             | -        | 20,88,220        | 19,84,756                                 | 1,03,464             | -        | 20,88,220        |
| Less Claims Outstanding at the beginning of the year    | 27,33,618                               | 1,55,004             | -        | 28,88,622        | 27,33,618                                 | 1,55,004             | -        | 28,88,622        | 11,65,551                               | 86,814               | -        | 12,52,365        | 11,65,551                                 | 86,814               | -        | 12,52,365        |
| <b>Gross Incurred Claims</b>                            | <b>38,78,950</b>                        | <b>(21,886)</b>      | <b>-</b> | <b>38,57,064</b> | <b>38,78,950</b>                          | <b>(21,886)</b>      | <b>-</b> | <b>38,57,064</b> | <b>13,31,582</b>                        | <b>22,274</b>        | <b>-</b> | <b>13,53,856</b> | <b>13,31,582</b>                          | <b>22,274</b>        | <b>-</b> | <b>13,53,856</b> |
| Add :Re-insurance accepted to direct claims             | -                                       | -                    | -        | -                | -   | -                    | -        | -                | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
| Less :Re-insurance Ceded to claims paid and outstanding | 8,84,705                                | 1,071                | -        | 8,85,776         | 8,84,705                                  | 1,071                | -        | 8,85,776         | 2,52,903                                | 1,107                | -        | 2,54,010         | 2,52,903                                  | 1,107                | -        | 2,54,010         |
| <b>Total Claims Incurred **</b>                         | <b>29,94,245</b>                        | <b>(22,957)</b>      | <b>-</b> | <b>29,71,288</b> | <b>29,94,245</b>                          | <b>(22,957)</b>      | <b>-</b> | <b>29,71,288</b> | <b>10,78,679</b>                        | <b>21,167</b>        | <b>-</b> | <b>10,99,846</b> | <b>10,78,679</b>                          | <b>21,167</b>        | <b>-</b> | <b>10,99,846</b> |

\*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. 1,75,434 thousand (previous period ended 30th June 2020 Rs. 91,806 thousand) allocated to claim handling charges. This amount primarily includes employee and other related costs.

\*\* Includes an amount of Rs. 6,933 thousand during the period ended 30th June 2021 (previous period ended 30th June 2020 Rs. 3,547 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<br>30th JUNE 2021 |                      |          |                 | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                 | FOR THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                 | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                 |
|---|---|----------------------|----------|-----------------|---|----------------------|----------|-----------------|---|----------------------|----------|-----------------|---|----------------------|----------|-----------------|
|   | Health                                  | Personal<br>Accident | Others   | Total           | Health                                    | Personal<br>Accident | Others   | Total           | Health                                  | Personal<br>Accident | Others   | Total           | Health                                    | Personal<br>Accident | Others   | Total           |
| <b>Commission paid</b>  |   |                      |          |                 |   |                      |          |                 |   |                      |          |                 |   |                      |          |                 |
| Direct  | 6,75,917                                | 30,507               | -        | 7,06,424        | 6,75,917                                  | 30,507               | -        | 7,06,424        | 3,47,465                                | 8,006                | -        | 3,55,471        | 3,47,465                                  | 8,006                | -        | 3,55,471        |
| Add: Re-insurance accepted  | -                                       | -                    | -        | -               | -   | -                    | -        | -               | -                                       | -                    | -        | -               | -   | -                    | -        | -               |
| Less: Commission on Re-insurance Ceded                                | 5,47,200                                | 3,419                | -        | 5,50,619        | 5,47,200                                  | 3,419                | -        | 5,50,619        | 2,83,609                                | 10,120               | -        | 2,93,729        | 2,83,609                                  | 10,120               | -        | 2,93,729        |
| <b>Net Commission</b>   | <b>1,28,717</b>                         | <b>27,088</b>        | <b>-</b> | <b>1,55,805</b> | <b>1,28,717</b>                           | <b>27,088</b>        | <b>-</b> | <b>1,55,805</b> | <b>63,856</b>                           | <b>-2,114</b>        | <b>-</b> | <b>61,742</b>   | <b>63,856</b>                             | <b>-2,114</b>        | <b>-</b> | <b>61,742</b>   |
| <b>Break-up of the expenses (Gross) incurred to procure business:</b> |   |                      |          |                 |   |                      |          |                 |   |                      |          |                 |   |                      |          |                 |
| Agents  | 3,01,795                                | 3,501                | -        | 3,05,296        | 3,01,795                                  | 3,501                | -        | 3,05,296        | 1,76,219                                | 1,964                | -        | 1,78,183        | 1,76,219                                  | 1,964                | -        | 1,78,183        |
| Brokers   | 1,57,526                                | 314                  | -        | 1,57,840        | 1,57,526                                  | 314                  | -        | 1,57,840        | 83,283                                  | 445                  | -        | 83,728          | 83,283                                    | 445                  | -        | 83,728          |
| Corporate Agency  | 2,16,596                                | 26,692               | -        | 2,43,288        | 2,16,596                                  | 26,692               | -        | 2,43,288        | 87,963                                  | 5,597                | -        | 93,560          | 87,963                                    | 5,597                | -        | 93,560          |
| Referral  | -                                       | -                    | -        | -               | -   | -                    | -        | -               | -                                       | -                    | -        | -               | -   | -                    | -        | -               |
| Others  | -                                       | -                    | -        | -               | -   | -                    | -        | -               | -                                       | -                    | -        | -               | -   | -                    | -        | -               |
| <b>TOTAL (B)</b>  | <b>6,75,917</b>                         | <b>30,507</b>        | <b>-</b> | <b>7,06,424</b> | <b>6,75,917</b>                           | <b>30,507</b>        | <b>-</b> | <b>7,06,424</b> | <b>3,47,465</b>                         | <b>8,006</b>         | <b>-</b> | <b>3,55,471</b> | <b>3,47,465</b>                           | <b>8,006</b>         | <b>-</b> | <b>3,55,471</b> |

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

| SN | Particulars  | FOR THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |                      |          |                  | FOR THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |                      |          |                  |
|----|--|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|---|----------------------|----------|------------------|
|    |  | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            | Health                                  | Personal<br>Accident | Others   | Total            | Health                                    | Personal<br>Accident | Others   | Total            |
| 1  | Employees' remuneration & welfare benefits             | 9,84,392                                | 37,726               | -        | 10,22,118        | 9,84,392                                  | 37,726               | -        | 10,22,118        | 6,07,836                                | 12,583               | -        | 6,20,419         | 6,07,836                                  | 12,583               | -        | 6,20,419         |
| 2  | Travel, conveyance and vehicle running expenses        | 15,767                                  | 604                  | -        | 16,371           | 15,767                                    | 604                  | -        | 16,371           | 10,154                                  | 210                  | -        | 10,364           | 10,154                                    | 210                  | -        | 10,364           |
| 3  | Training expenses                                      | 2,889                                   | 111                  | -        | 3,000            | 2,889                                     | 111                  | -        | 3,000            | 13,317                                  | 276                  | -        | 13,593           | 13,317                                    | 276                  | -        | 13,593           |
| 4  | Rents, rates and taxes                                 | 32,122                                  | 1,231                | -        | 33,353           | 32,122                                    | 1,231                | -        | 33,353           | 31,607                                  | 654                  | -        | 32,261           | 31,607                                    | 654                  | -        | 32,261           |
| 5  | Repairs  | 27,758                                  | 1,064                | -        | 28,822           | 27,758                                    | 1,064                | -        | 28,822           | 37,207                                  | 770                  | -        | 37,977           | 37,207                                    | 770                  | -        | 37,977           |
| 6  | Printing & stationery                                  | 902                                     | 35                   | -        | 937              | 902                                       | 35                   | -        | 937              | 4,058                                   | 84                   | -        | 4,142            | 4,058                                     | 84                   | -        | 4,142            |
| 7  | Communication  | 34,636                                  | 1,327                | -        | 35,963           | 34,636                                    | 1,327                | -        | 35,963           | 31,601                                  | 654                  | -        | 32,255           | 31,601                                    | 654                  | -        | 32,255           |
| 8  | Legal & professional charges                           | 29,726                                  | 1,139                | -        | 30,865           | 29,726                                    | 1,139                | -        | 30,865           | 20,809                                  | 430                  | -        | 21,240           | 20,809                                    | 431                  | -        | 21,240           |
| 9  | Auditors' fees, expenses etc                           | -                                       | -                    | -        | -                | -   | -                    | -        | -                | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
|    | (a) as auditor   | 795                                     | 30                   | -        | 825              | 795                                       | 30                   | -        | 825              | 774                                     | 16                   | -        | 790              | 774                                       | 16                   | -        | 790              |
|    | (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                                | 48                                      | 2                    | -        | 50               | 48  | 2                    | -        | 50               | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
| 10 | Advertisement and publicity                            | 4,99,268                                | 19,134               | -        | 5,18,402         | 4,99,268                                  | 19,134               | -        | 5,18,402         | 2,28,076                                | 4,721                | -        | 2,32,797         | 2,28,076                                  | 4,721                | -        | 2,32,797         |
| 11 | Interest and bank charges                              | 18,690                                  | 716                  | -        | 19,406           | 18,690                                    | 716                  | -        | 19,406           | 15,795                                  | 327                  | -        | 16,122           | 15,795                                    | 327                  | -        | 16,122           |
| 12 | Others   | -                                       | -                    | -        | -                | -   | -                    | -        | -                | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
|    | (a) Business and Sales Promotion                       | 156                                     | 6                    | -        | 162              | 156                                       | 6                    | -        | 162              | 18                                      | -                    | -        | 18               | 18  | -                    | -        | 18               |
|    | (b) Membership and Subscription                        | 773                                     | 30                   | -        | 803              | 773                                       | 30                   | -        | 803              | 409                                     | 8                    | -        | 417              | 409                                       | 8                    | -        | 417              |
|    | (c) Insurance  | 2,092                                   | 80                   | -        | 2,172            | 2,092                                     | 80                   | -        | 2,172            | 1,316                                   | 27                   | -        | 1,343            | 1,316                                     | 27                   | -        | 1,343            |
|    | (d) Sitting Fee  | 1,830                                   | 70                   | -        | 1,900            | 1,830                                     | 70                   | -        | 1,900            | 2,351                                   | 49                   | -        | 2,400            | 2,351                                     | 49                   | -        | 2,400            |
|    | (e) Board Meeting Expenses                             | 137                                     | 5                    | -        | 142              | 137                                       | 5                    | -        | 142              | -                                       | -                    | -        | -                | -   | -                    | -        | -                |
|    | (f) Miscellaneous Expenses*                            | 30                                      | 1                    | -        | 31               | 30  | 1                    | -        | 31               | 24                                      | 1                    | -        | 25               | 24  | 1                    | -        | 25               |
| 13 | Depreciation   | 54,988                                  | 2,107                | -        | 57,095           | 54,988                                    | 2,107                | -        | 57,095           | 56,854                                  | 1,177                | -        | 58,031           | 56,854                                    | 1,177                | -        | 58,031           |
| 14 | Service Tax A/c & GST                                  | 150                                     | 6                    | -        | 156              | 150                                       | 6                    | -        | 156              | (8)                                     | -                    | -        | (8)              | -8  | -                    | -        | -8               |
|    | <b>TOTAL</b>   | <b>17,07,149</b>                        | <b>65,424</b>        | <b>-</b> | <b>17,72,573</b> | <b>17,07,149</b>                          | <b>65,424</b>        | <b>-</b> | <b>17,72,573</b> | <b>10,62,198</b>                        | <b>21,988</b>        | <b>-</b> | <b>10,84,186</b> | <b>10,62,198</b>                          | <b>21,988</b>        | <b>-</b> | <b>10,84,186</b> |

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

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
**(Formerly known as Max Bupa Health Insurance Company Limited )**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

**(Rs.'000)**

| <b>SN</b> | <b>Particulars</b>  | <b>As at<br/>30th JUNE 2021</b> | <b>As at<br/>30th JUNE 2020</b> |
|-----------|---|---------------------------------|---------------------------------|
| 1         | Authorised Capital :<br>1,50,00,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2020 1,50,00,00,000 Equity Shares of Rs 10 each) | 1,50,00,000                     | 1,50,00,000                     |
| 2         | Issued Capital :<br>138,41,16,700 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2020 112,60,00,000 Equity Shares of Rs 10 each)       | 1,38,41,167                     | 1,12,60,000                     |
| 3         | Subscribed Capital :<br>138,41,16,700 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2020 112,60,00,000 Equity Shares of Rs 10 each)   | 1,38,41,167                     | 1,12,60,000                     |
| 4         | Called-up Capital :<br>138,41,16,700 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2020 112,60,00,000 Equity Shares of Rs 10 each)    | 1,38,41,167                     | 1,12,60,000                     |
|           | 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   | -                               | -                               |
|           | <b>TOTAL</b>  | <b>1,38,41,167</b>              | <b>1,12,60,000</b>              |

Note: Out of the above, 76,05,21,879 (Previous period ended as at 30th June, 2020 62,58,71,101) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.



**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
(Formerly known as Max Bupa Health Insurance Company Limited )  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

**PATTERN OF SHAREHOLDING**  
[As certified by the Management]

| Shareholder                                | As at 30th JUNE 2021  |                | As at 30th JUNE 2020  |                |
|--|-----------------------|----------------|-----------------------|----------------|
|  | Number of Shares      | % of Holding   | Number of Shares      | % of Holding   |
| Promoters*                                 |                       |                |                       |                |
| - Indian-Fettle Tone LLP                   | 76,05,21,879          | 54.95%         | 62,58,71,101          | 55.58%         |
| - Foreign-Bupa Singapore Holdings Pte. Ltd | 61,97,35,614          | 44.77%         | 50,01,28,899          | 44.42%         |
| Others                                     | 38,59,200             | 0.28%          | -                     | -              |
| <b>TOTAL</b>                               | <b>1,38,41,16,693</b> | <b>100.00%</b> | <b>1,12,60,00,000</b> | <b>100.00%</b> |

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
 (Formerly known as Max Bupa Health Insurance Company Limited )  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

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

**RESERVES AND SURPLUS**

(Rs.'000)

| SN | Particulars                                    | As at<br>30th JUNE 2021 | As at<br>30th JUNE 2020 |
|----|--|-------------------------|-------------------------|
| 1  | Capital Reserve                                | -                       | -                       |
| 2  | Capital Redemption Reserve                     | -                       | -                       |
| 3  | Share Premium                                  | -                       | -                       |
|    | -Opening Balance                               | 5,67,529                | -                       |
|    | -Additions during the period                   | 3,94,723                | -                       |
| 4  | General Reserves                               | -                       | -                       |
|    | Less: Debit balance in Profit and Loss Account | -                       | -                       |
|    | Less: Amount utilized for Buy-back             | -                       | -                       |
| 5  | Catastrophe Reserve                            | -                       | -                       |
| 6  | Other Reserves                                 | -                       | -                       |
|    | -Employee Stock Option Reserve                 | -                       | -                       |
|    | -Opening Balance                               | 343                     | -                       |
|    | -Additions during the period                   | -                       | -                       |
| 7  | Balance of Profit in Profit & Loss Account     | -                       | -                       |
|    | <b>TOTAL</b>                                   | <b>9,62,595</b>         | <b>-</b>                |

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
**(Formerly known as Max Bupa Health Insurance Company Limited )**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-11-BORROWINGS SCHEDULE**

**BORROWINGS**

**(Rs.'000)**

| <b>SN</b> | <b>Particulars</b>     | <b>As at<br/>30th JUNE 2021</b> | <b>As at<br/>30th JUNE 2020</b> |
|-----------|------------------------|---------------------------------|---------------------------------|
| 1         | Debentures/ Bonds      | -                               | -                               |
| 2         | Banks                  | -                               | -                               |
| 3         | Financial Institutions | -                               | -                               |
| 4         | Others                 | -                               | -                               |
|           |                        |                                 |                                 |

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
**(Formerly known as Max Bupa Health Insurance Company Limited )**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-12-INVESTMENT SCHEDULE**

**INVESTMENTS- SHAREHOLDERS**

**(Rs.'000)**

| <b>SN</b> | <b>Particulars</b>   | <b>As at 30th JUNE 2021</b> | <b>As at 30th JUNE 2020</b> |
|-----------|--|-----------------------------|-----------------------------|
|           | <b>LONG TERM INVESTMENTS</b>   |                             |                             |
| 1         | Government securities and Government guaranteed bonds including Treasury Bills | 16,15,716                   | 5,62,946                    |
| 2         | Other Approved Securities  | 7,03,993                    | 8,11,221                    |
| 3         | Other Investments  |                             |                             |
|           | (a) Shares   | -                           | -                           |
|           | (aa) Equity  | -                           | -                           |
|           | (bb) Preference  | -                           | -                           |
|           | (b) Mutual Funds   | -                           | -                           |
|           | (c) Derivative Instruments   | -                           | -                           |
|           | (d) Debentures/ Bonds  | 6,45,594                    | 6,01,918                    |
|           | (e) Other Securities   | -                           | -                           |
|           | (f) Subsidiaries   | -                           | -                           |
|           | (g) Investment Properties-Real Estate  | -                           | -                           |
| 4         | Investments in Infrastructure and Social Sector                                | 16,96,144                   | 14,59,419                   |
| 5         | Other than Approved Investments  | -                           | -                           |
|           |  |                             |                             |
| 1         | Government securities and Government guaranteed bonds including Treasury Bills | 3,00,052                    | -                           |
| 2         | Other Approved Securities  | -                           | -                           |
| 3         | Other Investments  |                             |                             |
|           | (a) Shares   |                             |                             |
|           | (aa) Equity  | 23,100                      | -                           |
|           | (bb) Preference  | -                           | -                           |
|           | (b) Mutual Funds (refer note (b) below)  | 4,15,277                    | 2,35,315                    |
|           | (c) Derivative Instruments   | -                           | -                           |
|           | (d) Debentures/ Bonds  | -                           | -                           |
|           | (e) Other Securities- Fixed Deposits   | 2,59,200                    | 34,849                      |
|           | (f) Subsidiaries   | -                           | -                           |
|           | (g) Investment Properties-Real Estate  | -                           | -                           |
| 4         | Investments in Infrastructure and Social Sector                                | -                           | 49,985                      |
| 5         | Other than Approved Investments  | (22)                        | -                           |
|           | <b>TOTAL</b>   | <b>56,59,054</b>            | <b>37,55,653</b>            |

**Notes:**

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs. 56,59,054 thousand (Previous year ended as on 30th June. 2020 Rs. 37,55,653 thousand). Market value of such investments is Rs. 56,91,506 thousand (Previous period ended as on 30th June, 2020 Rs. 39,59,282 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 4,13,479 thousand (Previous period ended 30th June 2020 Rs. 2,35,017 thousand).

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
**(Formerly known as Max Bupa Health Insurance Company Limited )**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-12A-INVESTMENT SCHEDULE**

**INVESTMENTS- POLICYHOLDERS**

**(Rs.'000)**

| <b>SN</b>                    | <b>Particulars</b>   | <b>As at 30th JUNE 2021</b> | <b>As at 30th JUNE 2020</b> |
|------------------------------|--|-----------------------------|-----------------------------|
| <b>LONG TERM INVESTMENTS</b> |  |                             |                             |
| 1                            | Government securities and Government guaranteed bonds including Treasury Bills | 22,68,483                   | 15,58,064                   |
| 2                            | Other Approved Securities  | 5,59,312                    | 3,09,988                    |
| 3                            | Other Investments  |                             |                             |
|                              | (a) Shares   | -                           | -                           |
|                              | (aa) Equity  | -                           | -                           |
|                              | (bb) Preference  | -                           | -                           |
|                              | (b) Mutual Funds   | -                           | -                           |
|                              | (c) Derivative Instruments   | -                           | -                           |
|                              | (d) Debentures/ Bonds  | 34,15,222                   | 19,13,691                   |
|                              | (e) Other Securities   | 1,19,400                    | 1,00,000                    |
|                              | (f) Subsidiaries   | -                           | -                           |
|                              | (g) Investment Properties-Real Estate  | -                           | -                           |
| 4                            | Investments in Infrastructure and Social Sector                                | 23,91,787                   | 8,60,176                    |
| 5                            | Other than Approved Investments  | -                           | 75,125                      |
|                              |  |                             |                             |
|                              |  |                             |                             |
| 1                            | Government securities and Government guaranteed bonds including Treasury Bills | -                           | 4,03,729                    |
| 2                            | Other Approved Securities  | 1,50,426                    | 1,02,419                    |
| 3                            | Other Investments  |                             |                             |
|                              | (a) Shares   |                             |                             |
|                              | (aa) Equity  | -                           | -                           |
|                              | (bb) Preference  | -                           | -                           |
|                              | (b) Mutual Funds (refer note (b) below)  | 85,414                      | 79,477                      |
|                              | (c) Derivative Instruments   | -                           | -                           |
|                              | (d) Debentures/ Bonds  | 11,03,328                   | 6,96,372                    |
|                              | (e) Other Securities- Fixed Deposits   | 4,17,900                    | 10,27,051                   |
|                              | (f) Subsidiaries   | -                           | -                           |
|                              | (g) Investment Properties-Real Estate  | -                           | -                           |
| 4                            | Investments in Infrastructure and Social Sector                                | 8,53,527                    | 1,99,783                    |
| 5                            | Other than Approved Investments  | -                           | 1,00,000                    |
|                              | <b>TOTAL</b>   | <b>1,13,64,799</b>          | <b>74,25,875</b>            |

**Notes:**

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 1,13,64,799 thousand (Previous period ended as on 30th June 2020 Rs. 74,25,875 thousand). Market value of such investments is Rs. 1,15,86,241 thousand (Previous period ended as on 30th June 2020 Rs. 78,67,731 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 85,107 thousands (Previous period ended 30th June 2020 Rs. 79,376 thousand).

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-13-LOANS SCHEDULE

LOANS

(Rs.'000)

| SN | Particulars                              | As at 30th JUNE<br>2021        | As at 30th JUNE<br>2020 |
|----|--|--------------------------------|-------------------------|
| 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                                | -                              | -                       |
|    | <b>TOTAL</b>                             | -                              | -                       |
| 2  | BORROWER-WISE CLASSIFICATION             |                                |                         |
|    | (a) Central and State Governments        | -                              | -                       |
|    | (b) Banks and Financial Institutions     | -                              | -                       |
|    | (c) Subsidiaries                         | -                              | -                       |
|    | (d) Industrial Undertakings              | -                              | -                       |
|    | (e) Others                               | -                              | -                       |
|    | <b>TOTAL</b>                             | -                              | -                       |
|    | (a) Loans classified as standard         | -                              | -                       |
|    | (aa) In India                            | -                              | -                       |
|    | (bb) Outside India                       | -                              | -                       |
|    | (b) Non-performing loans less provisions | Previous Period<br>(June 2020) | -                       |
|    | (aa) In India                            | -                              | -                       |
|    | (bb) Outside India                       | -                              | -                       |
|    | <b>TOTAL</b>                             | -                              | -                       |
| 4  | MATURITY-WISE CLASSIFICATION             |                                |                         |
|    | (a) Short Term                           | -                              | -                       |
|    | (b) Long Term                            | -                              | -                       |
|    | <b>TOTAL</b>                             | -                              | -                       |

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-14

FIXED ASSETS

(Rs.'000)

| SN | Particulars  | Cost/ Gross Block       |               |               |                        | Depreciation           |                   |                          |                       | Net Block              |                        |
|----|--|-------------------------|---------------|---------------|------------------------|------------------------|-------------------|--------------------------|-----------------------|------------------------|------------------------|
|    |  | As at<br>March 31, 2021 | Additions     | Deductions    | As at<br>June 30, 2021 | Upto<br>March 31, 2021 | For the<br>period | On Sales/<br>Adjustments | Upto<br>June 30, 2021 | As at<br>June 30, 2021 | As at<br>June 30, 2020 |
| 1  | Goodwill   | -                       | -             | -             | -                      | -                      | -                 | -                        | -                     | -                      | -                      |
| 2  | Intangibles  | -                       | -             | -             | -                      | -                      | -                 | -                        | -                     | -                      | -                      |
|    | a) Softwares   | 10,23,443               | 39,810        | -             | 10,63,254              | 7,42,860               | 38,038            | -                        | 7,80,898              | 2,82,356               | 2,41,415               |
|    | b) Website   | 11,258                  | -             | -             | 11,258                 | 11,258                 | -                 | -                        | 11,258                | -                      | -                      |
| 3  | Land-Freehold  | -                       | -             | -             | -                      | -                      | -                 | -                        | -                     | -                      | -                      |
| 4  | Leasehold Property                                     | 1,33,658                | 5,950         | -             | 1,39,609               | 63,504                 | 3,061             | -                        | 66,565                | 73,044                 | 18,590                 |
| 5  | Buildings  | -                       | -             | -             | -                      | -                      | -                 | -                        | -                     | -                      | -                      |
| 6  | Furniture & Fittings                                   | 39,809                  | 3,382         | -             | 43,191                 | 27,183                 | 3,019             | -                        | 30,202                | 12,989                 | 6,984                  |
| 7  | Information Technology Equipment                       | 1,59,671                | 738           | -             | 1,60,409               | 1,42,552               | 2,221             | -                        | 1,44,774              | 15,635                 | 23,280                 |
| 8  | Information Technology Equipment -<br>End User Devices | 1,60,478                | 2,350         | 106           | 1,62,721               | 1,18,134               | 7,071             | 96                       | 1,25,109              | 37,612                 | 45,081                 |
| 9  | Vehicles   | -                       | -             | -             | -                      | -                      | -                 | -                        | -                     | -                      | -                      |
| 10 | Office Equipment                                       | 1,01,792                | 7,303         | -             | 1,09,095               | 65,737                 | 3,685             | -                        | 69,422                | 39,673                 | 22,518                 |
|    | <b>Total</b>   | <b>16,30,110</b>        | <b>59,534</b> | <b>106</b>    | <b>16,89,537</b>       | <b>11,71,228</b>       | <b>57,095</b>     | <b>96</b>                | <b>12,28,228</b>      | <b>4,61,309</b>        | <b>3,57,869</b>        |
| 12 | Capital work in progress                               | 16,320                  | 3,748         | 14,137        | 5,932                  | -                      | -                 | -                        | -                     | 5,932                  | 26,221                 |
|    | <b>Grand total</b>                                     | <b>16,46,430</b>        | <b>63,282</b> | <b>14,243</b> | <b>16,95,469</b>       | <b>11,71,228</b>       | <b>57,095</b>     | <b>96</b>                | <b>12,28,228</b>      | <b>4,67,241</b>        | <b>3,84,090</b>        |
|    | Previous Period (June 2020)                            | 14,97,770               | 59,228        | 29,139        | 15,27,860              | 10,85,933              | 58,030            | 192                      | 11,43,771             | 3,84,089               | -                      |

**Notes:**

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

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

**CASH AND BANK BALANCES**

**(Rs. '000)**

| <b>SN</b> | <b>Particulars</b>  | <b>As at 30th JUNE<br/>2021</b> | <b>As at 30th JUNE<br/>2020</b> |
|-----------|---|---------------------------------|---------------------------------|
| 1         | Cash (including cheques, drafts and stamps)                 | 4,452                           | 11,966                          |
| 2         | Bank Balances   |                                 |                                 |
|           | (a) Deposit Accounts  | -                               | -                               |
|           | (aa) Short-term (due within 12 months)                      | 4,51,673                        | 40,500                          |
|           | (bb) Others   | -                               | -                               |
|           | (b) Current Accounts  | 85,172                          | 1,02,410                        |
|           | (c) Others  |                                 |                                 |
| 3         | Money at Call and Short Notice                              |                                 |                                 |
|           | (a) With Banks  | -                               | -                               |
|           | (b) With other Institutions                                 | -                               | -                               |
|           | Others  | -                               | -                               |
|           | <b>Total</b>  | <b>5,41,297</b>                 | <b>1,54,876</b>                 |
|           | Balances with non-scheduled banks included in 2(b) above is | 212                             | 247                             |



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**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

**ADVANCES AND OTHER ASSETS**

**(Rs.'000)**

| <b>SN</b> | <b>Particulars</b>  | <b>As at 30th JUNE<br/>2021</b> | <b>As at 30th JUNE<br/>2020</b> |
|-----------|---|---------------------------------|---------------------------------|
|           | <b>ADVANCES</b>   |                                 |                                 |
| 1         | Reserve deposits with ceding companies  | -                               | -                               |
| 2         | Application money for investments   | -                               | -                               |
| 3         | Prepayments   | 69,574                          | 52,020                          |
| 4         | Advances to Directors/Officers  | -                               | -                               |
| 5         | Advance tax paid and taxes deducted at source (Net of provision for taxation)     | 13,517                          | -                               |
| 6         | Others  |                                 |                                 |
|           | (a) Advance to Suppliers  | 83,513                          | 41,051                          |
|           | Less provisions   | (1,977)                         | (7,635)                         |
|           | Sub-total   | <b>81,536</b>                   | <b>33,416</b>                   |
|           | <b>TOTAL (A)</b>  | <b>1,64,627</b>                 | <b>85,436</b>                   |
|           | <b>OTHER ASSETS</b>   |                                 |                                 |
| 1         | Income accrued on investments   | 4,91,767                        | 3,34,811                        |
| 2         | Outstanding Premiums*   | 92,489                          | 56,385                          |
|           | Less provisions   | (50,012)                        | (45,658)                        |
|           | Sub-total   | <b>42,477</b>                   | <b>10,727</b>                   |
| 3         | Agents' Balances  | 16,268                          | 3,087                           |
|           | Less provisions   | (16,268)                        | (3,087)                         |
|           | Sub-total   | -                               | -                               |
| 4         | Foreign Agencies Balances   | -                               | -                               |
| 5         | Due from other entities carrying on insurance business (including reinsurers)     | 11,81,652                       | 3,10,752                        |
| 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   | 70,277                          | 66,995                          |
|           | (b) GST unutilized credit   | 2,08,073                        | 1,22,901                        |
|           | (c) Deposits against unclaimed amount of policyholders                            | 26,298                          | 20,298                          |
|           | (d) Interest accrued on deposits against unclaimed amount                         | 1,547                           | 108                             |
|           | (e) Other Receivables   | 7,54,220                        | 5,51,712                        |
|           | Less provisions   | (7,04,220)                      | (4,26,712)                      |
|           | Sub-total   | <b>50,000</b>                   | <b>1,25,000</b>                 |
|           | <b>TOTAL (B)</b>  | <b>20,72,091</b>                | <b>9,91,592</b>                 |
|           | <b>TOTAL (A+B)</b>  | <b>22,36,718</b>                | <b>10,77,028</b>                |

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

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**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

**CURRENT LIABILITIES**

**(Rs. '000)**

| <b>SN</b> | <b>Particulars</b>                                | <b>As at 30th JUNE 2021</b> | <b>As at 30th JUNE 2020</b> |
|-----------|---|-----------------------------|-----------------------------|
| 1         | Agents' Balances                                  | 1,95,306                    | 83,603                      |
| 2         | Balances due to other insurance companies         | 13,86,140                   | 6,90,729                    |
| 3         | Deposits held on re-insurance ceded               | -                           | -                           |
| 4         | Premiums received in advance                      | 2,36,992                    | 95,350                      |
| 5         | Unallocated Premium                               | 1,31,589                    | 1,73,068                    |
| 6         | Sundry creditors                                  | 18,09,083                   | 10,63,487                   |
| 7         | Due to subsidiaries/ holding company              | -                           | -                           |
| 8         | Claims Outstanding*                               | 29,37,027                   | 17,13,044                   |
| 9         | Unclaimed amount of policyholders/insured         | 13,969                      | 15,110                      |
| 10        | Due to Officers/ Directors                        | -                           | -                           |
|           | Others  | -                           | -                           |
|           | (a)Tax deducted at Source                         | 1,25,386                    | 35,574                      |
|           | (b) GST liability                                 | 1,31,615                    | 78,514                      |
|           | (c) Advance from Corporate Clients                | 93,138                      | 92,779                      |
|           | (d) Interest on unclaimed amount of Policyholders | 4,914                       | 3,826                       |
|           | (e) Other statutory dues                          | 29,759                      | 19,019                      |
|           | <b>Total</b>                                      | <b>70,94,918</b>            | <b>40,64,103</b>            |

\* Includes IBNR and IBNER Reserves

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**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

| <b>SN</b> | <b>Particulars</b>  | <b>As at 30th JUNE 2021</b> | <b>As at 30th JUNE 2020</b> |
|-----------|---|-----------------------------|-----------------------------|
| 1         | Reserve for Unexpired Risk*                                       | 78,03,735                   | 49,82,282                   |
| 2         | For taxation (less advance tax paid and taxes deducted at source) | -                           | -                           |
| 3         | For proposed dividends  | -                           | -                           |
| 4         | For Dividend Distribution Tax                                     | -                           | -                           |
| 5         | Others  |                             |                             |
|           | (a) Provision for Employee Benefits                               | 96,796                      | 1,89,819                    |
|           | (b )Reserve for Premium Deficiency                                | -                           | -                           |
|           | <b>TOTAL</b>  | <b>79,00,531</b>            | <b>51,72,101</b>            |

\* Includes provision for freelook cancellation Rs. 5,850 thousand (Previous period ended 30th June 2020 Rs. 2,640 thousand).

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**FORM NL-19 MISC EXPENDITURE SCHEDULE**

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

**(Rs.'000)**

| <b>SN</b> | <b>Particulars</b>                              | <b>As at 30th JUNE 2021</b> | <b>As at 30th JUNE 2020</b> |
|-----------|---|-----------------------------|-----------------------------|
| 1         | Discount Allowed in issue of shares/ debentures | -                           | -                           |
| 2         | Others  | -                           | -                           |
|           | <b>Total</b>                                    | -                           | -                           |

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**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**

**Receipts and Payments Account on direct basis for the period ended 30th June, 2021**

**(Rs. '000)**

| Particulars  | UP TO THE<br>QUARTER<br>ENDED<br>30th JUNE 2021 | UP TO THE<br>QUARTER<br>ENDED<br>30th JUNE 2020 |
|--|---|---|
| <b>Cash Flows from the Operating Activities:</b>   | 1,44,750  | 3,20,192  |
| <b>Cash flows from investing activities:</b>   | (17,98,386)                                     | (1,71,541)                                      |
| <b>Cash flows from financing activities</b>  | 7,38,592  | -   |
| <b>Effect of foreign exchange rates on cash and cash equivalents, net</b>                          | -   | -   |
| <b>Net Increase/(decrease) in cash and cash equivalents</b>  | <b>(9,15,044)</b>                               | <b>1,48,651</b>                                 |
| Cash and cash equivalents at the beginning of the period   | 19,57,032                                       | 3,21,017  |
| Cash and cash equivalents at the end of the period   | 10,41,988                                       | 4,69,668  |
| <b>Net Increase/(decrease) in cash and cash equivalents</b>  | <b>(9,15,044)</b>                               | <b>1,48,651</b>                                 |
| <b>Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the period</b> |   |   |
| Cash and Bank Balances (Refer NL 15)   | 5,41,297  | 1,54,876  |
| Short term liquid investments (Refer NL 12: Investments Schedule)                                  | 4,15,277  | 2,35,315  |
| Short term liquid investments (Refer NL 12A: Investments Schedule)                                 | 85,414  | 79,477  |
| Fixed Deposits having original maturity less than 90 days  | -   | -   |
| <b>Cash and cash equivalents at the end of the period</b>  | <b>10,41,988</b>                                | <b>4,69,668</b>                                 |

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FORM NL-21 STATEMENT OF LIABILITIES

Date: 30-June-2021  
(Rs in Lakhs)

| Statement of Liabilities |                   |                              |                                |               |                |                              |                                |               |                |
|--------------------------|-------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| SN                       | Particular        | As at 30th JUNE 2021         |                                |               |                | As at 30th JUNE 2020         |                                |               |                |
|                          |                   | 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  | 78,037                       | 16,015                         | 13,355        | 1,07,407       | 49,823                       | 5,286                          | 11,845        | 66,954         |
| 5                        | Total Liabilities | 78,037                       | 16,015                         | 13,355        | 1,07,407       | 49,823                       | 5,286                          | 11,845        | 66,954         |

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FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Date: 30-June-2021

(Rs in Lakhs)

| STATES                | GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th JUNE, 2021 |                 |                |                 |                |                 |                |                 |                  |                 |                   |                 |                     |                 |                   |                 |                   |                  |                  |                  |
|-----------------------|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|------------------|-----------------|-------------------|-----------------|---------------------|-----------------|-------------------|-----------------|-------------------|------------------|------------------|------------------|
|                       | 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 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.            | 0.16              | 0.16            | 5.47              | 5.47             | 5.64             | 5.64             |
| 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.            | 37.98             | 37.98           | 1,387.23          | 1,387.23         | 1,425.21         | 1,425.21         |
| 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.            | 0.24              | 0.24            | 12.76             | 12.76            | 12.99            | 12.99            |
| 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.            | 10.10             | 10.10           | 356.04            | 356.04           | 366.14           | 366.14           |
| 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.            | 22.84             | 22.84           | 1,243.16          | 1,243.16         | 1,266.00         | 1,266.00         |
| 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.            | 3.53              | 3.53            | 361.20            | 361.20           | 364.74           | 364.74           |
| 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.            | 8.25              | 8.25            | 538.03            | 538.03           | 546.28           | 546.28           |
| Dadra & Nagar 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.            | 1.03              | 1.03            | 23.68             | 23.68            | 24.71            | 24.71            |
| 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.            | 1.45              | 1.45            | 9.54              | 9.54             | 10.99            | 10.99            |
| 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.            | 91.94             | 91.94           | 6,958.35          | 6,958.35         | 7,050.29         | 7,050.29         |
| 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.            | 5.32              | 5.32            | 245.85            | 245.85           | 251.17           | 251.17           |
| 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.            | 74.61             | 74.61           | 3,316.46          | 3,316.46         | 3,391.07         | 3,391.07         |
| 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.            | 95.79             | 95.79           | 4,081.13          | 4,081.13         | 4,176.92         | 4,176.92         |
| 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.            | 5.68              | 5.68            | 227.55            | 227.55           | 233.23           | 233.23           |
| 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.            | 4.91              | 4.91            | 206.08            | 206.08           | 210.99           | 210.99           |
| 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.            | 8.18              | 8.18            | 537.52            | 537.52           | 545.70           | 545.70           |
| 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.            | 66.37             | 66.37           | 4,815.51          | 4,815.51         | 4,881.88         | 4,881.88         |
| 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.            | 21.33             | 21.33           | 2,040.40          | 2,040.40         | 2,061.73         | 2,061.73         |
| 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.            | -                 | -               | 0.79              | 0.79             | 0.79             | 0.79             |
| 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.            | 31.63             | 31.63           | 1,486.06          | 1,486.06         | 1,517.69         | 1,517.69         |
| Maharashtra           | N.A.   | N.A.            | N.A.           | N.A.            | N.A.           | N.A.            | N.A.           | N.A.            | N.A.             | N.A.            | N.A.              | N.A.            | N.A.                | N.A.            | 181.55            | 181.55          | 9,973.03          | 9,973.03         | 10,154.57        | 10,154.57        |
| 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.            | 1.27              | 1.27            | 17.96             | 17.96            | 19.23            | 19.23            |
| 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.            | 1.03              | 1.03            | 28.54             | 28.54            | 29.57            | 29.57            |
| 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.            | 0.41              | 0.41            | 3.57              | 3.57             | 3.98             | 3.98             |
| 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.            | 0.71              | 0.71            | 12.69             | 12.69            | 13.40            | 13.40            |
| 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.            | 17.03             | 17.03           | 947.80            | 947.80           | 964.83           | 964.83           |
| 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.            | 1.45              | 1.45            | 44.34             | 44.34            | 45.79            | 45.79            |
| 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.            | 67.70             | 67.70           | 2,840.13          | 2,840.13         | 2,907.83         | 2,907.83         |
| 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.            | 70.51             | 70.51           | 2,037.42          | 2,037.42         | 2,107.93         | 2,107.93         |
| 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.            | 1.06              | 1.06            | 14.61             | 14.61            | 15.67            | 15.67            |
| 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.            | 44.12             | 44.12           | 2,296.70          | 2,296.70         | 2,340.83         | 2,340.83         |
| 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.            | 71.82             | 71.82           | 3,202.65          | 3,202.65         | 3,274.47         | 3,274.47         |
| 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.            | 0.64              | 0.64            | 44.07             | 44.07            | 44.71            | 44.71            |
| 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.            | 107.65            | 107.65          | 5,675.47          | 5,675.47         | 5,783.12         | 5,783.12         |
| 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.            | 8.81              | 8.81            | 541.72            | 541.72           | 550.52           | 550.52           |
| 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.            | 35.66             | 35.66           | 1,841.62          | 1,841.62         | 1,877.28         | 1,877.28         |
| <b>Total</b>          |  |                 |                |                 |                |                 |                |                 |                  |                 |                   |                 |                     |                 | <b>1,102.77</b>   | <b>1,102.77</b> | <b>57,375.13</b>  | <b>57,375.13</b> | <b>58,477.90</b> | <b>58,477.90</b> |

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
 (Formerly known as Max Bupa Health Insurance Company Limited )  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 30-June-2021  
 (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                 | 142                         | -                | -           | 1%  |
| 3                              | No. of Reinsurers with rating A but less than AA   | 2                 | 9,362                       | 23               | -           | 67%   |
| 4                              | No. of Reinsurers with rating BBB but less than A  | 1                 | 4,357                       | 23               | -           | 31%   |
| 5                              | No. of Reinsurers with rating less than BBB        |                   | -                           | -                | -           | -   |
| 6                              | Others   |                   | -                           | -                | -           | -   |
|                                | <b>Total</b>                                       | <b>4</b>          | <b>13,861</b>               | <b>46</b>        | <b>-</b>    | <b>100%</b>   |



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

**FORM NL-24 QUARTERLY AGEING OF CLAIMS**

**Date: 30-June-2021**  
**(Rs in Lakhs)**

**AGEING OF CLAIMS AS AT 30th JUNE, 2021**

| 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            | 48,493             | 873          | 18           | 1                 | -        | 49,385                   | 28,172                      |
| 8  | Overseas Travel   | -                  | -            | -            | -                 | -        | -                        | -                           |
| 9  | Personal Accident | 57                 | 7            | -            | -                 | -        | 64                       | 324                         |
| 10 | Liability         | -                  | -            | -            | -                 | -        | -                        | -                           |
| 11 | Crop              | -                  | -            | -            | -                 | -        | -                        | -                           |
| 12 | Miscellaneous     | -                  | -            | -            | -                 | -        | -                        | -                           |

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

FORM NL-25 : QUARTERLY CLAIMS DATA FOR NON LIFE

Date: 30-June-2021  
 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 | -    | -            | -           | -           | -        | -        | 3,571  | -               | 31                | -         | -    | -      | -             | 3,602  |
| 2  | Claims reported during the period         | -    | -            | -           | -           | -        | -        | 63,310 | -               | 133               | -         | -    | -      | -             | 63,443 |
| 3  | Claims Settled during the period          | -    | -            | -           | -           | -        | -        | 49,385 | -               | 64                | -         | -    | -      | -             | 49,449 |
| 4  | Claims Repudiated during the period       | -    | -            | -           | -           | -        | -        | 5,549  | -               | 49                | -         | -    | -      | -             | 5,598  |
| 5  | Claims closed during the period           | -    | -            | -           | -           | -        | -        | -      | -               | -                 | -         | -    | -      | -             | -      |
| 6  | Claims O/S at End of the period           | -    | -            | -           | -           | -        | -        | 11,947 | -               | 51                | -         | -    | -      | -             | 11,998 |
|    | Less than 3months                         | -    | -            | -           | -           | -        | -        | 11,947 | -               | 51                | -         | -    | -      | -             | 11,998 |
|    | 3 months to 6 months                      | -    | -            | -           | -           | -        | -        | -      | -               | -                 | -         | -    | -      | -             | -      |
|    | 6 months to 1 year                        | -    | -            | -           | -           | -        | -        | -      | -               | -                 | -         | -    | -      | -             | -      |
|    | 1year and above                           | -    | -            | -           | -           | -        | -        | -      | -               | -                 | -         | -    | -      | -             | -      |

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**

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

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

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

**SOLVENCY FOR THE YEAR ENDED 30th JUNE, 2021**

**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       | 2,02,954        | 1,55,958        | 1,06,064              | 83,270              | 31,192        | 24,981        | 31,192        |
|    | <b>Total</b> | <b>2,02,954</b> | <b>1,55,958</b> | <b>1,06,064</b>       | <b>83,270</b>       | <b>31,192</b> | <b>24,981</b> | <b>31,192</b> |

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

**FORM NL-27 OFFICES INFORMATION FOR NON LIFE**

**Date: 30-June-2021**

| <b>SN</b> | <b>Office Information</b>                         | <b>Number</b>                        |
|-----------|---|--------------------------------------|
| 1         | No. of offices at the beginning of the Quarter    | 114                                  |
| 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           | 116                                  |
| 7         | No. of branches approved but not opened           | 51                                   |
| 8         | No. of rural branches                             | -                                    |
| 9         | No. of urban branches (other than rural branches) | 116                                  |

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

FORM NL-28-STATEMENT OF ASSETS - 3B

STATEMENT AS ON: 30th JUNE, 2021  
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                | 58,588          |
|    | Investments (Policyholders)               | 8A               | 1,13,648        |
| 2  | Loans                                     | 9                |                 |
| 3  | Fixed Assets                              | 10               | 4,672           |
| 4  | Current Assets                            |                  |                 |
|    | a. Cash & Bank Balance                    | 11               | 5,413           |
|    | b. Advances & Other Assets                | 12               | 22,367          |
| 5  | Current Liabilities                       |                  |                 |
|    | a. Current Liabilities                    | 13               | 70,949          |
|    | b. Provisions                             | 14               | 79,005          |
|    | c. Misc. Exp not Written Off              | 15               |                 |
|    | d. Debit Balance of P&L A/c               |                  | 95,322          |
|    |   | <b>TOTAL (A)</b> | <b>4,49,965</b> |
|    | Less: Other Assets                        | SCH              | Amount          |
| 1  | Loans                                     | 9                | -               |
| 2  | Fixed Assets                              | 10               | 4,672           |
| 3  | Cash & Bank Balance                       | 11               | 5,413           |
| 4  | Advances & Other Assets                   | 12               | 22,367          |
| 5  | Current Liabilities                       | 13               | 70,949          |
| 6  | Provisions                                | 14               | 79,005          |
| 7  | Misc. Exp not Written Off                 | 15               |                 |
| 8  | Debit Balance of P&L A/c                  |                  | 95,322          |
|    |   | <b>TOTAL (B)</b> | <b>2,77,729</b> |
|    | <b>'Investment Assets' As per FORM 3B</b> | <b>(A-B)</b>     | <b>1,72,236</b> |

| 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% | -       | 13,526        | 22,685          | 36,211               | 21%         | -          | 36,211          | 36,725          |
| 2  | Central Govt Sec, State Govt Sec or Other Approved Securities (incl 1) above) | Not less than 30% | -       | 26,198        | 29,782          | 55,980               | 33%         | -          | 55,980          | 56,862          |
| 3  | Investment subject to Exposure Norms  |                   |         |               |                 |                      |             |            |                 |                 |
|    | a. Housing & Infra/ Loans to SG for Housing and FEE                           | Not less than 15% |         |               |                 |                      |             |            |                 |                 |
|    | 1. Approved Investments   |                   | -       | 19,950        | 49,075          | 69,025               | 40%         | -          | 69,025          | 70,644          |
|    | 2. Other Investments  |                   | -       | 998           | -               | 998                  | 1%          | -          | 998             | 971             |
|    | b. Approved Investments   | Not exceeding 55% | -       | 10,425        | 34,788          | 45,213               | 26%         | 21         | 45,234          | 45,443          |
|    | c. Other Investments  |                   | -       | 999           | -               | 999                  | 1%          | -          | 999             | 855             |
|    | <b>Total Investment Assets</b>  | <b>100%</b>       | -       | <b>58,570</b> | <b>1,13,645</b> | <b>1,72,215</b>      | <b>100%</b> | <b>21</b>  | <b>1,72,236</b> | <b>1,74,775</b> |

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

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

**FORM NL-29 DETAILS REGARDING DEBT SECURITIES**

**Date: 30-June-2021**  
**(Rs in Lakhs)**

| <b>Detail Regarding debt securities</b> |                             |                                     |                             |                                     |                             |                                     |                             |                                     |
|---|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|
|   | <b>Market Value</b>         |                                     |                             |                                     | <b>Book Value</b>           |                                     |                             |                                     |
|   | <b>As at 30th JUNE 2021</b> | <b>As % of total for this class</b> | <b>As at 30th JUNE 2020</b> | <b>As % of total for this class</b> | <b>As at 30th JUNE 2021</b> | <b>As % of total for this class</b> | <b>As at 30th JUNE 2020</b> | <b>As % of total for this class</b> |
| <b>Break down by credit rating</b>      |                             |                                     |                             |                                     |                             |                                     |                             |                                     |
| AAA rated                               | 1,00,850                    | 62%                                 | 56,936                      | 55%                                 | 99,158                      | 62%                                 | 54,310                      | 55%                                 |
| AA or better                            | 7,563                       | 5%                                  | 3,342                       | 3%                                  | 7,530                       | 5%                                  | 3,503                       | 4%                                  |
| Rated below AA but above A              | -                           | -                                   | -                           | -                                   | -                           | -                                   | -                           | -                                   |
| Rated below A                           | 1,826                       | 1%                                  | 3,788                       | 4%                                  | 1,998                       | 1%                                  | 4,001                       | 4%                                  |
| Any other(Sovereign)                    | 51,303                      | 32%                                 | 39,437                      | 38%                                 | 50,348                      | 32%                                 | 37,484                      | 38%                                 |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>   |                             |                                     |                             |                                     |                             |                                     |                             |                                     |
| Up to 1 year                            | 26,222                      | 16%                                 | 16,693                      | 16%                                 | 26,071                      | 16%                                 | 16,523                      | 17%                                 |
| More than 1 year and upto 3years        | 40,974                      | 25%                                 | 41,799                      | 40%                                 | 40,004                      | 25%                                 | 40,616                      | 41%                                 |
| More than 3years and up to 7years       | 52,590                      | 33%                                 | 31,990                      | 31%                                 | 51,555                      | 32%                                 | 30,078                      | 30%                                 |
| More than 7 years and up to 10 years    | 38,868                      | 24%                                 | 12,503                      | 12%                                 | 38,454                      | 24%                                 | 11,580                      | 12%                                 |
| Above 10 years                          | 2,888                       | 2%                                  | 518                         | 1%                                  | 2,949                       | 2%                                  | 501                         | 1%                                  |
| <b>Breakdown by type of the issuer</b>  |                             |                                     |                             |                                     |                             |                                     |                             |                                     |
| a. Central Government                   | 36,725                      | 23%                                 | 26,474                      | 26%                                 | 36,211                      | 23%                                 | 25,247                      | 25%                                 |
| b. State Government                     | 14,578                      | 9%                                  | 12,963                      | 13%                                 | 14,137                      | 9%                                  | 12,236                      | 12%                                 |
| c. Corporate Securities                 | 1,10,239                    | 68%                                 | 64,067                      | 62%                                 | 1,08,685                    | 68%                                 | 61,815                      | 62%                                 |

**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.

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

FORM NL-30 ANALYTICAL RATIOS

Date: 30-June-2021

| Analytical Ratios for Non-Life companies            |  |  |  |  |  |
|---|--|--|--|--|--|
| SN  | Particular   | FOR THE<br>QUARTER ENDED<br>30th JUNE 2021 | UP TO THE<br>QUARTER ENDED<br>30th JUNE 2021 | FOR THE<br>QUARTER ENDED<br>30th JUNE 2020 | UP TO THE<br>QUARTER ENDED<br>30th JUNE 2020 |
| 1   | Gross Direct Premium Growth Rate (Overall)   | 91%  | 91%  | 22%  | 22%  |
| 1a  | Gross Direct Premium Growth Rate (Health)  | 88%  | 88%  | 26%  | 26%  |
| 1b  | Gross Direct Premium Growth Rate (Personal Accident)                                     | 248%                                       | 248%   | (47%)                                      | (47%)  |
| 2   | Gross Direct Premium to Net Worth ratio  | 1.11 Times                                 | 1.11 Times                                   | 0.86 Times                                 | 0.86 Times                                   |
| 3   | Growth rate of Net Worth   | 48%  | 48%  | 91%  | 91%  |
| 4   | Net Retention Ratio (Overall)  | 76%  | 76%  | 77%  | 77%  |
| 4a  | Net Retention Ratio (Health)   | 76%  | 76%  | 77%  | 77%  |
| 4b  | Net Retention Ratio (Personal Accident)  | 89%  | 89%  | 82%  | 82%  |
| 5   | Net Commission Ratio - Overall   | 3%   | 3%   | 3%   | 3%   |
| 5a  | Net Commission Ratio - Health  | 3%   | 3%   | 3%   | 3%   |
| 5b  | Net Commission Ratio - Personal Accident   | 14%  | 14%  | (4%)                                       | (4%)   |
| 6   | Expenses of Management to Gross Direct Premium Ratio                                     | 42%  | 42%  | 47%  | 47%  |
| 7   | Expenses of Management to NWP Ratio  | 56%  | 56%  | 61%  | 61%  |
| 8   | Net Incurred Claims to Net Earned Premium  | 87%  | 87%  | 51%  | 51%  |
| 9   | Combinded Ratio  | 130%                                       | 130%   | 100%                                       | 100%   |
| 10  | Technical Reserves to Net Premium Ratio  | 2.41 Times                                 | 2.41 Times                                   | 2.85 Times                                 | 2.85 Times                                   |
| 11  | Underwriting Balance Ratio   | (0.43) Times                               | (0.43) Times                                 | (0.04) Times                               | (0.04) Times                                 |
| 12  | Operating Profit Ratio   | (28%)                                      | (28%)  | 16%  | 16%  |
| 13  | Liquid Assets to Liabilities Ratio   | 0.39 Times                                 | 0.39 Times                                   | 0.46 Times                                 | 0.46 Times                                   |
| 14  | Net Earnings Ratio   | (28%)                                      | (28%)  | 4%   | 4%   |
| 15  | Return on Net Worth  | (23%)                                      | (23%)  | 3%   | 3%   |
| 16  | Reinsurance Ratio  | 24%  | 24%  | 23%  | 23%  |
| 17  | Available Solvency Margin to Required Solvency Margin Ratio (times)                      | 1.65 Times                                 | 1.65 Times                                   | 1.74 Times                                 | 1.74 Times                                   |
| 18  | NPA ratio  |  |  |  |  |
|   | - Gross NPA Ratio  | 5.29%                                      | 5.29%  | 7.11%                                      | 7.11%  |
|   | - Net NPA Ratio  | 0.29%                                      | 0.29%  | 1.99%                                      | 1.99%  |
| <b>Equity Holding Pattern for Non-Life Insurers</b> |  |  |  |  |  |
| 1   | (a) No. of shares  | 1,38,41,16,693                             | 1,38,41,16,693                               | 1,12,60,00,000                             | 1,12,60,00,000                               |
| 2   | (b) Percentage of shareholding (Indian / Foreign)  | 54.95%/44.77%                              | 54.95%/44.77%                                | 55.58%/44.42%                              | 55.58%/44.42%                                |
| 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 | (0.91)                                     | (0.91)                                       | 0.09                                       | 0.09   |
| 5   | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period  | (0.91)                                     | (0.91)                                       | 0.09                                       | 0.09   |
| 6   | (iv) Book value per share (Rs)   | 3.81                                       | 3.81   | 3.16                                       | 3.16   |

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-31 : RELATED PARTY TRANSACTIONS

Date: 30-June-2021  
(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 JUNE 2021 | UP TO THE QUARTER ENDED 30th JUNE 2021 | FOR THE QUARTER ENDED 30th JUNE 2020 | UP TO THE QUARTER ENDED 30th JUNE 2020 |
| 1                          | Krishnan RamaChandran (CEO) ( Wef 01.05.2020), Ashish Mehrotra (CEO) (Till 30.04.2020) , Rahul Ahuja (CFO) ( Till 03.05.2020) Anil Kumar (CFO) ( Wef 19.08.2020) & Rajat Sharma (CS) | Key Management Personal                 | Remuneration                             | 155                                  | 155                                    | 936                                  | 936                                    |
| 2                          | Fettle Tone LLP  | Present Holding Company                 | Receipt of Share Application Money       | 3,857                                | 3,857                                  | -                                    | -                                      |
| 3                          | Fettle Tone LLP  | Present Holding Company                 | Receipt of Share Premium                 | 2,175                                | 2,175                                  | -                                    | -                                      |
| 4                          | Fettle Tone LLP  | Present Holding Company                 | Issue of Equity shares                   | 1,682                                | 1,682                                  | -                                    | -                                      |
| 5                          | Bupa Singapore Pte Ltd   | Shareholders with Significant Influence | Receipt of Share Application Money       | 3,143                                | 3,143                                  | -                                    | -                                      |
| 6                          | Bupa Singapore Pte Ltd   | Shareholders with Significant Influence | Receipt of Share Premium                 | 1,772                                | 1,772                                  | -                                    | -                                      |
| 7                          | Bupa Singapore Pte Ltd   | Shareholders with Significant Influence | Issue of Equity shares                   | 1,371                                | 1,371                                  | -                                    | -                                      |
| 8                          | Bupa (Asia) Ltd  | Fellow Subsidiary                       | Software Licence Fee                     | 12                                   | 12                                     | -                                    | -                                      |
|                            | <b>Total</b>   |   |  | <b>14,167</b>                        | <b>14,167</b>                          | <b>936</b>                           | <b>936</b>                             |



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

**FORM NL-32 PRODUCTS INFORMATION**

**Date: 30-June-2021**

***Products Information***

LIST BELOW THE PRODUCTS INTRODUCED DURING THE PERIOD- APRIL TO JUNE 2021

| 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       | Senior First  | MBHI/IRDA/LET/09/20/0046-L&C | MAXHLIP21575V012021 | Health Insurance  | Class Rated Product | 01-Oct-20                 | 11-Jan-21                            |
| 2       | Saral Suraksha Bima, Max Bupa Health Insurance Co. Ltd. | MBHI/IRDA/LET/03/21/0078-L&C | MAXPAIP21611V012021 | Personal Accident | Standard Product    | 18-Mar-21                 | 26-Mar-21                            |
| 3       | Smart Health  | MBHI/IRDA/LET/08/20/0043-L&C | MAXHLGP21223V012021 | Health Insurance  | Class Rated Product | 28-Aug-20                 | 04-Sep-20                            |

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

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

**STATEMENT AS ON 30th JUNE, 2021**

**(Rs. in Lakhs)**

| <b>Item</b> | <b>Description</b>   | <b>Notes No.</b> | <b>Amount</b> |
|-------------|--|------------------|---------------|
| (1)         | (2)  | (3)              | (4)           |
| 1           | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA): |                  | 1,13,645      |
|             | Deduct:  |                  |               |
| 2           | Liabilities (reserves as mentioned in Form TR)   |                  | 78,037        |
| 3           | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)    |                  | 29,370        |
| 4           | <b>Excess in Policyholders' Funds (1-2-3)</b>  |                  | <b>6,238</b>  |
| 5           | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):           |                  | 87,535        |
|             | Deduct:  |                  |               |
| 6           | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)     |                  | 42,358        |
| 7           | <b>Excess in Shareholders' Funds (5-6)</b>   |                  | <b>45,177</b> |
| 8           | <b>Total Available Solvency Margin [ASM] (4+7)</b>   |                  | <b>51,415</b> |
| 9           | Total Required Solvency Margin [RSM]   |                  | 31,192        |
| 10          | Solvency Ratio (Total ASM/Total RSM)   |                  | 1.65          |

**NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
**(Formerly known**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-34 : Board of Directors & Key Person**

**Date: 30-June-2021**

*Board of Directors and Key Person information*

| Sl. No.                        | Name of person                   | Role/designation  | Details of change during the quarter     |
|--------------------------------|----------------------------------|---|--|
| <b>Board of Directors</b>      |                                  |   |  |
| 1                              | Mr. Chandrashekhar Bhaskar Bhave | 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                              | Mr. Pradeep Pant                 | Independent Director  | NA                                       |
| 7                              | Mr. Dinesh Kumar Mittal          | Independent Director  | NA                                       |
| 8                              | Mr. Krishnan Ramachandran        | Chief Executive Officer & Managing Director   | NA                                       |
| 9                              | Ms. Penelope Ruth Dudley         | Director  | NA                                       |
| <b>Key Management Persons#</b> |                                  |   |  |
| 1                              | Mr. Krishnan Ramachandran        | Chief Executive Officer & Managing Director   | NA                                       |
| 2                              | Mr. C Anil Kumar                 | Director & Chief Financial Officer  | NA                                       |
| 3                              | Mr. Vishwanath Mahendra          | Appointed Actuary   | NA                                       |
| 4                              | Mr. Tarun Katyal                 | Director & Chief Human Resources Officer  | NA                                       |
| 5                              | Mr. Partha Banerjee              | Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer | NA                                       |
| 6                              | Mr. Aseem Gupta                  | Director & Head - Bancassurance   | NA                                       |
| 7                              | Mr. Padmesh Nair                 | Director-Operations & Customer Service  | NA                                       |
| 8                              | Dr. Bhabatosh Mishra             | Director-Claims, Underwriting & Product   | NA                                       |
| 9                              | Mr. Suraj Mishra                 | Senior Director – Institutional Sales   | NA                                       |
| 10                             | Mr. Ankur Kharbanda              | Director-Retail Sales   | NA                                       |
| 11                             | Mr. Vikas Jain                   | Chief Investment Officer  | NA                                       |
| 12                             | Mr. Rajat Sharma                 | Company Secretary   | NA                                       |
| 13                             | Mr. Ashish Gupta                 | Director & Chief Technology Officer   | NA                                       |
| 14                             | Mr. Krishna B. Singla            | Chief Risk Officer  | NA                                       |
| 15                             | Mr. Nimish Agrawal               | Senior Vice President & Head Marketing  | Appointed with effect from June 10, 2021 |

#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: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
 (Formerly known as Max Bupa Health Insurance Company Limited )  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-35-NON PERFORMING ASSETS-7A  
 STATEMENT AS ON: 30th JUNE, 2021

Name of the Fund: Shareholder Funds and Policyholder Funds

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Date 30-June-2021

(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                             | 86.50                         | NA                 | 06-Dec-17         |                    |                   | NO           |                                      |                    | NPA            | 100%          | 1,000          |
| IODS | IL&FS FINANCIAL SERVICES LIMITED | Bonds             | 8.90%         | NO                       | 1,000                  | 1,000                          | 89.00                         | 21-Mar-21          | 21-Mar-18         |                    |                   | NO           |                                      |                    | NPA            | 100%          | 1,000          |
| IODS | IL&FS FINANCIAL SERVICES LIMITED | Bonds             | 8.90%         | NO                       | 1,000                  | 1,000                          | 89.00                         | 28-Mar-21          | 28-Mar-18         |                    |                   | NO           |                                      |                    | NPA            | 100%          | 1,000          |
| HORD | DEWAN HOUSING FINANCE CORP.LTD.  | Bonds             | 9.05%         | NO                       | 1,500                  | 1500                           | 135.75                        | 09-Sep-19          | 09-Sep-18         |                    |                   | NO           |                                      |                    | NPA            | 80%           | 1,200          |
| HORD | DEWAN HOUSING FINANCE CORP.LTD.  | Bonds             | 9.10%         | NO                       | 1,000                  | 1000                           | 91.00                         | 09-Sep-19          | 09-Sep-18         |                    |                   | NO           |                                      |                    | NPA            | 80%           | 800            |
| OLDB | RELIANCE CAPITAL LIMITED         | Bonds             | 8.90%         | NO                       | 1,000                  | NA                             | 89.00                         | NA                 | 09-Sep-20         |                    |                   | NO           |                                      |                    | NPA            | 100%          | 1,000          |

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-36-YIELD ON INVESTMENTS -1

STATEMENT AS ON: 30th JUNE, 2021  
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
PERIODICITY OF SUBMISSION: QUARTERLY

Name of the Fund Shareholder Funds and Policyholder Funds

(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          | 34,884           | 35,544          | 545                        | 1.56%           | 2%            | 34,884           | 35,544          | 545                        | 1.56%           | 1.56%         | 24,274           | 25,289          | 439                        | 1.81%           | 1.81%         |
| 2   | State Government Bonds  | SGGB          | 12,721           | 13,203          | 228                        | 1.79%           | 2%            | 12,721           | 13,203          | 228                        | 1.79%           | 1.79%         | 11,545           | 12,122          | 211                        | 1.83%           | 1.83%         |
| 3   | Central Government Guaranteed Loans / Bonds   | CGSL          | 5,633            | 5,562           | 94                         | 1.67%           | 2%            | 5,633            | 5,562           | 94                         | 1.67%           | 1.67%         | -                | -               | -                          | -               | -             |
| 4   | Treasury Bills  | CTRB          | -                | -               | -                          | 0.00%           | 0%            | -                | -               | -                          | 0.00%           | 0.00%         | 318              | 318             | 4                          | 1.31%           | 1.31%         |
| 5   | Bonds / Debentures Issued By Nhb / Institutions Accredited By Nhb   | HTDN          | 12,825           | 13,332          | 249                        | 1.94%           | 2%            | 12,825           | 13,332          | 249                        | 1.94%           | 1.94%         | 8,564            | 8,788           | 180                        | 2.11%           | 2.11%         |
| 6   | 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%           | 0.00%         |
| 7   | Bonds / Debentures Issued By Hudco  | HTHD          | 5,040            | 5,240           | 84                         | 1.66%           | 2%            | 5,040            | 5,240           | 84                         | 1.66%           | 1.66%         | 3,946            | 4,094           | 71                         | 1.80%           | 1.80%         |
| 8   | Infrastructure - Psu - Debentures / Bonds   | IPTD          | 43,159           | 44,262          | 710                        | 1.64%           | 2%            | 43,159           | 44,262          | 710                        | 1.64%           | 1.64%         | 24,066           | 24,933          | 458                        | 1.90%           | 1.90%         |
| 9   | Infrastructure - Other Corporate Securities - Debentures/ Bonds   | ICTD          | -                | -               | -                          | 0.00%           | -             | -                | -               | -                          | 0.00%           | 0.00%         | -                | -               | -                          | 0.00%           | 0.00%         |
| 10  | Infrastructure - Infrastructure Development Fund (Idf)  | IDDF          | 2,522            | 2,622           | 55                         | 2.18%           | 2%            | 2,522            | 2,622           | 55                         | 2.18%           | 2.18%         | 2,531            | 2,561           | 55                         | 2.18%           | 2.18%         |
| 11  | Units Of Infrastructure Investment Trust  | EIIT          | 129              | 139             | -                          | 0.00%           | 0%            | 129              | 139             | -                          | 0.00%           | 0.00%         | -                | -               | -                          | -               | -             |
| 12  | Corporate Securities - Debentures   | ECOS          | 30,266           | 30,487          | 497                        | 1.64%           | 2%            | 30,266           | 30,487          | 497                        | 1.64%           | 1.64%         | 14,867           | 14,955          | 300                        | 2.02%           | 2.02%         |
| 13  | Deposits - Deposit With Scheduled Banks, Fis (Incl. Bank Balance Awaiting Investment), Ccil, Rbi  | ECDB          | 7,931            | 7,931           | 98                         | 1.24%           | 1%            | 7,931            | 7,931           | 98                         | 1.24%           | 1.24%         | 10,745           | 10,745          | 187                        | 1.74%           | 1.74%         |
| 14  | Deposits - Cds With Scheduled Banks   | EDCD          | -                | -               | -                          | 0.00%           | -             | -                | -               | -                          | 0.00%           | 0.00%         | 2,980            | 2,985           | 47                         | 1.57%           | 1.57%         |
| 15  | Commercial Papers   | ECCP          | -                | -               | -                          | 0.00%           | 0%            | -                | -               | -                          | 0.00%           | 0.00%         | -                | -               | -                          | 0.00%           | 0.00%         |
| 16  | Application Money   | ECAM          | 97               | 97              | -                          | 0.00%           | 0%            | 97               | 97              | -                          | 0.00%           | 0.00%         | -                | -               | -                          | 0.00%           | 0.00%         |
| 17  | Mutual Funds - Gilt / G Sec / Liquid Schemes  | EGMF          | 10,676           | 10,689          | 81.98                      | 0.77%           | 1%            | 10,676           | 10,689          | 81.98                      | 0.77%           | 0.77%         | 4,494            | 4,485           | 51                         | 1.13%           | 1.13%         |
| 18  | Reclassified Approved Investments - Debt (Point 6 Under Note For Regulation 4 To 9)   | HORD          | -                | -               | -                          | 0.00%           | 0.00%         | -                | -               | -                          | 0.00%           | 0.00%         | -                | -               | -                          | 0.00%           | 0.00%         |
| 19  | Infrastructure - Debentures / Bonds / Cps / Loans   | IODS          | 998              | 971             | (0)                        | -0.02%          | -0.02%        | 998              | 971             | (0)                        | -0.02%          | -0.02%        | 2,999            | 2,934           | -0                         | 0.00%           | 0.00%         |
| 20  | Debentures  | OLDB          | 999              | 855             | (0)                        | 0.00%           | 0.00%         | 999              | 855             | (0)                        | 0.00%           | 0.00%         | 1,003            | 855             | 22                         | 2.19%           | 2.19%         |
|     | <b>Total</b>  |               | <b>1,67,879</b>  | <b>1,70,933</b> | <b>2,643</b>               | <b>1.57%</b>    | <b>1.57%</b>  | <b>1,67,879</b>  | <b>1,70,933</b> | <b>2,643</b>               | <b>1.57%</b>    | <b>1.57%</b>  | <b>1,12,331</b>  | <b>1,15,064</b> | <b>2,026</b>               | <b>1.80%</b>    | <b>1.80%</b>  |

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FORM NL-37-DOWN GRADING OF INVESTMENT-2

STATEMENT AS ON: 30th JUNE, 2021

Name of Fund : Shareholder Funds and Policyholder 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 |
|------------------------------|---------------------------------|-------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A. During the Quarter</b> |                                 |       |        |                  |               |                |               |                   |         |
| 1                            | NIL                             |       |        |                  |               |                |               |                   |         |
| <b>B. As on Date</b>         |                                 |       |        |                  |               |                |               |                   |         |
| 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        | IODES | 1,000  | 29-Dec-16        | ICRA          | AA+            | BB            | 09-Sep-18         |         |
| 3                            | 8.65% IFIN DB 06-12-2021        | IODES | 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        | IODES | 1,000  | 30-Mar-16        | ICRA          | AA+            | BB            | 09-Sep-18         |         |
| 3                            | 8.90% IFIN DB 28-03-2021        | IODES | 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        | IODES | 1,000  | 21-Mar-16        | ICRA          | AA+            | BB            | 09-Sep-18         |         |
| 3                            | 8.90% IFIN DB 20-03-2021        | IODES | 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: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
(Formerly known as Max Bupa Health Insurance Company Limited )  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010

FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Date : 30-June-2021  
(Rs in Lakhs)

| Sl.No. | Line of Business       | FOR THE QUARTER ENDED<br>30th JUNE 2021 |                 | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |                 | FOR THE QUARTER ENDED<br>30th JUNE 2020 |                 | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |                 |
|--------|------------------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|
|        |                        | 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      | 1,103                                   | 18,442          | 1,103                                     | 18,442          | 656                                     | 17,085          | 656                                       | 17,085          |
| 10     | Health                 | 57,375                                  | 2,74,638        | 57,375                                    | 2,74,638        | 29,946                                  | 1,60,340        | 29,946                                    | 1,60,340        |
| 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: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED**  
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**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010**

**FORM NL-39 RURAL & SOCIAL OBLIGATIONS**

**Date: 30-June-2021**  
**(Rs in Lakhs)**

**RURAL & SOCIAL OBLIGATIONS (APRIL 2021 - JUNE 2021)**

| 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      | 3,947                  | 194               | 4,69,158    |
|       |                        | Social     | -                      | -                 | -           |
| 10    | Health                 | Rural      | 34,125                 | 4,898             | 8,90,675    |
|       |                        | 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.



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

FORM NL-40: BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Date: 30-June-2021  
(Rs in Lakhs)

| S No. | Channels                 | Business Acquisition through different channels |               |   |               |   |               |   |               |
|-------|--------------------------|---|---------------|---|---------------|---|---------------|---|---------------|
|       |                          | FOR THE QUARTER ENDED<br>30th JUNE 2021         |               | UP TO THE QUARTER ENDED<br>30th JUNE 2021 |               | FOR THE QUARTER ENDED<br>30th JUNE 2020 |               | UP TO THE QUARTER ENDED<br>30th JUNE 2020 |               |
|       |                          | No. of Policies                                 | Premium       | No. of Policies                           | Premium       | No. of Policies                         | Premium       | No. of Policies                           | Premium       |
| 1     | Individual agents        | 1,01,575  | 19,837        | 1,01,575                                  | 19,837        | 64,430                                  | 11,784        | 64,430                                    | 11,784        |
| 2     | Corporate Agents-Banks   | 51,770  | 9,594         | 51,770                                    | 9,594         | 44,020                                  | 6,305         | 44,020                                    | 6,305         |
| 3     | Corporate Agents-Others  | 528   | 7,008         | 528                                       | 7,008         | 136                                     | 116           | 136                                       | 116           |
| 4     | Brokers                  | 19,282  | 3,696         | 19,282                                    | 3,696         | 7,865                                   | 2,572         | 7,865                                     | 2,572         |
| 5     | Micro Agents             | -   | -             | -   | -             | -                                       | -             | -   | -             |
| 6     | Direct Business          | 58,734  | 11,553        | 58,734                                    | 11,553        | 29,399                                  | 6,174         | 29,399                                    | 6,174         |
| 7     | Others                   | 61,191  | 6,790         | 61,191                                    | 6,790         | 31,575                                  | 3,649         | 31,575                                    | 3,649         |
|       | <b>Total (A)</b>         | <b>2,93,080</b>                                 | <b>58,478</b> | <b>2,93,080</b>                           | <b>58,478</b> | <b>1,77,425</b>                         | <b>30,602</b> | <b>1,77,425</b>                           | <b>30,602</b> |
| 7     | Referral (B)             | -   | -             | -   | -             | -                                       | -             | -   | -             |
|       | <b>Grand Total (A+B)</b> | <b>2,93,080</b>                                 | <b>58,478</b> | <b>2,93,080</b>                           | <b>58,478</b> | <b>1,77,425</b>                         | <b>30,602</b> | <b>1,77,425</b>                           | <b>30,602</b> |

**Note:**

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

NAME OF THE INSURER: NIVA BUPA HEALTH INSURANCE COMPANY LIMITED  
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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, 2021

Date: 30-June-2021

| 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   | -  | 12                                | 5  | -                | 7          | -  | 12  |
| b) | Claim  | 4  | 216                               | 31   | 3                | 164        | 22   | 216   |
| c) | Policy related   | 2  | 82                                | 45   | -                | 37         | 2  | 82  |
| d) | Premium  | -  | 4                                 | -  | -                | 4          | -  | 4   |
| e) | Refund   | 1  | 17                                | 13   | -                | 5          | -  | 17  |
| f) | Coverage   | 1  | 6                                 | 1  | 1                | 5          | -  | 6   |
| g) | Cover note related   | -  | -                                 | -  | -                | -          | -  | -   |
| h) | Product  | -  | 9                                 | 1  | -                | 8          | -  | 9   |
| i) | Policy Servicing   | -  | -                                 | -  | -                | -          | -  | -   |
| j) | Proposal Processing  | -  | -                                 | -  | -                | -          | -  | -   |
| k) | Others   | -  | -                                 | -  | -                | -          | -  | -   |
|    | <b>Total number of complaints</b>  | <b>8</b>                                       | <b>346</b>                        | <b>96</b>                                      | <b>4</b>         | <b>230</b> | <b>24</b>                                    | <b>346</b>  |
| 2  | Total No. of policies during period ended 30 Jun 2020                                | 7,02,591                                       |                                   |  |                  |            |  |   |
| 3  | Total No. of claims during period ended 30 Jun 2020                                  | 18,814   |                                   |  |                  |            |  |   |
| 4  | Total No. of policies during period ended 30 Jun 2021                                | 12,18,706                                      |                                   |  |                  |            |  |   |
| 5  | Total No. of claims during period ended 30 Jun 2021                                  | 63,443   |                                   |  |                  |            |  |   |
| 6  | Total No. of Policy Complaints (current period) per 10,000 policies (current period) | 0.67   |                                   |  |                  |            |  |   |
| 7  | Total No. of Claim Complaints (current period) per 10,000 claims (current period)    | 34.05  |                                   |  |                  |            |  |   |
| 8  | Duration wise Pending Status   | Complaints made by Customers                   | Complaints made by intermediaries | Total  |                  |            |  |   |
| a) | Upto 7 days  | 121  | -                                 | 121  |                  |            |  |   |
| b) | 7 - 15 days  | 209  | -                                 | 209  |                  |            |  |   |
| c) | 15 - 30 days   | -  | -                                 | -  |                  |            |  |   |
| d) | 30 - 90 days   | -  | -                                 | -  |                  |            |  |   |
| e) | 90 days and beyond   | -  | -                                 | -  |                  |            |  |   |
|    | <b>Total No. of complaint</b>  | <b>330</b>                                     | <b>-</b>                          | <b>330</b>                                     |                  |            |  |   |