



Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter Ended September 30, 2021		Up to the quarter ended September 30, 2021		For the Quarter Ended September 30, 2020		Up to the quarter ended September 30, 2020		For the Quarter Ended September 30, 2021		Up to the quarter ended September 30, 2021		For the Quarter Ended September 30, 2020		Up to the quarter ended September 30, 2020	
1. Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	41,378.25	75,526.89	26,636.65	48,128.51	41,378.25	75,526.89	26,636.65	48,128.51
2. Profit/Loss on sale/redemption of Investments		-	-	-	-	-	-	-	-	321.11	322.62	23.71	87.14	321.11	322.62	23.71	87.14
3. Interest, Dividend & Rent – Gross Note-1		-	-	-	-	-	-	-	-	1,946.58	3,690.33	1,218.73	2,491.80	1,946.58	3,690.33	1,218.73	2,491.80
4. Other (a) Other Income (b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	3538.45	7,029.05	3215.92	6,241.99	3538.45	7,029.05	3215.92	6,241.99
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	<b>47,184.39</b>	<b>86,568.58</b>	<b>31,095.01</b>	<b>56,949.44</b>	<b>47,184.39</b>	<b>86,568.58</b>	<b>31,095.01</b>	<b>56,949.44</b>
6. Claims Incurred (Net)	NL-5	-	-	-	-	-	-	-	-	24,576.40	54,289.37	15,390.77	26,389.23	24,576.40	54,289.37	15,390.77	26,389.23
7. Commission	NL-6	-	-	-	-	-	-	-	-	959.99	2,518.04	1,070.34	1,687.76	959.99	2,518.04	1,070.34	1,687.76
8. Operating Expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	17,668.10	35,393.82	12,374.95	23,216.80	17,668.10	35,393.82	12,374.95	23,216.80
9. Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	<b>43,204.58</b>	<b>92,201.23</b>	<b>28,836.06</b>	<b>51,293.79</b>	<b>43,204.58</b>	<b>92,201.23</b>	<b>28,836.06</b>	<b>51,293.79</b>
10. Operating Profit/(Loss) C= (A - B)		-	-	-	-	-	-	-	-	<b>3,979.81</b>	<b>(5,632.65)</b>	<b>2,258.95</b>	<b>5,655.65</b>	<b>3,979.81</b>	<b>(5,632.65)</b>	<b>2,258.95</b>	<b>5,655.65</b>
<b>11. APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	3,979.81	(5,632.65)	2,258.95	5,655.65	3,979.81	(5,632.65)	2,258.95	5,655.65
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	<b>3,979.81</b>	<b>(5,632.65)</b>	<b>2,258.95</b>	<b>5,655.65</b>	<b>3,979.81</b>	<b>(5,632.65)</b>	<b>2,258.95</b>	<b>5,655.65</b>

Notes: (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

Particulars	Fire				Marine				Miscellaneous				Total				
	For the Quarter Ended September 30, 2021		Up to the quarter ended September 30, 2021		For the Quarter Ended September 30, 2020		Up to the quarter ended September 30, 2020		For the Quarter Ended September 30, 2021		Up to the quarter ended September 30, 2021		For the Quarter Ended September 30, 2020		Up to the quarter ended September 30, 2020		
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	-	2,077.97	3,939.70	1,258.47	2,516.76	2,077.97	3,939.70	1,258.47	2,516.76
<b>Subtotal:</b>																	
Investment Expenses	-	-	-	-	-	-	-	-	-	(131.39)	(249.37)	(93.74)	(24.90)	(131.39)	(249.37)	(93.74)	(24.90)
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively-traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	-	-	-	-	-	-	-	-	-	<b>1,946.58</b>	<b>3,690.33</b>	<b>1,218.73</b>	<b>2,491.80</b>	<b>1,946.58</b>	<b>3,690.33</b>	<b>1,218.73</b>	<b>2,491.80</b>

\* Term gross implies inclusive of TDS

## FORM NL-2-B-PL

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 the IRDAI February 15, 2010



## PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON September 30, 2021

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter Ended September 30, 2021	Up to the quarter ended September 30, 2021	For the Quarter Ended September 30, 2020	Up to the quarter ended September 30, 2020
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		3,979.81	(5,632.65)	2,258.95	5,655.65
			-	-	-	-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		844.93	1,677.48	742.82	1,423.31
	(b) Profit on sale of investments		-	44.11	69.21	93.82
	(c) (Loss on sale/ redemption of investments)		(38.82)	-	-	-
	(d) Amortization of Premium / Discount on Investments		3.76	(14.25)	(55.34)	(71.22)
3	OTHER INCOME (To be specified)		-	-	-	-
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(0.82)	(12.90)	(5.74)	(9.42)
	(b) Interest Income		5.15	9.73	2.34	4.04
	(c) Provisions written back		710.77	710.77	-	17.68
			-	-	-	-
	<b>TOTAL (A)</b>		<b>5,504.78</b>	<b>(3,217.71)</b>	<b>3,012.24</b>	<b>7,113.86</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(998.86)	(998.86)	250.00	250.00
	(b) For doubtful debts		1,062.19	1,128.51	251.37	258.38
	(c) Others (to be specified)		-	-	-	-
			-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		52.98	112.19	48.29	98.11
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		3,538.45	7,029.05	3,215.92	6,241.99
	(g) Others (Please specify)		-	-	-	-
			-	-	-	-
	<b>TOTAL (B)</b>		<b>3,654.76</b>	<b>7,270.89</b>	<b>3,765.58</b>	<b>6,848.48</b>
6	Profit/(Loss) Before Tax		1,850.02	(10,488.60)	(753.35)	265.38
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) after tax					
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(95,322.07)	(82,983.44)	(76,990.82)	(78,009.55)
	Balance carried forward to Balance Sheet		(93,472.04)	(93,472.04)	(77,744.17)	(77,744.17)

## FORM NL-3-B-BS

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 the IRDAI February 15, 2010

BALANCE SHEET AS AT September 30, 2021



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At September 30,2021	As At September 30,2020
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	1,40,625.11	1,17,040.65
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	12,504.24	759.35
FAIR VALUE CHANGE ACCOUNT		-	-
-Shareholders' Funds		9.08	0.83
-Policyholders' Funds		0.18	3.84
		-	-
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>1,53,138.61</b>	<b>1,17,804.67</b>
<b>APPLICATION OF FUNDS</b>			
			-
INVESTMENTS-Shareholders	NL-12	63,164.89	45,729.80
INVESTMENTS-Policyholders	NL-12A	1,16,230.07	81,613.49
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	4,820.49	3,910.69
DEFERRED TAX ASSET (Net)		-	-
<b>CURRENT ASSETS</b>			
			-
Cash and Bank Balances	NL-15	3,426.06	2,104.83
Advances and Other Assets	NL-16	25,259.38	13,786.37
<b>Sub-Total (A)</b>		<b>28,685.44</b>	<b>15,891.20</b>
			-
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	64,664.63	51,003.24
PROVISIONS	NL-18	88,569.69	56,081.43
<b>Sub-Total (B)</b>		<b>1,53,234.32</b>	<b>1,07,084.67</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,24,548.88)</b>	<b>(91,193.47)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		93,472.04	77,744.17
<b>TOTAL</b>		<b>1,53,138.61</b>	<b>1,17,804.67</b>

## CONTINGENT LIABILITIES

Particulars	As At September 30,2021	As At September 30,2020
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	1,959.22	1,233.60
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others- Claims, under policies, not acknowledged as debts	2,367.68	2,454.61
<b>TOTAL</b>	<b>4,326.90</b>	<b>3,688.21</b>



Name of the Issuer: West Rega Health Insurance Company Limited (formerly known as West Rega Health Insurance Company Limited)  
 Registration No. 262 and Date of Incorporation with the Register: February 04, 2004



(Amount in Rs. Lakhs)

Particulars	FY20	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	FY2021		FY2022	FY2023	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031	FY2032	FY2033	FY2034	FY2035	FY2036	FY2037	FY2038	FY2039	FY2040	FY2041	FY2042	FY2043	FY2044	FY2045	FY2046	FY2047	FY2048	FY2049	FY2050	FY2051	FY2052	FY2053	FY2054	FY2055	FY2056	FY2057	FY2058	FY2059	FY2060	FY2061	FY2062	FY2063	FY2064	FY2065	FY2066	FY2067	FY2068	FY2069	FY2070	FY2071	FY2072	FY2073	FY2074	FY2075	FY2076	FY2077	FY2078	FY2079	FY2080	FY2081	FY2082	FY2083	FY2084	FY2085	FY2086	FY2087	FY2088	FY2089	FY2090	FY2091	FY2092	FY2093	FY2094	FY2095	FY2096	FY2097	FY2098	FY2099	FY2100	FY2101	FY2102	FY2103	FY2104	FY2105	FY2106	FY2107	FY2108	FY2109	FY2110	FY2111	FY2112	FY2113	FY2114	FY2115	FY2116	FY2117	FY2118	FY2119	FY2120	FY2121	FY2122	FY2123	FY2124	FY2125	FY2126	FY2127	FY2128	FY2129	FY2130	FY2131	FY2132	FY2133	FY2134	FY2135	FY2136	FY2137	FY2138	FY2139	FY2140	FY2141	FY2142	FY2143	FY2144	FY2145	FY2146	FY2147	FY2148	FY2149	FY2150	FY2151	FY2152	FY2153	FY2154	FY2155	FY2156	FY2157	FY2158	FY2159	FY2160	FY2161	FY2162	FY2163	FY2164	FY2165	FY2166	FY2167	FY2168	FY2169	FY2170	FY2171	FY2172	FY2173	FY2174	FY2175	FY2176	FY2177	FY2178	FY2179	FY2180	FY2181	FY2182	FY2183	FY2184	FY2185	FY2186	FY2187	FY2188	FY2189	FY2190	FY2191	FY2192	FY2193	FY2194	FY2195	FY2196	FY2197	FY2198	FY2199	FY2200	FY2201	FY2202	FY2203	FY2204	FY2205	FY2206	FY2207	FY2208	FY2209	FY2210	FY2211	FY2212	FY2213	FY2214	FY2215	FY2216	FY2217	FY2218	FY2219	FY2220	FY2221	FY2222	FY2223	FY2224	FY2225	FY2226	FY2227	FY2228	FY2229	FY2230	FY2231	FY2232	FY2233	FY2234	FY2235	FY2236	FY2237	FY2238	FY2239	FY2240	FY2241	FY2242	FY2243	FY2244	FY2245	FY2246	FY2247	FY2248	FY2249	FY2250	FY2251	FY2252	FY2253	FY2254	FY2255	FY2256	FY2257	FY2258	FY2259	FY2260	FY2261	FY2262	FY2263	FY2264	FY2265	FY2266	FY2267	FY2268	FY2269	FY2270	FY2271	FY2272	FY2273	FY2274	FY2275	FY2276	FY2277	FY2278	FY2279	FY2280	FY2281	FY2282	FY2283	FY2284	FY2285	FY2286	FY2287	FY2288	FY2289	FY2290	FY2291	FY2292	FY2293	FY2294	FY2295	FY2296	FY2297	FY2298	FY2299	FY2300	FY2301	FY2302	FY2303	FY2304	FY2305	FY2306	FY2307	FY2308	FY2309	FY2310	FY2311	FY2312	FY2313	FY2314	FY2315	FY2316	FY2317	FY2318	FY2319	FY2320	FY2321	FY2322	FY2323	FY2324	FY2325	FY2326	FY2327	FY2328	FY2329	FY2330	FY2331	FY2332	FY2333	FY2334	FY2335	FY2336	FY2337	FY2338	FY2339	FY2340	FY2341	FY2342	FY2343	FY2344	FY2345	FY2346	FY2347	FY2348	FY2349	FY2350	FY2351	FY2352	FY2353	FY2354	FY2355	FY2356	FY2357	FY2358	FY2359	FY2360	FY2361	FY2362	FY2363	FY2364	FY2365	FY2366	FY2367	FY2368	FY2369	FY2370	FY2371	FY2372	FY2373	FY2374	FY2375	FY2376	FY2377	FY2378	FY2379	FY2380	FY2381	FY2382	FY2383	FY2384	FY2385	FY2386	FY2387	FY2388	FY2389	FY2390	FY2391	FY2392	FY2393	FY2394	FY2395	FY2396	FY2397	FY2398	FY2399	FY2400	FY2401	FY2402	FY2403	FY2404	FY2405	FY2406	FY2407	FY2408	FY2409	FY2410	FY2411	FY2412	FY2413	FY2414	FY2415	FY2416	FY2417	FY2418	FY2419	FY2420	FY2421	FY2422	FY2423	FY2424	FY2425	FY2426	FY2427	FY2428	FY2429	FY2430	FY2431	FY2432	FY2433	FY2434	FY2435	FY2436	FY2437	FY2438	FY2439	FY2440	FY2441	FY2442	FY2443	FY2444	FY2445	FY2446	FY2447	FY2448	FY2449	FY2450	FY2451	FY2452	FY2453	FY2454	FY2455	FY2456	FY2457	FY2458	FY2459	FY2460	FY2461	FY2462	FY2463	FY2464	FY2465	FY2466	FY2467	FY2468	FY2469	FY2470	FY2471	FY2472	FY2473	FY2474	FY2475	FY2476	FY2477	FY2478	FY2479	FY2480	FY2481	FY2482	FY2483	FY2484	FY2485	FY2486	FY2487	FY2488	FY2489	FY2490	FY2491	FY2492	FY2493	FY2494	FY2495	FY2496	FY2497	FY2498	FY2499	FY2500	FY2501	FY2502	FY2503	FY2504	FY2505	FY2506	FY2507	FY2508	FY2509	FY2510	FY2511	FY2512	FY2513	FY2514	FY2515	FY2516	FY2517	FY2518	FY2519	FY2520	FY2521	FY2522	FY2523	FY2524	FY2525	FY2526	FY2527	FY2528	FY2529	FY2530	FY2531	FY2532	FY2533	FY2534	FY2535	FY2536	FY2537	FY2538	FY2539	FY2540	FY2541	FY2542	FY2543	FY2544	FY2545	FY2546	FY2547	FY2548	FY2549	FY2550	FY2551	FY2552	FY2553	FY2554	FY2555	FY2556	FY2557	FY2558	FY2559	FY2560	FY2561	FY2562	FY2563	FY2564	FY2565	FY2566	FY2567	FY2568	FY2569	FY2570	FY2571	FY2572	FY2573	FY2574	FY2575	FY2576	FY2577	FY2578	FY2579	FY2580	FY2581	FY2582	FY2583	FY2584	FY2585	FY2586	FY2587	FY2588	FY2589	FY2590	FY2591	FY2592	FY2593	FY2594	FY2595	FY2596	FY2597	FY2598	FY2599	FY2600	FY2601	FY2602	FY2603	FY2604	FY2605	FY2606	FY2607	FY2608	FY2609	FY2610	FY2611	FY2612	FY2613	FY2614	FY2615	FY2616	FY2617	FY2618	FY2619	FY2620	FY2621	FY2622	FY2623	FY2624	FY2625	FY2626	FY2627	FY2628	FY2629	FY2630	FY2631	FY2632	FY2633	FY2634	FY2635	FY2636	FY2637	FY2638	FY2639	FY2640	FY2641	FY2642	FY2643	FY2644	FY2645	FY2646	FY2647	FY2648	FY2649	FY2650	FY2651	FY2652	FY2653	FY2654	FY2655	FY2656	FY2657	FY2658	FY2659	FY2660	FY2661	FY2662	FY2663	FY2664	FY2665	FY2666	FY2667	FY2668	FY2669	FY2670	FY2671	FY2672	FY2673	FY2674	FY2675	FY2676	FY2677	FY2678	FY2679	FY2680	FY2681	FY2682	FY2683	FY2684	FY2685	FY2686	FY2687	FY2688	FY2689	FY2690	FY2691	FY2692	FY2693	FY2694	FY2695	FY2696	FY2697	FY2698	FY2699	FY2700	FY2701	FY2702	FY2703	FY2704	FY2705	FY2706	FY2707	FY2708	FY2709	FY2710	FY2711	FY2712	FY2713	FY2714	FY2715	FY2716	FY2717	FY2718	FY2719	FY2720	FY2721	FY2722	FY2723	FY2724	FY2725	FY2726	FY2727	FY2728	FY2729	FY2730	FY2731	FY2732	FY2733	FY2734	FY2735	FY2736	FY2737	FY2738	FY2739	FY2740	FY2741	FY2742	FY2743	FY2744	FY2745	FY2746	FY2747	FY2748	FY2749	FY2750	FY2751	FY2752	FY2753	FY2754	FY2755	FY2756	FY2757	FY2758	FY2759	FY2760	FY2761	FY2762	FY2763	FY2764	FY2765	FY2766	FY2767	FY2768	FY2769	FY2770	FY2771	FY2772	FY2773	FY2774	FY2775	FY2776	FY2777	FY2778	FY2779	FY2780	FY2781	FY2782	FY2783	FY2784	FY2785	FY2786	FY2787	FY2788	FY2789	FY2790	FY2791	FY2792	FY2793	FY2794	FY2795	FY2796	FY2797	FY2798	FY2799	FY2800	FY2801	FY2802	FY2803	FY2804	FY2805	FY2806	FY2807	FY2808	FY2809	FY2810	FY2811	FY2812	FY2813	FY2814	FY2815	FY2816	FY2817	FY2818	FY2819	FY2820	FY2821	FY2822	FY2823	FY2824	FY2825	FY2826	FY2827	FY2828	FY2829	FY2830	FY2831	FY2832	FY2833	FY2834	FY2835	FY2836	FY2837	FY2838	FY2839	FY2840	FY2841	FY2842	FY2843	FY2844	FY2845	FY2846	FY2847	FY2848	FY2849	FY2850	FY2851	FY2852	FY2853	FY2854	FY2855	FY2856	FY2857	FY2858	FY2859	FY2860	FY2861	FY2862	FY2863	FY2864	FY2865	FY2866	FY2867	FY2868	FY2869	FY2870	FY2871	FY2872	FY2873	FY2874
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## FORM NL-8-SHARE CAPITAL SCHEDULE



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 the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As At September 30,2021	As At September 30,2020
1	Authorised Capital		
	1,50,00,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th September, 2020 1,50,00,00,000) Equity Shares of Rs 10 each)	1,50,000.00	1,50,000.00
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	140,62,51,128 Equity Shares of Rs 10 each (Previous period ended as at 30th September, 2020 117,04,06,491) Equity Shares of Rs 10 each)	1,40,625.11	1,17,040.65
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	140,62,51,128 Equity Shares of Rs 10 each (Previous period ended as at 30th September, 2020 117,04,06,491) Equity Shares of Rs 10 each)	1,40,625.11	1,17,040.65
	Preference Shares of Rs..... each	-	-
4	Called-up Capital		
	140,62,51,128 Equity Shares of Rs 10 each (Previous period ended as at 30th September, 2020 117,04,06,491) Equity Shares of Rs 10 each)	1,40,625.11	1,17,040.65
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	140,62,51,128 Equity Shares of Rs 10 each (Previous period ended as at 30th September, 2020 117,04,06,491) Equity Shares of Rs 10 each)	1,40,625.11	1,17,040.65
	Preference Shares of Rs. .... Each	-	-

Out of the above, 772.265,272 (Previous year ended as at 30th September, 2020 650,553,818) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

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



**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 the IRDAI February 15, 2010**

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

Shareholder	As At September 30,2021		As At September 30,2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	77,22,65,272	55%	65,05,53,818	56%
· Foreign	62,93,05,094	45%	51,98,52,673	44%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others -ESOP	46,80,762	0%	-	-
<b>TOTAL</b>	<b>1,40,62,51,128</b>	<b>100%</b>	<b>1,17,04,06,491</b>	<b>100%</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 the IRDAI February 15, 2010

**DETAILS OF EQUITY HOLDING OF INSURERS****PART A:**
**PARTICULARS OF THE SHREHOLDING PATTERN OF NIVA BUPA HEALTH INSURANCE COMPANY LIMITED (Formerly Max Bupa Health Insurance Company Limited) INSURANCE COMPANY, AS AT QUARTER ENDED SEPTEMBER 30, 2021**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Ashutosh Telang (Nominee of Fettle Tone)	1	10.00	-	0.00	-	-	-	-
	(ii) Mr. Divya Sehgal (Nominee of Fettle Tone LLP)	1	10.00	-	-	-	-	-	-
	(iii) Mr. Maninder Singh Juneja (Nominee of Fettle)	1	10.00	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Fettle Tone LLP	1	77,22,65,242.00	54.92	77,226.52	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i) Mr. David Fletcher (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	20.00	-	0.00	-	-	-	-
	(ii) Ms. Joy Linton (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	10.00	-	-	-	-	-	-
	(iii)								
ii)	Bodies Corporate:								
	(i) Bupa Singapore Holdings Pte. Ltd	1	62,93,05,064.00	44.75	62,930.51	-	-	-	-
	(ii)								
	(iii)								
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	28	46,80,762.00	0.33	468.08	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>35</b>	<b>1,40,62,51,128.00</b>	<b>100.00</b>	<b>1,40,625.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

PART B:

Name of the Indian Promoter / Indian Investor:

FETTLE TONE LLP

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

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

Note:

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

2. Partnership Interest as on September 30, 2021 is as under:

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

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



**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 the IRDAI February 15, 2010**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As At September 30,2021</b>	<b>As At September 30,2020</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	-Opening Balance	5,675.29	-
	-Additions during the period	6,825.52	759.35
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves -Employee Stock options	3.43	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>12,504.24</b>	<b>759.35</b>

**FORM NL-11-BORROWINGS SCHEDULE**



**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 the IRDAI February 15, 2010**

**(Amount in Rs. Lakhs)**

	Particulars	As At September 30,2021	As At September 30,2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

**(Amount in Rs. Lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-

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 the IRDAI February 15, 2010

Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As At September 30,2021	As At September 30,2020	As At September 30,2021	As At September 30,2020	As At September 30,2021	As At September 30,2020
<b>LONG TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	19,168.62	6,753.81	23,128.96	15,315.18	42,297.58	22,068.99
2 Other Approved Securities	8,508.33	6,606.99	5,074.77	4,592.79	13,583.10	11,199.78
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	13,071.98	5,538.70	34,638.45	17,641.72	47,710.43	23,180.42
(e) Other Securities	-	-	2,754.00	-	2,754.00	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	15,745.97	18,196.78	26,045.19	13,406.50	41,791.17	31,603.28
5 Other than Approved Investments	-	-	-	-	-	-
<b>Total</b>	<b>56,494.90</b>	<b>37,096.28</b>	<b>91,641.37</b>	<b>50,956.19</b>	<b>1,48,136.28</b>	<b>88,052.47</b>
<b>SHORT TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	-	2,023.81	1,037.65	9,014.35	1,037.65	11,038.16
2 Other Approved Securities	-	-	1,500.71	1,013.07	1,500.71	1,013.07
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	231.00	-	-	-	231.00	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	6,239.99	921.34	149.88	4,349.50	6,389.87	5,270.84
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	1,004.72	8,019.14	6,493.62	8,019.14	7,498.34
(e) Other Securities -Fixed Deposits	199.00	3,182.35	5,373.00	6,286.00	5,572.00	9,468.35
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	-	-	8,508.32	3,500.76	8,508.32	3,500.76
5 Other than Approved Investments	-	1,501.30	-	-	-	1,501.30
<b>TOTAL</b>	<b>6,669.99</b>	<b>8,633.52</b>	<b>24,588.71</b>	<b>30,657.31</b>	<b>31,258.70</b>	<b>39,290.83</b>
<b>GRNAD TOTAL</b>	<b>63,164.89</b>	<b>45,729.80</b>	<b>1,16,230.07</b>	<b>81,613.49</b>	<b>1,79,394.97</b>	<b>1,27,343.30</b>

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As At September 30,2021	As At September 30,2020	As At September 30,2021	As At September 30,2020	As At September 30,2021	As At September 30,2020
<b>Long Term Investments--</b>						
Book Value	56,494.90	37,096.28	91,641.37	50,956.19	1,48,136.28	88,052.47
market Value	57,102.21	38,710.58	93,811.28	52,907.73	1,50,913.48	91,618.31
<b>Short Term Investments--</b>						
Book Value	6,660.91	8,632.68	24,588.53	30,653.47	31,249.44	39,286.15
market Value	6,717.25	8,451.94	24,837.22	30,813.24	31,554.48	39,265.18

## FORM NL-13-LOANS SCHEDULE



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 the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As At September 30,2021	As At September 30,2020
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>		
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>		
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>		
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		
<b>Provisions against Non-performing Loans</b>			
	<b>Non-Performing Loans</b>	<b>Loan Amount (Rs. Lakhs)</b>	<b>Provision (Rs. Lakhs)</b>
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>		



## FORM NL-14-FIXED ASSETS SCHEDULE



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 the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At September 30,2021	As At September 30,2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	-	-	-	-	-	-	-	-	-	-
a) Softwares	10,234.43	873.14	-	11,107.57	7,428.60	821.58	-	8,250.18	2,857.39	2,384.93
b) Website	112.58	-	-	112.58	112.58	-	-	112.58	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,336.58	147.93	-	1,484.51	635.04	61.90	-	696.94	787.57	185.34
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	398.09	90.89	-	488.98	271.83	59.31	-	331.13	157.85	67.95
Information Technology Equipment (Other Devices)	1,596.71	7.38	-	1,604.09	1,425.52	43.47	-	1,468.99	135.10	228.33
Information Technology Equipment (End User Devices)	1,604.78	98.05	1.39	1,701.44	1,181.34	143.04	1.20	1,323.18	378.26	575.36
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,017.92	189.20	13.12	1,194.01	657.37	78.75	13.08	723.04	470.96	214.24
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>16,301.10</b>	<b>1,406.58</b>	<b>14.51</b>	<b>17,693.18</b>	<b>11,712.28</b>	<b>1,208.04</b>	<b>14.28</b>	<b>12,906.05</b>	<b>4,787.14</b>	<b>3,656.15</b>
Work in progress	163.20	44.86	174.70	33.36	-	-	-	-	33.36	254.55
<b>Grand Total</b>	<b>16,464.30</b>	<b>1,451.44</b>	<b>189.20</b>	<b>17,726.54</b>	<b>11,712.28</b>	<b>1,208.04</b>	<b>14.28</b>	<b>12,906.05</b>	<b>4,820.49</b>	<b>3,910.70</b>
<b>PREVIOUS YEAR</b>	<b>14,977.71</b>	<b>1,572.26</b>	<b>644.66</b>	<b>15,905.31</b>	<b>10,859.32</b>	<b>1,215.45</b>	<b>80.16</b>	<b>11,994.61</b>	<b>3,910.70</b>	<b>-</b>

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



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 the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As At September 30,2021	As At September 30,2020
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	120.38	67.19
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,060.00	1,565.00
	(bb) Others	-	-
	(b) Current Accounts	2,245.68	472.64
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>3,426.06</b>	<b>2,104.83</b>
	Balances with non-scheduled banks included in 2 and 3 above	2.12	2.12
	<b>CASH &amp; BANK BALANCES</b>		
	In India	3,426.06	2,104.83
	Outside India	-	-

(a) Cheques on hand amount to Rs. 112.34 (in Lakh) Previous Year : Rs. 59.70 (in Lakh)

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



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 the IRDAI February 15, 2010

159.33

(Amount in Rs. Lakhs)

	Particulars	As At September 30,2021	As At September 30,2020
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	671.15	507.56
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for	190.07	-
6	Others (to be specified)		
	(i) Advance To Suppliers	970.41	343.84
	Less: Provisions	(31.40)	(72.76)
	Sub-total	939.01	271.08
	<b>TOTAL (A)</b>	<b>1,800.23</b>	<b>778.64</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	5,249.85	3,549.99
2	Outstanding Premiums	852.27	947.05
	Less : Provisions for doubtful ,if any	(520.24)	(456.58)
	Sub-total	332.03	490.47
3	Agents' Balances	159.33	34.34
	Less: Provisions	(159.33)	(34.34)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	15,207.86	6,530.49
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	282.37	266.99
8	Others (to be specified)		
	(a) Rent and other deposits	736.93	852.39
	(b) GST unutilized credit	1,650.11	317.40
	(c) Other Receivables (refer note no 8 in Schedule 16)	6,075.98	5,518.62
	Less: Provisions	(6,075.98)	(4,518.62)
	Sub-total	-	1,000.00
	<b>TOTAL (B)</b>	<b>23,459.15</b>	<b>13,007.73</b>
	<b>TOTAL (A+B)</b>	<b>25,259.38</b>	<b>13,786.37</b>

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



**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 the IRDAI February 15, 2010**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As At September 30,2021</b>	<b>As At September 30,2020</b>
1	Agents' Balances	1,733.21	1,123.84
2	Balances due to other insurance companies	15,529.19	9,362.75
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	632.02	265.57
	(b) for Other Policies	1,355.98	690.18
5	Unallocated Premium	1,530.97	1,547.93
6	Sundry creditors	16,653.75	13,695.41
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	23,954.45	20,574.60
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	133.27	159.20
11	Income accrued on Unclaimed amounts	50.21	40.59
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	818.45	1,502.11
14	Others (to be specified)		
	(a) Tax deducted at source	960.74	546.21
	(c) Advance from Corporate Clients	1001.82	1286.18
	(e) Other statutory dues	310.57	208.67
	<b>TOTAL</b>	<b>64,664.63</b>	<b>51,003.24</b>

Note :

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

FORM NL-18-PROVISIONS SCHEDULE



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 the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As At September 30,2021	As At September 30,2020
1	Reserve for Unexpired Risk	87,765.37	54,903.41
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	804.32	1,178.02
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>88,569.69</b>	<b>56,081.43</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

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



**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 the IRDAI February 15, 2010**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As At September 30,2021</b>	<b>As At September 30,2020</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

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 the IRDAI February 15, 2010



Sl.No.	Particular	Calculation	For the Quarter Ended September 30, 2021	Up to the quarter ended September 30, 2021	For the Quarter Ended September 30, 2020	Up to the quarter ended September 30, 2020
1	Gross Direct Premium Growth Rate**	$\frac{GDP(CY)-GDP(PY)}{GDP(PY)}$	61%	74%	47%	35%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDP}{\text{Shareholder's funds}} / \frac{\text{Shareholder's funds}}{\text{Net Worth}}$ Shareholder's funds = Share capital + reserve and surplus - Miscellaneous expenditure - debit balance in profit and loss account Shareholders' funds / Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	1.11 times	2.09 times	1.03 times	1.80 times
3	Growth rate of Net Worth	$\frac{\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)}{\text{Shareholder's funds}(PY)}$	49%	49%	41%	41%
4	Net Retention Ratio**	$\frac{\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}{\text{Net Commission} / \text{Net written premium}}$	77%	77%	77%	77%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	2%	3%	3%	3%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Direct Commission} + \text{Operating Expenses}}{\text{Gross direct premium}}$	38%	40%	42%	44%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission} + \text{Operating Expenses}) / \text{Net Written Premium}}$	50%	52%	55%	58%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	59%	72%	58%	55%
9	Claims paid to claims provisions** (Note-1)	$\frac{\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}}$	85%	93%	94%	95%
10	Combined Ratio**	$\frac{[7] + [8]}{[7] + [8]}$	96%	112%	100%	100%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$  Investment income = Profit/ Loss on sale/redemption of investments + Interest, Dividend & Rent - Gross (net of investment expenses) including investment income from pool	2%	3%	2%	3%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)}] / \text{Net premium written}}$	2.19 times	1.17 times	2.38 times	1.37 times
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$  Underwriting results = Net earned premium - Net incurred claims - Net commission - Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C) - Premium Deficiency	(0.04) times	(0.22) times	(0.08) times	(0.07) times
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	10%	(-7%)	8%	12%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets} / \text{Policyholders liabilities}}{\text{Liquid Assets} = \text{Short term investments} + \text{Short term loans} + \text{Cash} \& \text{Bank balances}}$  Policyholders liabilities = Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER) + Unearned Premium Reserve + Premium Deficiency Reserve, if any; + Catastrophe Reserve, if any; and + Other Liabilities net of Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (v) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.31 times	0.31 times	0.55 times	0.55 times
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	4%	(-11%)	-2%	1%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	3%	(-18%)	-2%	1%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.66 times	1.66 times	1.80 times	1.80 times
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		4%	4%	6%	6%
	Net NPA Ratio		0%	0%	2%	2%
20	Debt Equity Ratio	$\frac{\text{Debt}}{\text{Equity}}$ Debt = (Borrowings + Redeemable Preference shares, if any) Equity = Shareholders' Funds excluding Redeemable Preference shares, if any	NA	NA	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax} / \text{Interest and Principal Installments Due}}$	NA	NA	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax} / \text{Interest due}}$	NA	NA	NA	NA
23	Earnings per share	$\frac{\text{Profit} / (\text{loss}) \text{ after tax}}{\text{No. of shares}}$	0.14	(0.77)	(0.07)	0.02
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	4.24	4.24	3.42	3.42

Notes:-

1. Claims provision taken for paid claims only

**\*\* Segmental Reporting up to the quarter**

Segments Up to the quarter ended on September 30 , 2021	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
Health										
Current Period	75%	76%	2%	40%	53%	74%	93%	113%	1.14 times	(0.24) times
Previous Period	39%	76%	3%	44%	58%	56%	95%	101%	1.34 times	(0.09) times
Personal Accident										
Current Period	39%	84%	11%	42%	50%	11%	91%	56%	2.35 times	0.45 times
Previous Period	-32%	86%	7%	45%	53%	17%	99%	61%	2.25 times	0.45 times
Travel Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Health										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Workmen's Compensation/ Employer's liability										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total-Current Period										
Total-Previous Period										



## FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



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 the IRDAI February 15, 2010

For the Quarter Ending September 30, 2021

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	Krishnan Ramachandran (CEO) ( Wef 01.05.2020), Ashish Mehrotra (CEO) (Till 30.04.2020) , Rahul Ahuja (CFO) ( Till 03.05.2020) C Anil Kumar (CFO) ( Wef 19.08.2020) & Rajat Sharma (CS)	Key Management Personal	Remuneration	125.96	281.45	115.16	1,050.73
2	Krishnan Ramachandran (CEO) ( Wef 01.05.2020), Ashish Mehrotra (CEO) (Till 30.04.2020) , Rahul Ahuja (CFO) ( Till 03.05.2020) C Anil Kumar (CFO) ( Wef 19.08.2020) & Rajat Sharma (CS)	Key Management Personal	Employees Stock Option Scheme	34.71	34.71	-	-
3	Fettle Tone LLP	Holding Company	Receipt of Share Application Money and issue of Equity shares	1,174.34	2,856.42	2,468.27	2,468.27
4	Bupa Singapore Pte Ltd	Shareholders with Significant Influence	Receipt of Share Application Money and issue of Equity shares	956.95	2,327.64	1,972.38	1,972.38
5	Fettle Tone LLP	Holding Company	Receipt of Share Premium	1,580.66	3,755.58	422.07	422.07
6	Bupa Singapore PTE Ltd	Shareholders with Significant Influence	Receipt of Share Premium	1,288.05	3,060.36	337.28	337.28
7	Fettle Tone LLP	Holding Company	Reimbursement of expenses	4.13	4.13	-	-
	<b>Total</b>			<b>5,164.80</b>	<b>12,320.29</b>	<b>5,315.16</b>	<b>6,250.73</b>

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

PART-B Related Party Transaction Balances - As at the end of the Quarter September 30, 2021								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Fettle Tone LLP	Holding Company	4.13	Payable	No	No	-	-
	<b>Total</b>		<b>4.13</b>				-	-

## FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)



## STATEMENT OF ADMISSIBLE ASSETS :

As At September 30,2021

Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	63,164.89	63,164.89
	Policyholders as per NL-12 A of BS	1,16,230.08	-	1,16,230.08
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>1,16,230.08</b>	<b>63,164.89</b>	<b>1,79,394.97</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,820.00	4,820.00
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,252.00	1,252.00
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	3,426.06	3,426.06
(F)	Advances and Other assets as per BS	-	25,259.38	25,259.38
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>-</b>	<b>28,685.44</b>	<b>28,685.44</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	252.23	252.23
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	9.08	9.08
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>1,16,230.08</b>	<b>96,670.33</b>	<b>2,12,900.41</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	-	1,513.31	1,513.31
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>1,16,230.08</b>	<b>95,157.03</b>	<b>2,11,387.11</b>

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Software Website	-	306.94	306.94
	(b) Leasehold Improvements	-	787.57	787.57
	(c) Furniture & Fixtures	-	157.50	157.50
				-
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	-	183.49	183.49
	(b) GST unutilized credit more than 90 days	-	25.13	25.13
	(c) Disallowance for RSBY, aging >180 days net of prov.	-	43.61	43.61
				-
	Fair value change account subject to minimum of zero	-	9.08	9.08
	<b>Total</b>	<b>-</b>	<b>1,513.31</b>	<b>1,513.31</b>

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



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

STATEMENT OF LIABILITIES :  
As At September 30,2021

Item No.	Reserve	(Amount in Rs. Lakhs)	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,14,115.66	87,765.37
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,14,115.66	87,765.37
(d)	Outstanding Claim Reserve (other than IBNR reserve)	12,388.81	9,546.00
(e)	IBNR reserve	17,957.31	14,408.00
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>1,44,461.78</b>	<b>1,11,719.37</b>

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

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**



**Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)**

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

**Classification: Business within India / Total Business**

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on September 30, 2021**

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	2,28,047.00	1,75,347.00	1,18,067.00	92,456.00	35,069.00	27,737.00	35,069.00
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	<b>Total</b>							

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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**



**Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)**

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

**Classification: Business within India / Total Business**

**(Amount in Rs. Lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,16,230.08
	Deduct:	
(B)	Current Liabilities as per BS	23,954.00
(C)	Provisions as per BS	87,765.37
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,510.71
	Shareholder's FUNDS	
(F)	Available Assets	95,157.03
	Deduct:	
(G)	Other Liabilities	41,331.00
(H)	Excess in Shareholder's funds (F-G)	53,826.03
(I)	Total ASM (E+H)	58,336.74
(J)	Total RSM	35,069.00
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.66</b>

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

**FORM NL-27- PRODUCTS INFORMATION**

**Name of 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**



<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the quarter ended September 30, 2021</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Personal Accident Plan		MAXPAIP21585V012021	Personal Accident	Retail	10-Feb-21

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)



## PART - A

Name of 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

Statement as on: September 30, 2021

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

(Business within India)

(Amount in Rs. Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	64,163.77
	Investments (Policyholders)	8A	1,16,230.08
2	Loans	9	-
3	Fixed Assets	10	4,820.49
4	Current Assets		-
	a. Cash & Bank Balance	11	3,426.06
	b. Advances & Other Assets	12	25,259.38
5	Current Liabilities		-
	a. Current Liabilities	13	64,664.65
	b. Provisions	14	88,569.69
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		93,472.05
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>4,60,606.18</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,820.49
3	Cash & Bank Balance (if any)	11	3,426.06
4	Advances & Other Assets (if any)	12	25,259.38
5	Current Liabilities	13	64,664.65
6	Provisions	14	88,569.69
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		93,472.05
	<b>Total (B)</b>		<b>2,80,212.33</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>1,80,393.85</b>

## Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>1</sup>						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	12538.83	24166.61	36705.43	20.35%	-	36705.43	37386.01
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	27676.95	30742.09	58419.04	32.39%	-	58419.04	59526.88
3	<b>Investment subject to Exposure Norms</b>		-	-	-	-	-	-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	21876.67	48661.37	70538.04	39.10%	-	70538.04	72102.88
	2. Other Investments		-	998.88	-	998.88	0.55%	-	998.88	971.00
	b. Approved Investments	Not exceeding 55%	-	13602.20	36826.43	50428.63	27.96%	9.26	50437.89	50838.19
	c. Other Investments		-	-	-	-	0.00%	-	-	-
	<b>Investment Assets</b>	<b>100%</b>	-	<b>64154.69</b>	<b>116229.90</b>	<b>180384.59</b>	<b>100.00%</b>	<b>9.26</b>	<b>180393.85</b>	<b>183438.95</b>

## PART - B

Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Ma

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

Statement as on: September 30, 2021

Statement of Accretion of Assets

(Business within India)



(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to	Net	% to Total	TOTAL	% to Total
			(A)	Opening Balance	Accretion for the Qtr.	Accrual	(A+B)	
1	Central Govt. Securities		36,211	21.03%	494	6.05%	36,705	20.35%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) ab		55,980	32.51%	2,439	29.86%	58,419	32.39%
3	<b>Investment subject to Exposure Norms</b>		-		-		-	
	a. Housing & Loans to SG for Housing and FFE		-		-		-	
	1. Approved Investments		19,610	11.39%	628	7.69%	20,239	11.22%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments		-		-		-	
	1. Approved Investments		49,415	28.69%	885	10.83%	50,299	27.88%
	2. Other Investments		998	0.58%	1	0.01%	999	0.55%
	c. Approved investments		45,213	26.25%	5,216	63.84%	50,429	27.96%
	d. Other Investments (not exceeding 15%)		999	0.58%	(999)	-12.23%	-	0.00%
	<b>Total</b>		<b>1,72,215</b>	<b>100.00%</b>	<b>8,169</b>	<b>100.00%</b>	<b>1,80,385</b>	<b>100.00%</b>



## FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

(Amount in Rs. Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at September 30, 2021	as % of total for this class	As at September 30, 2020	as % of total for this class	As at September 30, 2021	as % of total for this class	As at September 30, 2020	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,07,469.28	64%	66,246.40	56%	1,05,470.04	64%	63,884.37	56%
AA or better	7,105.67	4%	3,407.40	3%	7,188.81	4%	3,501.16	3%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Rated Below B	971.00	1%	3,788.47	3%	998.88	1%	4,001.30	3%
Any other (Sovereign)	52,898.88	31%	45,202.05	38%	51,789.25	31%	43,717.27	38%
<b>Total (A)</b>	<b>1,68,444.82</b>	<b>100%</b>	<b>1,18,644.31</b>	<b>100%</b>	<b>1,65,446.98</b>	<b>100%</b>	<b>1,15,104.11</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	20,285.34	12%	26,026.75	23%	20,064.71	12%	27,051.63	24%
more than 1 year and upto 3years	41,016.72	24%	43,265.71	36%	39,934.59	24%	41,020.90	36%
More than 3years and up to 7years	53,436.97	32%	35,412.71	30%	52,421.04	32%	33,839.38	29%
More than 7 years and up to 10 years	51,307.45	30%	13,425.09	11%	50,577.72	31%	12,690.99	11%
above 10 years	2,398.34	1%	514.06	0%	2,448.93	1%	501.20	0%
Any other (Please specify)	-	0%	-	0%	-	0%	-	0%
<b>Total (B)</b>	<b>1,68,444.82</b>	<b>100%</b>	<b>1,18,644.31</b>	<b>100%</b>	<b>1,65,446.98</b>	<b>100%</b>	<b>1,15,104.11</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	37,386.01	22%	32,408.31	27%	36,705.43	22%	31,504.42	27%
b. State Government	15,512.86	9%	12,793.73	11%	15,083.82	9%	12,212.85	11%
c. Corporate Securities	1,15,545.94	69%	73,442.27	62%	1,13,657.73	69%	71,386.84	62%
Any other (Please specify)	-	0%	-	0%	-	0%	-	0%
<b>Total (C)</b>	<b>1,68,444.82</b>	<b>100%</b>	<b>1,18,644.31</b>	<b>100%</b>	<b>1,65,446.98</b>	<b>100%</b>	<b>1,15,104.11</b>	<b>100%</b>

## FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

Name of the Fund Shareholder Funds and Policyholder Funds

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on September 30, 2021)	Prev. FY ( As on March 31 2021)	YTD ( As on September 30, 2021)	Prev. FY ( As on March 31 2021)	YTD ( As on September 30, 2021)	Prev. FY ( As on March 31 2021)	YTD ( As on September 30, 2021)	Prev. FY ( As on March 31 2021)	YTD ( As on September 30, 2021)	Prev. FY ( As on March 31 2021)
1	Investments Assets	1,07,027.94	89,898.16	-	-	14,706.61	22,689.95	58,650.04	51,552.03	1,80,384.59	1,64,140.14
2	Gross NPA	1,000.00	2,000.00	-	-	-	-	-	-	1,000.00	2,000.00
3	% of Gross NPA on Investment Assets (2/1)	0.93%	2.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	1.22%
4	Provision made on NPA	1,000.00	2,000.00	-	-	-	-	-	-	1,000.00	2,000.00
5	Provision as a % of NPA (4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,06,027.94	87,898.16	-	-	14,706.61	22,689.95	58,650.04	51,552.03	1,79,384.59	1,62,140.14
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	1,289.23	-	-	-	-	-	-	-	1,289.23	-

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

Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

Statement as on: September 30, 2021

Statement of Investment and Income on Investment



Name of the Fund Shareholder Funds and Policyholder Funds

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	36,690.32	592.55	1.62	1.62	35,792.29	1,137.69	3.18	3.18	26,380.36	947.42	3.59	3.59
2	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	921.35	16.39	1.78	1.78
3	STATE GOVERNMENT BONDS	SGGB	14,877.37	310.08	-	2.08	13,805.14	538.29	3.90	3.90	11,886.38	428.53	3.61	3.61
4	Central Government Guaranteed Loans / Bonds	CGSL	6,163.08	106.15	1.72	1.72	5,899.43	200.18	3.39	3.39	309.66	6.78	2.19	2.19
5	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	13,326.45	346.75	2.60	2.60	13,077.07	596.17	4.56	4.56	8,561.28	359.66	4.20	4.20
6	Bonds / Debentures issued by HUDCO	HTHD	5,033.55	86.06	1.71	1.71	5,036.68	169.94	3.37	3.37	4,116.33	147.96	3.59	3.59
7	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,182.39	47.79	2.19	2.19	2,351.10	102.67	4.37	4.37	2,529.78	109.74	4.34	4.34
8	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	48,227.40	858.19	1.78	1.78	45,706.87	1,568.07	3.43	3.43	27,122.44	994.45	3.67	3.67
9	Units of Infrastructure Investment Trust	EIIT	231.00	-	-	-	180.51	-	-	-	-	-	-	-
10	CORPORATE SECURITIES - DEBENTURES	ECOS	35,104.68	569.43	1.62	1.62	32,698.47	1,066.57	3.26	3.26	14,802.28	584.90	3.95	3.95
11	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	2,563.36	73.89	2.88	2.88
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	7,325.36	98.29	1.34	1.34	7,626.43	196.69	2.58	2.58	9,577.93	314.61	3.28	3.28
13	Application Money	ECAM	-	-	-	-	48.09	-	-	-	94.77	1.14	1.20	1.20
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	5,589.65	60.91	1.09	1.09	8,118.76	142.89	1.76	1.76	4,518.31	89.40	1.98	1.98
15	Infrastructure - Debentures / Bonds / CPs / loans	IODS	998.44	0.72	0.07	0.07	998.32	0.51	0.05	0.05	2,998.89	0.42	0.01	0.01
16	Debentures	OLDB	760.59	0.64	0.08	0.08	879.29	0.63	0.07	0.07	1,002.48	(50.46)	(5.03)	(5.03)
	<b>TOTAL</b>		<b>1,76,510.30</b>	<b>3,077.55</b>	<b>1.74</b>	<b>1.74</b>	<b>1,72,218.45</b>	<b>5,720.30</b>	<b>3.32</b>	<b>3.32</b>	<b>1,17,385.58</b>	<b>4,024.84</b>	<b>3.43</b>	<b>3.43</b>

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS



Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

Statement as on: September 30, 2021

Statement of Down Graded Investments

Name of Fund Shareholder Funds and Policyholder Funds

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
1	Nil			0					
<b>B. As on Date <sup>2</sup></b>									
1	8.90% RCAP DB 09-09-2021	ECOS	1000	27-Dec-16	CARE	AAA	AA+	24-Mar-17	
2	8.90% RCAP DB 09-09-2021	ECOS	1000	27-Dec-16	CARE	AA+	AA	08-Oct-18	
3	8.90% RCAP DB 09-09-2021	OLDB	1000	27-Dec-16	CARE	AA	A+	06-Mar-19	
4	8.90% RCAP DB 09-09-2021	OLDB	1000	27-Dec-16	CARE	A+	A	18-Apr-19	
5	8.90% RCAP DB 09-09-2021	OLDB	1000	27-Dec-16	CARE	A	BBB	18-May-19	
6	8.90% RCAP DB 09-09-2021	OLDB	1000	27-Dec-16	CARE	BBB	BB	24-Aug-19	
7	8.90% RCAP DB 09-09-2021	OLDB	1000	27-Dec-16	CARE	BB	D	20-Sep-19	
1	8.65% IFIN DB 06-12-2021	ICTD	1000	29-Dec-16	ICRA	AAA	AA+	16-Aug-18	
2	8.65% IFIN DB 06-12-2021	IODS	1000	29-Dec-16	ICRA	AA+	BB	08-Sep-18	
3	8.65% IFIN DB 06-12-2021	IODS	1000	29-Dec-16	ICRA	BB	D	17-Sep-18	
1	8.90% IFIN DB 28-03-2021	ICTD	1000	30-Mar-16	ICRA	AAA	AA+	16-Aug-18	
2	8.90% IFIN DB 28-03-2021	IODS	1000	30-Mar-16	ICRA	AA+	BB	08-Sep-18	
3	8.90% IFIN DB 28-03-2021	IODS	1000	30-Mar-16	ICRA	BB	D	17-Sep-18	
1	8.90% IFIN DB 20-03-2021	ICTD	1000	21-Mar-16	ICRA	AAA	AA+	16-Aug-18	
2	8.90% IFIN DB 20-03-2021	IODS	1000	21-Mar-16	ICRA	AA+	BB	08-Sep-18	
3	8.90% IFIN DB 20-03-2021	IODS	1000	21-Mar-16	ICRA	BB	D	17-Sep-18	

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-
5	No. of Reinsurers with rating less than BBB		-	-	-	-
	<b>Total (A)</b>		-	-	-	-
	<b>With In India</b>					
1	Indian Insurance Companies		-	-	-	-
2	FRBs	3	19,471	23	-	67%
3	GIC Re	1	9,703	23	-	33%
4	Other (to be Specified)		-	-	-	-
	<b>Total (B)</b>		<b>29,174</b>	<b>46</b>	-	<b>100%</b>
	<b>Grand Total (C)= (A)+(B)</b>		29,174	46	-	100%



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

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



(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter ended September 30, 2021		For the Quarter ended September 30, 2020		Upto the quarter ended September 30, 2021		Upto the quarter ended September 30, 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	Marine Cargo	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Marine Other than Cargo	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	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Health	65,056.32	2,83,015.00	40,206.70	2,20,894.00	1,22,431.45	5,57,653.00	70,152.51	3,81,234.00
7	Personal Accident	1,362.59	27,056.00	1,118.52	18,844.00	2,465.36	45,498.00	1,774.81	35,929.00
8	Travel	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Workmen's Compensation/ Employer's liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
10	Public/ Product Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
11	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
12	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
13	Crop Insurance	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14	Other segments	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15	Miscellaneous	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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

Sl.No.	Channels	For the Quarter ended September 30, 2021		Upto the quarter ended September 30, 2021		For the Quarter ended September 30, 2020		Upto the quarter ended September 30, 2020	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	1,21,438	24,225.56	2,23,013	44,062.76	84,537	14,979.57	1,48,967	26,763.83
2	Corporate Agents-Banks	63,130	13,012.84	1,14,900	22,607.09	49,111	9,370.93	93,131	15,676.40
3	Corporate Agents -Others	556	5,986.39	1,084	12,994.08	133	2,299.09	269	2,415.54
4	Brokers	66,977	9,890.06	86,259	13,585.93	11,311	2,319.32	19,176	4,891.25
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	51,564	12,177.03	1,05,624	23,397.53	34,431	7,173.85	63,103	13,258.40
	-Online (Through Company Website)	2,419	430.24	7,093	762.29	10,407	357.63	11,134	447.76
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	688	135.21	1,112	216.82	411	58.80	667	103.22
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	3,299	561.57	64,066	7,270.31	49,397	4,766.03	80,716	8,370.94
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>3,10,071</b>	<b>66,418.91</b>	<b>6,03,151</b>	<b>1,24,896.81</b>	<b>2,39,738</b>	<b>41,325.22</b>	<b>4,17,163</b>	<b>71,927.32</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>3,10,071</b>	<b>66,418.91</b>	<b>6,03,151</b>	<b>1,24,896.81</b>	<b>2,39,738</b>	<b>41,325.22</b>	<b>4,17,163</b>	<b>71,927.32</b>



FORM NL-37-CLAIMS DATA



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

Upto the quarter ending September 30, 2021

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments	No. of claims only		
																			Miscellaneous	Total	
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	3,571	31	-	-	-	-	-	-	-	-	-	-	3,602
2	Claims reported during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Booked During the period	-	-	-	-	-	-	-	1,32,554	274	-	-	-	-	-	-	-	-	-	-	1,32,828
	(b) Reopened during the Period	-	-	-	-	-	-	-	2,962	26	-	-	-	-	-	-	-	-	-	-	2,988
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) paid during the period	-	-	-	-	-	-	-	1,17,779	150	-	-	-	-	-	-	-	-	-	-	1,17,929
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	12,400	111	-	-	-	-	-	-	-	-	-	-	12,511
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	8,908	70	-	-	-	-	-	-	-	-	-	-	8,978
	Less than 3months	-	-	-	-	-	-	-	8,908	70	-	-	-	-	-	-	-	-	-	-	8,978
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the quarter ending September 30, 2021

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	2,962.31	419.60	-	-	-	-	-	-	-	-	-	3,381.91
2	Claims reported during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Booked During the period	-	-	-	-	-	-	-	96,639.48	1,171.43	-	-	-	-	-	-	-	-	-	97,810.91
	(b) Reopened during the Period	-	-	-	-	-	-	-	3,271.24	135.01	-	-	-	-	-	-	-	-	-	3,406.25
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) paid during the period	-	-	-	-	-	-	-	64,490.60	555.80	-	-	-	-	-	-	-	-	-	65,046.40
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	32,277.43	969.20	-	-	-	-	-	-	-	-	-	33,246.63
	Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	6,105.00	201.04	-	-	-	-	-	-	-	-	-	6,306.05
	Less than 3months	-	-	-	-	-	-	-	6,105.00	201.04	-	-	-	-	-	-	-	-	-	6,306.05
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

For the Quarter ending on September 30, 2021

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Health	68,092	291	11	-	-	-	-	35,990.85	301.95	25.46	-	-	-	-	-	68,394	36,318.27
7	Personal Accident	84	2	-	-	-	-	-	231.93	0.05	-	-	-	-	-	-	86	231.98
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the Quarter ending on September 30, 2021

(Rs in Lakhs)

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	1,16,585	1,164	29	1	-	-	-	63,310.23	1,140.55	39.33	0.49	-	-	-	-	1,17,779	64,490.60
7	Personal Accident	141	9	-	-	-	-	-	551.97	3.83	-	-	-	-	-	-	150	555.80
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments <sup>(a)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

Segmental performance upto the quarter ending September 30, 2021



Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others <sup>(M)</sup>	Refil	Group	Government Schemes	
<b>Premium</b>												
Gross Direct Premium	-	-	-	-	-	-	-	-	98,758.45	26,160.36	-	1,24,918.81
Gross Written Premium	-	-	-	-	-	-	-	-	98,758.45	26,160.36	-	1,24,918.81
Net Written Premium	-	-	-	-	-	-	-	-	79,439.55	21,237.10	-	99,676.65
<b>REVENUE RESERVE</b>												
Unearned Premium Reserve (UPR)	-	-	-	-	-	-	-	-	14,535.72	5,634.35	-	20,170.07
Premium Deficiency Reserve (PDR)	-	-	-	-	-	-	-	-	-	-	-	-
Unreported Risk Reserve (URR)	-	-	-	-	-	-	-	-	-	-	-	-
Net Earned Premium (A)	-	-	-	-	-	-	-	-	64,903.83	14,602.75	-	79,506.58
<b>Claims</b>												
Claims (P-ans)	-	-	-	-	-	-	-	-	95,112.74	9,704.07	-	68,816.81
<b>LIABILITY RESERVE</b>												
Outstanding Claims Reserve	-	-	-	-	-	-	-	-	7,367.02	2,170.22	-	9,537.24
Incurred But Not Reported (IBNR) Claims Reserve	-	-	-	-	-	-	-	-	11,211.92	3,289.29	-	14,501.21
Claims Incurred (Net) (B)	-	-	-	-	-	-	-	-	46,171.62	8,117.75	-	54,289.37
<b>Commission</b>												
Commission Gross	-	-	-	-	-	-	-	-	11,460.02	3,133.05	-	14,593.07
Commission Net (C)	-	-	-	-	-	-	-	-	1,097.31	3,480.73	-	2,518.04
Total Operating expenses (D)	-	-	-	-	-	-	-	-	22,469.38	7,413.44	-	30,882.82
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F)=(A-C-D-E)	-	-	-	-	-	-	-	-	(25,285.48)	(1,286.12)	-	(26,571.60)
Investment Income (G)	-	-	-	-	-	-	-	-	3,272.43	840.93	-	4,113.36
Other income net of expenses (H)	-	-	-	-	-	-	-	-	5,254.78	3,472.28	-	7,027.06
Operating Results (I)=(G+H)	-	-	-	-	-	-	-	-	8,527.21	923.64	-	9,450.85
Underwriting Ratio (J)=(I/A)	-	-	-	-	-	-	-	-	(26%)	(5%)	-	(22%)

FORM NL-41 OFFICES INFORMATION



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 the IRDAI February 15, 2010

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	114
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	159
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	159
10	<u>No. of Directors:-</u>	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	5
	(d) Women Director	1
	(e) Whole time director	0
11	<u>No. of Employees</u>	
	(a) On-roll:	5298
	(b) Off-roll:	4510
	(c) Total	9808
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	83678
	(b) Corporate Agents-Banks	14
	(c) Corporate Agents-Others	22
	(d) Insurance Brokers	269
	(e) Web Aggregators	14
	(f) Insurance Marketing Firm	73
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	0
(i) Other as allowed by IRDAI (To be specified)	0	

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the	11999	73693
Recruitments during the quarter	2014	13869
Attrition during the quarter	4205	3492
Number at the end of the quarter	9808	84070

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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 the IRDAI February 15, 2010

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

FORM NL-43-RURAL & SOCIAL OBLIGATIONS



Name of Insurer: Niva Bupa Health Insurance Company Limited (Formerly Known as Max Bupa Health Insurance Company Limited)

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

(Amount in Rs. Lakhs)

Rural & Social Obligations (Apr'21 - Sep'21)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	NA	NA	NA
		Social	NA	NA	NA
2	MARINE CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
3	MARINE OTHER THAN CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
4	MOTOR OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	MOTOR TP	Rural	NA	NA	NA
		Social	NA	NA	NA
6	HEALTH	Rural	74,364.00	11,154.78	15,54,431.90
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	10,702.00	451.09	6,20,774.10
		Social	-	-	-
8	TRAVEL	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
		Social	NA	NA	NA
	<b>Total</b>	<b>Rural</b>	<b>85,066.00</b>	<b>11,605.86</b>	<b>21,75,206.00</b>
		<b>Social</b>	<b>-</b>	<b>-</b>	<b>-</b>



FORM NL-45 GREIVANCE DISPOSAL

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



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO SEPTEMBER 30, 2021

Basis New policy count

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	0	8	0	0	7	1	20
b)	Claim	22	402	91	18	290	25	618
c)	Policy related	2	118	61	2	45	12	200
d)	Premium	0	5	0	0	4	1	9
e)	Refund	0	28	12	1	14	1	45
f)	Coverage	0	4	2	0	2	0	10
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	17	7	1	8	1	26
	Others:-	0	13	5	1	7	0	13
	(i) Issue in GST credits							
	(ii) Policy termination due to non-disclosure							
	(ii) Agent change/Agent service issue							
	<b>Total number of complaints</b>	<b>24</b>	<b>595</b>	<b>178</b>	<b>23</b>	<b>377</b>	<b>41</b>	<b>941</b>

2	Total No. of policies during period ended 30 Sep 2020*	18,64,556
3	Total No. of claims during period ended 30 Sep 2020	51,217
4	Total No. of policies during period ended 30 Sep 2021*	34,50,046
5	Total No. of claims during period ended 30 Sep 2021	1,35,816
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	0.94
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	45.50

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Upto 15 days	41	100%			41	100%
b)	15 - 30 days						
c)	30 - 90 days	-					
d)	90 days & Beyond	-					
	<b>Total No. of complaint</b>	<b>41</b>	<b>100%</b>			<b>41</b>	<b>100%</b>

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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



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