

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024
1	Premiums earned (Net)	NL-4	1,13,708	1,13,708	3,30,405	3,30,405	90,601	90,601	2,60,012	2,60,012
2	Profit/ Loss on sale/redemption of Investments		591	591	2,170	2,170	340	340	1,477	1,477
3	Interest, Dividend & Rent – Gross (Refer Note 1)		5,188	5,188	19,175	19,175	3,870	3,870	14,929	14,929
4	Others:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		14,898	14,898	14,898	14,898	20,383	20,383	20,383	20,383
	(c) Towards Excess Expenses of Management		275	275	574	574	108	108	375	375
	(ii) Towards remuneration of MD/CEO/WTID/ Other KMP									
	TOTAL (A)		1,34,660	1,34,660	3,67,222	3,67,222	1,15,301	1,15,301	2,97,176	2,97,176
6	Claims Incurred (Net)	NL-5	68,733	68,733	2,36,253	2,36,253	48,916	48,916	1,77,611	1,77,611
7	Commission	NL-6	9,911	9,911	34,867	34,867	14,553	14,553	44,908	44,908
8	Operating Expenses related to Insurance Business	NL-7	21,916	21,916	86,651	86,651	23,802	23,802	77,576	77,576
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		1,00,560	1,00,560	3,57,771	3,57,771	87,271	87,271	3,00,095	3,00,095
10	Operating Profit/(Loss) C= (A - B)		34,100	34,100	9,451	9,451	28,031	28,031	(2,919)	(2,919)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		34,100	34,100	9,451	9,451	28,031	28,031	(2,919)	(2,919)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		34,100	34,100	9,451	9,451	28,031	28,031	(2,919)	(2,919)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024
Interest, Dividend & Rent	5,321	5,321	19,761	19,761	4,076	4,076	15,691	15,691
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(133)	(133)	(586)	(586)	(206)	(206)	(762)	(762)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	5,188	5,188	19,175	19,175	3,870	3,870	14,929	14,929

* Term gross implies inclusive of TDS

Note - 2 : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		34,100	9,451	28,031	(2,919)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,650	6,256	1,253	5,304
	(b) Profit on sale of investments		71	828	215	733
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(91)	(252)	(53)	(296)
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		12	12	19	19
	(b) Profit on Sale/Discard of Fixed Assets		-	11	-	-
	TOTAL (A)		35,742	16,306	29,465	2,841
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		83	196	159	290
	(b) Bad debts written off		-	9	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		14,898	14,898	20,383	20,383
	(ii) Towards remuneration of MD/CEO/WTd/ Other KMP		275	574	108	375
	(iii) Others		-	-	-	-
	(g) Others					
	i) Interest on delayed refund/Claims		56	116	25	75
	ii) Loss on Sale/Discard of Fixed Assets		5	-	57	45
	TOTAL (B)		15,316	15,793	20,732	21,168
	Profit / (Loss) Before Tax		20,426	513	8,733	(18,327)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		20,426	513	8,733	(18,327)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year		(1,89,704)	(1,69,792)	(1,78,526)	(1,51,465)
	Balance carried forward to Balance Sheet		(1,69,279)	(1,69,279)	(1,69,792)	(1,69,792)

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-3-B-BS
BALANCE SHEET AS AT 31ST MARCH 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 31st March, 2025	As at 31st March, 2024
	SOURCES OF FUNDS			
1	Share Capital	NL-8	53,800	50,778
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,63,376	2,26,351
4	Fair Value Change Account			
	-Shareholders' Funds		43	6
	-Policyholders' Funds		103	35
5	BORROWINGS	NL-11	-	-
	TOTAL		3,17,322	2,77,170
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	91,286	72,396
2	Investments-Policyholders	NL-12A	3,49,049	2,58,309
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	19,178	17,432
5	Deferred Tax Asset (Net)		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	2,446	14,549
	Advances and Other Assets	NL-16	45,065	24,359
	Sub-Total (A)		47,511	38,908
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	1,81,999	1,37,707
9	Provisions	NL-18	1,76,982	1,41,960
	Sub-Total (B)		3,58,981	2,79,667
	NET CURRENT ASSETS (C) = (A - B)		(3,11,470)	(2,40,759)
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,69,279	1,69,792
	TOTAL		3,17,322	2,77,170

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 31st March, 2025	As at 31st March, 2024
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	686	30
5. Statutory demands/ liabilities in dispute, not provided for	12,379	12,379
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others	5,966	3,128
(a). Claims against policies under litigation		
TOTAL	19,031	15,537

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2025				For The Year Ended 31st March, 2025			
Gross Direct Premium	1,51,441	8,027	846	1,60,314	4,39,704	37,489	4,977	4,82,170
Add: Premium on reinsurance accepted	-	-	-	-	11,870	-	-	11,870
Less: Premium on reinsurance ceded	40,754	2,760	57	43,570	1,16,453	12,557	301	1,29,311
Net Written Premium	1,10,687	5,268	789	1,16,743	3,35,121	24,932	4,676	3,64,729
Add: Opening balance of UPR	1,57,722	13,384	495	1,71,601	1,29,784	10,363	165	1,40,312
Less: Closing balance of UPR	1,61,932	12,260	444	1,74,636	1,61,932	12,260	444	1,74,636
Net Earned Premium	1,06,477	6,391	840	1,13,708	3,02,973	23,035	4,397	3,30,405
Gross Direct Premium								
- In India	1,51,441	8,027	846	1,60,314	4,39,704	37,489	4,977	4,82,170
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Gross Direct Premium	1,21,809	7,618	763	1,30,190	3,44,715	22,048	3,369	3,70,132
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	24,142	378	46	24,566	75,632	1,182	228	77,042
Net Written Premium	97,666	7,240	717	1,05,624	2,69,083	20,866	3,141	2,93,090
Add: Opening balance of UPR	1,16,571	8,641	76	1,25,288	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,29,784	10,363	165	1,40,311	1,29,784	10,363	165	1,40,311
Net Earned Premium	84,453	5,517	629	90,601	2,38,842	17,941	3,228	2,60,012
Gross Direct Premium								
- In India	1,21,809	7,618	763	1,30,190	3,44,715	22,048	3,369	3,70,132
- Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2025				For The Year Ended 31st March, 2025			
Claims paid (Direct)	78,561	2,577	678	81,816	2,68,832	4,813	2,161	2,75,806
Add :Re-insurance accepted to direct claims	2,255	-	-	2,255	-	-	-	2,255
Less :Re-insurance Ceded to claims paid	12,762	1,200	108	14,070	46,456	1,587	167	48,210
Net Claim Paid	68,055	1,377	570	70,000	2,24,631	3,226	1,994	2,29,851
Add: Claims Outstanding at the end of the year	30,343	2,593	1,228	34,164	30,343	2,593	1,228	34,164
Less: Claims Outstanding at the beginning of the year	31,490	2,475	1,467	35,431	24,816	2,145	801	27,762
Net Incurred Claims	66,908	1,496	331	68,733	2,30,158	3,674	2,421	2,36,253
Claims Paid (Direct)								
-In India	78,561	2,577	25	81,163	2,68,832	4,813	52	2,73,697
-Outside India	-	-	653	653	-	-	2,109	2,109
Estimates of IBNR and IBNER at the end of the year (net)	19,970	2,269	646	22,885	19,970	2,269	646	22,885
Estimates of IBNR and IBNER at the beginning of the year (net)	17,145	1,926	890	19,962	15,906	1,569	521	17,996

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Claims paid (Direct)	60,916	941	365	62,222	2,01,572	2,454	1,672	2,05,698
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,354	129	15	10,498	32,558	253	112	32,923
Net Claim Paid	50,562	812	350	51,724	1,69,014	2,201	1,560	1,72,775
Add: Claims Outstanding at the end of the year	24,816	2,145	801	27,762	24,817	2,145	801	27,763
Less: Claims Outstanding at the beginning of the year	26,938	2,672	960	30,570	19,516	2,721	689	22,926
Net Incurred Claims	48,441	285	191	48,916	1,74,315	1,625	1,672	1,77,611
Claims Paid (Direct)								
-In India	60,916	941	142	61,999	2,01,572	2,454	298	2,04,323
-Outside India	-	-	223	223	-	-	1,375	1,375
Estimates of IBNR and IBNER at the end of the year (net)	15,906	1,569	521	17,996	15,906	1,569	521	17,996
Estimates of IBNR and IBNER at the beginning of the year (net)	13,749	1,871	634	16,254	11,369	2,184	340	13,892

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2025				For The Year Ended 31st March, 2025			
Commission & Remuneration	28,550	1,364	661	30,575	90,195	5,969	2,804	98,968
Rewards	1,088	36	-	1,124	4,069	179	-	4,247
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	29,638	1,398	661	31,698	94,263	6,148	2,804	1,03,215
Add: Commission on Re-insurance Accepted	-	-	-	-	831	-	-	831
Less: Commission on Re-insurance Ceded	20,381	1,370	36	21,787	61,098	8,028	53	69,179
Net Commission	9,258	29	625	9,911	33,996	(1,880)	2,751	34,867
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,183	97	-	3,280	10,887	398	-	11,285
Corporate Agents-Banks/FII/HFC	10,281	509	-	10,790	34,889	2,767	-	37,656
Corporate Agents-Others	7,265	468	643	8,375	21,688	1,702	2,760	26,150
Insurance Brokers	8,825	306	19	9,150	26,628	1,256	44	27,928
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	13	0	-	13	46	1	-	47
Insurance Marketing Firm	64	18	-	81	94	19	-	113
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	7	1	-	8	31	5	-	36
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	29,638	1,398	661	31,698	94,263	6,148	2,804	1,03,215
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	29,638	1,398	661	31,698	94,263	6,148	2,804	1,03,215
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
Commission & Remuneration	20,835	2,337	361	23,533	63,304	6,522	1,047	70,873
Rewards	875	34	0	909	3,697	143	-	3,840
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	21,709	2,372	361	24,443	67,001	6,665	1,047	74,713
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	9,793	93	3	9,890	29,632	160	13	29,805
Net Commission	11,916	2,279	358	14,553	37,369	6,505	1,034	44,908
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,005	102	-	3,107	9,035	332	-	9,367
Corporate Agents-Banks/FII/HFC	6,049	1,218	-	7,267	21,123	3,520	-	24,643
Corporate Agents-Others	5,508	753	361	6,622	16,304	1,997	1,046	19,347
Insurance Brokers	7,126	298	1	7,425	20,447	813	1	21,261
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	6	0	-	7	41	0	-	41
Insurance Marketing Firm	8	0	-	8	40	2	-	42
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	7	1	-	8	11	1	-	12
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	21,709	2,372	361	24,443	67,001	6,665	1,047	74,713
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	21,709	2,372	361	24,443	67,001	6,665	1,047	74,713
Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March, 2025				For The Year Ended 31st March, 2025			
1	Employees' remuneration & welfare benefits	12,745	606	19	13,370	51,792	3,564	168	55,524
2	Travel, conveyance and vehicle running expenses	384	14	1	399	1,520	126	17	1,663
3	Training expenses	63	-	-	63	376	31	4	411
4	Rents, rates & taxes	503	12	-	515	2,454	204	27	2,685
5	Repairs	136	8	1	145	371	31	4	406
6	Printing & stationery	10	1	-	11	213	21	-	234
7	Communication expenses	170	6	-	176	744	62	8	814
8	Legal & professional charges	734	37	3	774	2,310	192	25	2,527
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	19	1	-	20	40	3	-	43
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	-	-	1	4	-	-	4
10	Advertisement and publicity	1,960	132	16	2,108	3,988	331	44	4,363
11	Interest & Bank Charges	194	10	1	205	584	48	6	638
12	Depreciation	1,421	64	6	1,491	4,962	412	55	5,429
13	Business Development and Sales Promotion Expenses	307	8	-	315	1,476	123	16	1,615
14	Information Technology Expenses	1,179	112	-	1,291	4,408	425	-	4,833
15	Others (to be specified)	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	101	9	-	110	336	32	-	368
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	-	-	-	-
	(c) Insurance	5	1	-	6	14	1	-	15
	(d) Miscellaneous expenses	145	11	2	158	241	20	3	264
	(e) Stamp duty	13	2	-	15	48	5	-	53
	(f) Electricity expense	28	(1)	-	27	242	20	3	265
	(g) Housekeeping charges	144	1	-	145	835	69	9	911
	(h) Data center charges	174	-	(1)	173	1,187	99	13	1,299
	(i) Agent training expenses	9	1	-	10	43	4	-	47
	(j) Medical fees	(11)	-	-	(26)	424	189	-	613
	(k) Call centre charges	174	7	1	182	695	58	8	761
	(l) Transaction processing services	221	10	1	232	791	66	9	866
	TOTAL	20,825	1,041	50	21,916	80,096	6,136	419	86,651
	In India	20,820	1,041	50	21,912	80,078	6,134	419	86,631
	Outside India	5	(1)	0	4	18	2	0	20

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March, 2024				For The Year Ended 31st March, 2024			
1	Employees' remuneration & welfare benefits	12,693	804	(21)	13,476	45,541	2,913	108	48,562
2	Travel, conveyance and vehicle running expenses	470	29	2	501	1,469	94	14	1,577
3	Training expenses	120	7	-	127	534	34	5	573
4	Rents, rates & taxes	558	35	3	596	1,638	105	16	1,759
5	Repairs	154	10	-	165	526	34	5	565
6	Printing & stationery	52	5	-	57	293	22	-	315
7	Communication expenses	179	11	1	191	717	46	7	770
8	Legal & professional charges	581	36	3	620	1,738	111	17	1,866
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) As auditor	23	2	-	25	45	3	-	48
	(b) Management services	(4)	-	-	(4)	-	-	-	-
	(c) in any other capacity	1	-	-	1	1	-	-	1
10	Advertisement and publicity	3,229	205	27	3,461	5,594	358	55	6,007
11	Interest & Bank Charges	142	9	1	152	482	31	5	518
12	Depreciation	1,198	74	6	1,278	4,406	282	43	4,731
13	Business Development and Sales Promotion Expenses	250	16	2	268	690	44	7	741
14	Information Technology Expenses	975	90	-	1,065	3,610	271	-	3,881
15	Others:	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	(14)	-	-	(14)	119	9	-	128
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	(2)	-	-	(2)
	(c) Insurance	1	-	-	1	12	1	-	13
	(d) Miscellaneous expenses	171	10	1	182	318	20	3	341
	(e) Stamp duty	15	2	-	17	50	4	-	54
	(f) Electricity expense	51	3	-	54	205	13	2	220
	(g) Housekeeping charges	235	15	1	251	764	49	7	820
	(h) Data center charges	402	25	2	429	1,531	98	15	1,644
	(i) Agent training expenses	11	1	-	12	30	2	-	32
	(j) Medical fees	104	46	-	150	307	124	-	431
	(k) Call centre charges	167	11	1	179	607	39	6	652
	(l) Transaction processing services	525	33	4	562	1,240	79	12	1,331
	TOTAL	22,289	1,479	34	23,802	72,465	4,786	327	77,576
	In India	22,289	1,479	34	23,802	72,347	4,778	326	77,449
	Outside India	0	(1)	(1)	0	118	8	1	127

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (31st Mar 2024: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	Issued Capital		
	54,80,03,536 Equity Shares of Rs 10 each (31st Mar 2024: 50,77,84,530 Equity Shares of Rs 10 each)	54,800	50,778
3	Subscribed Capital		
	53,80,03,456 Equity Shares of Rs 10 each (31st Mar 2024: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
4	Called-up Capital		
	53,80,03,456 Equity Shares of Rs 10 each (31st Mar 2024: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
	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	-	-
5	Paid-up Capital		
	53,80,03,456 Equity Shares of Rs 10 each (31st Mar, 2024: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
	TOTAL	53,800	50,778

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

Shareholder	As at 31st March, 2025		As at 31st March, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,68,72,585	45.89%	23,30,06,086	45.89%
· Foreign	23,71,91,294	44.08%	22,38,68,580	44.08%
Investors				
· Indian	-	-	-	-
· Foreign	5,39,39,577	10.03%	5,09,09,864	10.03%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	53,80,03,456	100.00%	50,77,84,530	100.00%

Note :

1. Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
AS AT YEAR ENDED 31ST MARCH, 2025

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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	24,68,72,585	45.89	24,687	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Strategic Investment (Pty) Limited (Formerly known as Momentum Metropolitan Strategic Investment (Pty) Limited)	1	23,71,91,294	44.08	23,719	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other								
	a)Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,39,39,577	10.03	5,394	-	-	-	-
	Total	3	53,80,03,456	100	53,800	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No.153 and Dated 11 July 2016

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: **ADITYA BIRLA CAPITAL LIMITED**

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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	22,68,790	0.09	227	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kummamangalam Birla Huf	1	1,25,608	0.00	13	-	-	-	-
ii)	Bodies Corporate:								
	BIRLA CONSULTANTS LIMITED	1	1,22,334	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL FINANCE (INDIA) LIMITED	1	1,22,479	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	3	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,36,98,09,351	52.54	1,36,981	-	-	-	-
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.52	3,951	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	22,19,50,922	8.51	22,195	-	-	-	-
	RAJATNA HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	VIKRAM HOLDINGS PVT LTD	1	1,050	0.00	0	-	-	-	-
	VAIBHAV HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.29	3,360	-	-	-	-
	RENUKA INVESTMENTS & FINANCE LIMITED	1	3,39,059	0.01	34	-	-	-	-
	ESSEL MINING & INDUSTRIES LTD	1	5,36,92,810	2.06	5,369	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.07	2,801	-	-	-	-
	P.T. Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P.T. elegant Textile Industr (GDR)	1	11,32,250	0.04	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.10	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	3,76,49,337	1.44	3,765	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	58	9,46,16,233	3.63	9,462	-	-	-	-
ii)	Foreign Portfolio Investors	165	10,40,01,566	3.99	10,400	-	-	-	-
iii)	Financial Institutions/Banks	129	3,10,286	0.01	31	-	-	-	-
iv)	Insurance Companies	21	5,68,50,285	2.18	5,685	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	23	10,27,01,196	3.94	10,270	-	-	-	-
ix)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.84	10,000	-	-	-	-
	Qualified Institutional Buyer	1	4,47,953	0.02	45	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	15,517	0.00	2	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Laacs	5,53,245	17,58,16,234	6.74	17,582	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Laacs	878	6,18,64,551	2.37	6,186	-	-	-	-
iii)	NBFCs registered with RBI	5	1,34,966	0.01	13	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,881	70,87,993	0.27	709	-	-	-	-
	Clearing Members	11	15,933	0.00	2	-	-	-	-
	Non Resident Indian Non Repatriable	4,754	55,32,187	0.21	553	-	-	-	-
	Bodies Corporate	2,512	4,82,66,700	1.85	4,827	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	37	18,83,020	0.07	188	-	-	-	-
	HUF	9,089	88,97,528	0.34	890	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.70	1,836	-	-	-	-
	Foreign Nationals	13	6,915	0.00	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	2,54,00,504	0.97	2,540	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	5,76,863	2,60,70,10,822	100	2,60,701	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,26,216	2,25,969
	- Add: Additions during the year	36,978	247
	- Balance at the end of the year	2,63,194	2,26,216
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 Outstanding	-	-
	- Balance at the beginning of the year	135	40
	- Additions during the year	47	95
	- Balance at the end of the year	182	135
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,63,376	2,26,351

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

Sl. No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
NA	NA	NA	NA	NA

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	31,987	26,780	86,218	83,473	1,18,205	1,10,253
2	Other Approved Securities	21,885	24,548	85,991	73,335	1,07,876	97,883
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,993	10,495	40,402	35,140	51,395	45,635
	(e) Other Securities						
	- Fixed Deposits	286	265	-	2,500	286	2,765
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,539	2,527	25,309	12,847	27,848	15,374
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	7,017	2,499	29,747	10,981	36,764	13,480
5	Other than Approved Investments						
	- Debt	-	-	2,498	-	2,498	-
	- Equity	500	-	-	-	500	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,024	-	4,012	-	6,036	-
2	Other Approved Securities	3,533	511	2,513	-	6,046	511
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	14	13	-	-	14	13
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,717	1,576	32,678	18,951	35,395	20,527
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,499	-	2,499	4,006	6,998	4,006
	(e) Other Securities						
	- Fixed Deposits	790	750	16,500	5,700	17,290	6,450
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	2,432	16,688	9,870	16,688	12,302
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,502	-	499	-	3,001	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	3,495	1,506	3,495	1,506
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	91,286	72,396	3,49,049	2,58,309	4,40,335	3,30,705

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024	As at 31st March, 2025	As at 31st March, 2024
1	Long Term Investments--						
	Book Value	75,207	67,115	2,70,164	2,18,276	3,45,371	2,85,390
	Market Value	75,893	66,506	2,71,812	2,15,591	3,47,705	2,82,096
2	Short Term Investments--						
	Book Value	16,066	5,269	78,885	40,033	94,951	45,302
	Market Value	16,062	5,258	78,913	40,014	94,975	45,273

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

Si. No	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
1	Sub-standard	-	-
2	Doubtful	-	-
3	Loss	-	-
	TOTAL	-	-

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-14-FIXED ASSETS SCHEDULE

(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 31st March, 2025	As at 31st March, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	26,356	4,418	227	30,547	13,221	3,870	223	16,868	13,679	13,135
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	384	39	33	390	280	47	28	299	91	104
Information Technology Equipment	3,217	1,188	107	4,298	2,288	471	105	2,653	1,645	929
Vehicles	1,643	1,152	208	2,587	429	479	89	819	1,768	1,214
Office Equipment	970	131	75	1,026	643	144	72	715	311	327
Others:Leasehold Improvement	2,706	285	187	2,804	1,136	420	183	1,374	1,430	1,570
TOTAL	35,277	7,212	837	41,652	17,997	5,431	700	22,727	18,925	17,279
Capital Work in progress	153	1,237	1,137	253	-	-	-	-	253	153
Grand Total	35,430	8,449	1,974	41,905	17,997	5,431	700	22,727	19,178	17,432
Previous Year	28,114	12,075	4,759	35,430	13,762	4,731	495	17,997	17,432	

Note : Previous Year/s / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Cash (including cheques, drafts and stamps)*	448	236
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	8	7
	(bb) Others	721	45
	(b) Current Accounts	1,269	14,261
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,446	14,549
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	2,446	14,549
	Outside India	-	-

*Cheques on hand amount to Rs. 428 lakhs (Previous Year: Rs. 192 Lakhs)

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,289	3,147
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	340	238
6	Goods & Service Tax Credit	10,271	6,912
7	Others:		
	(a) Advance to Suppliers	5,422	2,854
	(b) Other advances	2,310	2,352
	TOTAL (A)	22,632	15,503
	OTHER ASSETS		
1	Income accrued on investments	9,677	6,182
2	Outstanding Premiums	-	-
3	Agents' Balances	219	122
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	10,951	810
6	Due from subsidiaries/ holding//Group Companies	-	62
7	Investments held for Unclaimed Amount of Policyholders	217	250
8	Interest on investment held for Unclaimed Amount of Policyholders *	-	-
9	Others:		
	(a) Rent and other deposits	1,185	1,095
	(b) Interest Receivable on Investment	-	271
	(c) Other Receivable	184	64
	TOTAL (B)	22,433	8,856
	TOTAL (A+B)	45,065	24,359

* Investments held for Unclaimed Amount of Policyholders is stated at fair value and includes realised and unrealised Gains/(Losses)

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Agents' Balances	15,593	12,195
2	Balances due to other insurance companies	20,398	19,514
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	31,200	-
	(b) For Other Policies	4,698	2,881
5	Unallocated Premium	35,287	39,900
6	Sundry creditors	10,779	11,703
7	Due to subsidiaries/ holding /Group Companies	2,747	3,412
8	Claims Outstanding	34,164	27,756
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	76	104
11	Income accrued on Unclaimed amounts	39	25
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	16,930	12,254
14	Others:		
	(a) Other statutory dues	5,550	4,461
	(b) Due to employees	4,491	3,494
	(c) Claims Payable	47	8
	TOTAL	1,81,999	1,37,707

Details of Unclaimed Amounts and Investment Income thereon

Particulars	As at 31st March, 2025	As at 31st March, 2024
Opening Balance	129	202
Add: Amount transferred to unclaimed Fund	44	123
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	19	11
Less: Amount of claims paid during the year	77	207
Less: Amount transferred to SCWF	-	-
Closing Balance of Unclaimed Amount Fund	115	129

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Reserve for Unearned premium reserve	1,74,522	1,40,199
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	565	252
	(b) For Compensated absence	608	508
	(c) For Long Term Incentive Plan	1,173	888
5	Others		
	(a) Free look Reserve	114	113
	TOTAL	1,76,982	1,41,960

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March, 2025	As at 31st March, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024
1	Gross Direct Premium Growth Rate**	23%	30%	52%	36%
2	Gross Direct Premium to Net worth Ratio	1.08	3.26	1.21	3.45
3	Growth rate of Net Worth	38%	38%	-14%	-14%
4	Net Retention Ratio**	73%	74%	81%	79%
5	Net Commission Ratio**	8%	10%	14%	15%
6	Expense of Management to Gross Direct Premium Ratio**	33%	39%	37%	41%
7	Expense of Management to Net Written Premium Ratio**	27%	33%	36%	42%
8	Net Incurred Claims to Net Earned Premium**	60%	72%	54%	68%
9	Claims paid to claims provisions**	82%	82%	76%	71%
10	Combined Ratio**	88%	105%	90%	110%
11	Investment income ratio	2%	7%	8%	7%
12	Technical Reserves to net premium ratio **	1.79	0.57	1.59	0.57
13	Underwriting balance ratio	0.12	-0.08	0.04	-0.15
14	Operating Profit Ratio	30%	3%	31%	-1%
15	Liquid Assets to liabilities ratio	0.34	0.34	0.26	0.26
16	Net earning ratio	17%	0.14%	8%	-6%
17	Return on net worth ratio	14%	0.35%	8%	-17%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.84	1.84	1.67	1.67
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	3.85	0.10	1.72	-3.61
24	Book value per share	27.49	27.49	21.14	21.14

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016.

FORM NI-20 -ANALYTICAL RATIOS

**SEGMENTAL REPORTING UPTO THE YEAR ENDED 31ST MARCH 2025

Segments	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
FIRE										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Health										
Current Year ended 31st March, 2025	28%	74%	10%	40%	34%	76%	87%	110%	0.57	-0.14
Previous Year ended 31st March, 2024	39%	78%	14%	40%	41%	73%	76%	114%	0.57	-0.19
Personal Accident										
Current Year ended 31st March, 2025	70%	67%	-8%	33%	17%	16%	30%	33%	0.60	0.66
Previous Year ended 31st March, 2024	38%	95%	31%	52%	54%	9%	27%	63%	0.60	0.28
Travel Insurance										
Current Year ended 31st March, 2025	48%	94%	59%	65%	68%	55%	62%	123%	0.36	-0.27
Previous Year ended 31st March, 2024	-55%	93%	33%	41%	43%	52%	19%	95%	0.31	-0.06
Total Health										
Current Year ended 31st March, 2025	30%	74%	10%	39%	33%	72%	82%	105%	0.57	-0.08
Previous Year ended 31st March, 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15
Workmen's Compensation/ Employer's liability										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Year ended 31st March, 2025	-	-	-	-	-	-	-	-	-	-
Previous Year ended 31st March, 2024	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Year ended 31st March, 2025	30%	74%	10%	39%	33%	72%	82%	105%	0.57	-0.08
Previous Year ended 31st March, 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15
Total - Current Year ended 31st March, 2025	30%	74%	10%	39%	33%	72%	82%	105%	0.57	-0.08
Total - Previous Year ended 31st March, 2024	36%	79%	15%	41%	42%	68%	71%	110%	0.57	-0.15

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM XL-21 -RELATED PARTY TRANSACTIONS

(Amount in Rs. Lakhs)

PART-A-RELATED PARTY TRANSACTIONS

Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For The Quarter Ended 31st	For The Year Ended 31st March,	For The Quarter Ended 31st	For The Year Ended 31st March,
				March, 2025	2025	March, 2024	2024
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of Expenses (including ESOP)	128	584	214	815
			b) Recovery of Expenses (Others)	-	-	-	22
			c) Issue of Equity Share Capital including Securities Premium	-	18,355	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	1,417	5,259	1,657	2,353
			b) Reimbursement of Expenses (Rent)	94	365	77	280
			c) Reimbursement of Expenses (Others)	5	5	-	-
			d) Recovery of Expenses (Others)	0	0	-	4
			e) Recovery of Rent	59	77	25	43
			f) Transfer of Assets (Car)	-	14	-	-
			g) Security Deposit Paid	-	66	-	-
			h) Transfer of Liability (Employee Transfer)	2	3	-	8
			i) Transfer of Asset (Employee Transfer)	3	3	-	-
			j) Security Deposit Refundable (Liability)	4	4	4	4
			k) Security Deposit Receivable (Assets)	103	103	38	38
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Gross Insurance Receipts (Net of Refund)	-	86	-	113
			b) Reimbursement of Expenses (Others)	1,061	3,082	950	3,126
			c) Transfer of Asset (Employee Transfer)	-	1	-	77
			d) Transfer of Liability (Employee Transfer)	44	47	-	12
			e) Insurance Deposit - Liability	2	2	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	880	2,287	560	1,248
			b) Reimbursement of Expenses (Rent)	7	29	21	23
			c) Reimbursement of Expense (Others)	-	-	-	2
			d) Recovery of Rent	7	9	5	7
			e) Recovery of Expenses (Others)	0	0	-	0
			f) Transfer of Asset (Employee Transfer)	-	-	-	0
			g) Interest on NCD	111	111	-	-
			h) Investment in NCD	2,500	2,500	-	-
			i) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited (Related Party till August 30, 2024)	Subsidiary of entity having joint control	a) Commission Expenses	-	9	1	52
			b) Recovery of Expenses (Others)	-	-	-	1
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	9	21	3	3
			b) Reimbursement of Expenses (Rent)	10	10	9	12
			c) Recovery of Expenses (Others)	-	-	-	0
			d) Security Deposit Receivable (Assets)	4	4	4	4
			e) Recovery of Expenses (Others)	0	0	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	-	98	77	308
			b) Recovery of Expenses (Others)	-	-	-	2
8	Momentum Strategic Investments (Pty) Ltd. formerly know as (Formerly known as Momentum Metropolitan Strategic Investments (MMSI) (Pty) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	-	17,635	-	-
9	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	-	16	-	25
			b) Group Insurance Refund	0	0	-	3
			c) Reimbursement of Expenses (Salary)	-	32	8	44
			d) Reimbursement of Expenses (Rent)	204	701	249	611
			e) Reimbursement of Expenses (Others)	-	15	-	2
			f) Transfer of Asset (Employee Transfer)	2	4	0	19
			g) Transfer of Liability (Employee Transfer)	2	20	13	17
			h) Recovery of Rent	19	21	9	12
			i) Recovery of Expenses (Salary)	-	-	-	151
			j) Recovery of Expenses (Others)	0	0	-	27
			k) Security Deposit Paid	11	65	-	34
			l) Security Deposit Received	-	-	-	0
			m) Interest on NCD	75	75	75	75
			n) Insurance Deposit - Liability	1	1	1	1
			o) Investment in NCD	1,000	1,000	1,000	1,000
			p) Security Deposit Receivable (Assets)	205	205	140	140
			q) Security Deposit Refundable (Liability)	2	2	2	2
10	Grasim Industries Limited	Parent of Entity having joint control	a) Transfer of Asset (Employee Transfer)	-	1	-	-
			b) Transfer of Liability (Employee Transfer)	31	31	-	-
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	-	-	3
			b) Wellness Tracking & PPMC charges	270	404	39	164
			c) Transfer of Assets (Employee Transfer)	0	0	-	3
			d) Transfer of Liability (Employee Transfer)	-	-	-	6
			e) Purchase of Assets (Others)	-	-	-	1
			f) Recovery of Rent	15	62	(3)	42
			g) Recovery of Expenses (Salary)	-	-	-	57
12	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	-	-	-	1,648

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For The Quarter Ended 31st March, 2025	For The Year Ended 31st March, 2025	For The Quarter Ended 31st March, 2024	For The Year Ended 31st March, 2024
13	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Reimbursement of Expenses (Rent)	24	82	20	50
			b) Security Deposit Paid	-	11	-	-
			c) Transfer of Liability (Employee Transfer)	5	8	2	3
			d) Transfer of Asset (Employee Transfer)	2	2	-	-
			e) Recovery of Rent	17	20	11	16
			f) Reimbursement of Expenses (Others)	3	7	-	6
			g) Recovery of Expenses (Others)	0	0	-	4
			h) Security Deposit Received	-	-	-	3
			i) Security Deposit Refundable (Liability)	2	2	2	2
			j) Security Deposit Receivable (Assets)	24	24	14	14
14	Metropolitan International Support (Pvt) Ltd.	Other Related party	a) TDS Recovery	-	-	23	57
15	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	-	4,010	-	267
16	Momentum Metropolitan Services Private Limited (Formerly Known as MM BUSINESS AND TECHNOLOGY SOLUTIONS PRIVATE LIMITED)	Other Related party	a) Group Insurance Refund	-	-	-	17
			b) Group Insurance Refund	-	4	-	-
			c) Insurance Deposit - Liability	-	-	4	4
17	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	87	358	42	214
18	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	2	14	11	27
19	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	104	316	64	254
20	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	60	305	51	51
			b) Transfer of Liability (Employee Transfer)	-	29	-	7
			c) Reimbursement of Expenses (Others)	63	128	22	23
			d) Recovery of Expenses (Rent)	4	4	5	5
			e) Recovery of Expenses (Other)	0	0	-	-
			f) Recovery of Expenses (car transfer)	-	14	-	-
21	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	126	721	129	1,007
			b) Insurance Premium received	1	1	1	1
22	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	-	82	65	332
23	Bhavita Nanda	Key Managerial Personnel	a) Remuneration	10	47	9	49
24	Yves Bathwal	Relative of Key Managerial Personnel	a) ABC Pratibha Scholarship	26	26	26	51
25	Sandeep Kedia	Key Managerial Personnel	a) Remuneration	22	79	-	-

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST MARCH, 2025

SLNo.	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	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the	Expenses recognised up to the quarter end during the year in respect of bad or
1	Aditya Birla Capital Ltd	Entity having joint control	123 Payable		No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	782 Payable		No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	536 Payable		No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	361 Payable		No	-	-	-
5	Aditya Birla Money Limited	Subsidiary of entity having joint control	25 Payable		No	-	-	-
6	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	299 Payable		No	-	-	-
7	Grasim Industries Limited	Parent of Entity having joint control	31 Payable		No	-	-	-
8	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	404 Payable		No	-	-	-
9	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	19 Payable		No	-	-	-
10	Birla Management Centre Service Pvt. Ltd.	Other related party	94 Payable		No	-	-	-
11	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	73 Payable		No	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-22 RECEIPT & PAYMENT SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Year Ended 31st March, 2025	Year Ended 31st March, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Premium received from policy holder, including advance receipts	6,01,191	4,52,756
Payments to the re-insurer, net of commission and Claims	(12,395)	(7,918)
Payments of claims	(2,75,781)	(2,05,709)
Payments of commission and brokerage	(99,913)	(66,764)
Payments of other operating expenses	(1,22,179)	(1,08,018)
Deposit, advances and staff loans	(2,617)	(879)
Goods and service tax paid	(49,715)	(29,560)
Other payments	342	283
Cash inflows / (outflows) before extraordinary items	38,933	34,191
Cash flows from extraordinary operations	-	-
Net cash inflows / (outflows) from operating activities (A)	38,933	34,191
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(6,613)	(7,394)
Proceeds from sale of fixed assets	148	78
Purchase of investments	(2,36,521)	(1,80,328)
Sale of investments	1,29,994	1,45,040
Rent / Interest / Dividends received	21,956	21,000
Net cash flows from investing activities (B)	(91,036)	(21,604)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from share capital	40,000	267
Net cash flows from financing activities (C)	40,000	267
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net changes in cash and cash equivalents (A+B+C)	(12,103)	12,854
Cash and cash equivalents at the beginning of the year	14,549	1,695
Cash and cash equivalents at the end of the year (Refer NL 15)	2,446	14,549
Net increase / (decrease) in cash and cash equivalents	(12,103)	12,854
Cash and cash equivalents comprise (Refer NL 15)		
Balances with banks		
On current accounts	1,269	14,261
On Deposits	729	52
Cash on hand	448	236
Total cash and bank balances at end of the year	2,446	14,549

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST MARCH, 2025

(Amount in Rs. Lakhs)

Item. No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	91,286	91,286
	Policyholders as per NL-12 A of BS	3,49,049	-	3,49,049
(A)	Total Investments as per BS	3,49,049	91,286	4,40,335
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	1,076	1,076
(C)	Fixed assets as per BS	19,178	-	19,178
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	9,028	-	9,028
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,446	0	2,446
(F)	Advances and Other assets as per BS	42,673	2,393	45,065
(G)	Total Current Assets as per BS...(E)+(F)	45,119	2,393	47,512
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,434	51	1,485
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	103	43	146
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,13,347	93,679	5,07,025
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,565	1,170	11,735
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,02,781	92,508	4,95,290

Item. No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	1,076	1,076
	Inadmissible Fixed assets			
	(a) Furniture & Fixture	91	-	91
	(b) Leasehold Improvements	1,431	-	1,431
	(c) Software	7,506	-	7,506
	Inadmissible Current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	255	-	255
	(b) co-insurer's balances outstanding for more than ninety days	22	-	22
	(c) Investments pertaining to Unclaimed Policyholder's accounts	217	-	217
	(d) Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	206	-	206
	(e) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	729	51	780
	(f) Loans or Temporary Advances to the Full time Employees of the Insurers	5	-	5
	(g) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
	(h) Other Reinsurer's balances outstanding for more than 180 days	-	-	-
	Fair value change account	103	43	146



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

STATEMENT OF LIABILITIES :
 AS AT 31ST MARCH, 2025

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,38,861	1,74,522
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,38,861	1,74,522
(d)	Outstanding Claim Reserve (other than IBNR reserve)	13,903	11,279
(e)	IBNR reserve	26,634	22,885
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,79,398	2,08,686

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-25 - SOLVENCY MARGIN (TABLE 1A)

TABLE 1A: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 31ST MARCH, 2025.

(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	4,94,041	3,64,730	2,85,662	2,36,253	74,106	70,876	74,106
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	4,94,041	3,64,730	2,85,662	2,36,253	74,106	70,876	74,106



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH, 2025

(Amount in Rs. Lakhs)

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	4,02,779
	Deduct:	
(B)	Current Liabilities as per BS	2,08,686
(C)	Provisions as per BS	2,459
(D)	Other Liabilities	1,47,720
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	43,914
	Shareholder's FUNDS	
(F)	Available Assets	92,508
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	92,508
(I)	Total ASM (E+H)	1,36,423
(J)	Total RSM	74,106
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.84

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-27 -PRODUCTS INFORMATION

Products Information

List below the products and/or add-ons introduced during the Quarter ended 31st March, 2025.

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
	Nil	Nil	Nil	Nil	Nil	Nil

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NI-28-STATEMENT OF ASSETS - 3B
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly (As at 31st March, 2025)

(Amount in Rs. Lakhs)			
S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	91,286
	Investments (Policyholders)		3,49,049
2	Loans	9	-
3	Fixed Assets	10	19,178
4	Current Assets		
	a. Cash & Bank Balance	11	2,446
	b. Advances & Other Assets	12	45,065
5	Current Liabilities		
	a. Current Liabilities	13	1,81,999
	b. Provisions	14	1,76,982
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,69,279
	Application of Funds as per Balance Sheet (A)		3,17,322
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	19,178
3	Cash & Bank Balance (if any)	11	2,446
4	Advances & Other Assets (if any)	12	45,065
5	Current Liabilities	13	1,81,999
6	Provisions	14	1,76,982
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,69,279
	(B)		(1,23,013)
	'Investment Assets' As per FORM 3B	(A-B)	4,40,335

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	34,011	90,231	1,24,242	28%	-	1,24,242	1,24,830
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	59,429	1,78,734	2,38,163	54%	-	2,38,163	2,39,889
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not exceeding 70%								
	a. Approved Investment		-	12,058	62,061	74,119	17%	-	74,119	74,401
	b. Other Investment		-	-	-	-	0%	-	-	-
	2. Approved Investments		-	19,256	1,05,654	1,24,909	28%	146	1,25,055	1,25,391
	3. Other Investments		-	500	2,498	2,998	1%	-	2,998	3,013
	Total Investment Assets	100%	-	91,243	3,48,946	4,40,189	100%	146	4,40,335	4,42,694

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred

PART - B

Statement of Accretion of Assets								
(Amount in Rs. Lakhs)								
No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities	Not less than 20%	1,21,637	31%	2,605	5%	1,24,242	28%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,37,352	61%	811	2%	2,38,163	54%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE	Not Exceeding 70%						
	1. Approved Investments		40,763	10%	(505)	-1%	40,258	9%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments		27,824	7%	6,037	12%	33,860	8%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		80,487	21%	44,423	87%	1,24,909	28%
	d. Other Investments (not exceeding 15%)		2,499	1%	499	1%	2,998	1%
	TOTAL		3,88,924	100.00%	51,265	100.00%	4,40,189	100%

Note:
1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31st March 2025	As % of total for this class	As at 31st March 2024	As % of total for this class	As at 31st March 2025	As % of total for this class	As at 31st March 2024	As % of total for this class
Break down by credit rating								
AAA rated	1,40,611	32%	72,650	25%	1,39,975	32%	73,311	25%
AA or better	6,195	1%	1,139	0%	6,214	1%	1,237	0%
Rated below AA but above A	2,513	1%	-	0%	2,498	1%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD and MF)	2,93,374	66%	2,18,988	75%	2,91,649	66%	2,22,947	75%
	4,42,694	100%	2,92,777	100%	4,40,335	100%	2,97,495	100%
Breakdown By Residual Maturity								
Upto 1 year	59,580	13%	14,752	5%	59,556	14%	14,796	5%
More than 1 year and upto 3 years	1,08,430	24%	50,729	17%	1,08,256	25%	51,397	17%
More than 3 years and upto 7 years	1,15,035	26%	1,53,569	52%	1,14,923	26%	1,57,089	53%
More than 7 years and upto 10 years	50,301	11%	34,472	12%	49,402	11%	34,696	12%
above 10 years	73,439	17%	31,543	11%	72,290	16%	31,805	11%
Any other								
Mutual Fund	35,909	8%	7,713	3%	35,909	8%	7,713	3%
	4,42,694	100%	2,92,777	100%	4,40,335	100%	2,97,495	100%
Breakdown by type of the issuer								
a. Central Government	1,24,830	28%	1,05,116	36%	1,24,242	28%	1,07,196	36%
b. State Government	1,15,059	26%	97,148	33%	1,13,921	26%	99,017	33%
c. Corporate Securities	1,49,320	34%	78,585	27%	1,48,687	34%	79,354	27%
d. Any other (includes FD and MF)	53,485	12%	11,928	4%	53,485	12%	11,928	4%
	4,42,694	100%	2,92,777	100%	4,40,335	100%	2,97,495	100%

Note

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

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at 31st March 2025	As at 31st March, 2024	As at 31st March 2025	As at 31st March, 2024	As at 31st March 2025	As at 31st March, 2024	As at 31st March 2025	As at 31st March, 2024	As at 31st March 2025	As at 31st March, 2024
1	Investments Assets	1,31,998	80,001	-	-	16,689	12,302	2,91,503	2,38,361	4,40,189	3,30,663
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,31,998	80,001	-	-	16,689	12,302	2,91,503	2,38,361	4,40,189	3,30,663
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- The above statement in the case of Life Insurer shall be prepared fund wise viz Life fund, Pension & Group Fund, ULIP Fund and at Asset Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms.
- Gross NPA is investment classified as NPA, before any provisions.
- Provisions made on the Standard Assets shall be as per circular issued, as amended from time to time.
- Net Investment assets is as net of provisions.
- Net NPA is gross NPA less provisions.
- Write off as approved by the Board.
- Investment Regulations, as amended from time to time, to be referred
- The 9.05% Dewan Housing Finance Corporation Limited 09 09 2021 resolution process is completed and we have written off approximately 5.16 Crs as on 30th September 2021.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NI-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as at 31st March, 2025

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 31st March, 2025				Upto the Year Ended 31st March, 2025				Upto the Year Ended 31st March, 2025			
			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 (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGSB	1,25,716	2,187	1.74%	1.74%	1,17,417	8,976	7.64%	7.64%	1,09,567	8,466	7.73%	7.73%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,14,439	2,243	1.96%	1.96%	1,15,595	8,603	7.44%	7.44%	99,494	7,137	7.19%	7.19%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,364	41	7.81%	7.81%
C06	Debtsecurities/Bonds/CPs/Loans - Promoter Group	HDPG	2,519	48	1.91%	1.91%	2,520	81	7.71%	7.71%	-	-	-	-
C08	Bonds / Debtsecurities issued by HUDCO	HTHD	1,535	28	1.85%	1.85%	1,353	94	7.42%	7.42%	-	-	0.00%	0.00%
C09	Bonds / Debtsecurities issued by NHB / Institutions accredited by NHB	HTDN	31,424	615	1.96%	1.96%	24,572	1,924	7.83%	7.83%	8,904	667	7.49%	7.49%
C10	Bonds / Debtsecurities issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	5,018	93	1.85%	1.85%	5,019	208	7.32%	7.32%	-	-	0.00%	0.00%
(b) OTHER INVESTMENTS (HOUSING)														
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HOBD	-	-	0.00%	0.00%	-	8	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C28	Infrastructure - PSU - Debtsecurities / Bonds	IPTD	28,495	506	1.77%	1.77%	23,843	1,829	7.67%	7.67%	14,578	994	6.82%	6.82%
C30	Infrastructure - Other Corporate Securities - Debtsecurities / Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C36	Infrastructure - Debtsecurities / Bonds / CPs / loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	9,983	183	1.84%	1.84%	11,825	739	6.25%	6.25%	13,276	949	7.15%	7.15%
D09	Corporate Securities - Debtsecurities	ECOS	41,990	826	1.97%	1.97%	39,588	3,140	7.93%	7.93%	29,745	2,352	7.91%	7.91%
D10	Corporate Securities - Debtsecurities / Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.89%	1.89%	999	75	7.46%	7.46%	999	75	7.48%	7.48%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	7,010	142	2.03%	2.03%	5,409	441	8.16%	8.16%	2,330	188	8.11%	8.11%
D17	Deposits - CDs with Scheduled Banks	EDCD	8,604	152	1.77%	1.77%	9,679	708	7.32%	7.32%	6,063	437	7.51%	7.51%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,111	29	7.69%	7.69%
D29	Mutual Funds - Grt / G Sec / Liquid Schemes	EGMP	18,991	272	1.45%	1.45%	16,869	1,133	6.74%	6.74%	10,684	718	7.14%	7.14%
D30	Mutual Funds - (under Issuer's Promoter Group)	EMPG	2,052	30	1.46%	1.46%	1,308	113	6.62%	6.62%	1,022	73	7.47%	7.47%
D32	Passeively Managed Equity ETF (Non Promoter Group)	EETF	11	-	0.00%	0.00%	11	-	0.00%	0.00%	11	-	0.00%	0.00%
E	OTHER INVESTMENTS													
B05	EMPF - Short Term Fund	OESH	590	-	-	-	590	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCT Based III)	ODCT	2,498	55	0	0	2,499	82	0	0	-	-	-	-
TOTAL			4,81,463	7,399	1.84%	1.84%	3,73,398	28,155	7.53%	7.53%	2,96,641	22,145	7.47%	7.47%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM shall be prepared in respect of each fund.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6 Investment Regulations, as amended from time to time, to be referred

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as at 31st March, 2025

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st March, 2025			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	5	25,265	484	850	21%
4	No. of Reinsurers with rating BBB but less than A	1	4,459	-	-	3%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	Total (A)	6	29,724	484	850	24%
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	49,809	-	32	39%
3	GIC Re	1	48,234	178	-	37%
4	Other	-	-	-	-	0%
	Total (B)	3	98,043	178	32	76%
	Grand Total (C) = (A) + (B)	9	1,27,767	662	882	100%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025	For The Quarter Ended 31st March, 2025
Andhra Pradesh	-	-	-	-	-	-	1,863	80	-	-	-	1,942	1,942
Arunachal Pradesh	-	-	-	-	-	-	45	3	-	-	-	47	47
Assam	-	-	-	-	-	-	1,164	58	-	-	-	1,222	1,222
Bihar	-	-	-	-	-	-	964	46	-	-	-	1,010	1,010
Chhattisgarh	-	-	-	-	-	-	674	15	-	-	-	690	690
Goa	-	-	-	-	-	-	131	5	-	-	-	136	136
Gujarat	-	-	-	-	-	-	7,304	526	-	-	-	7,831	7,831
Haryana	-	-	-	-	-	-	12,631	473	21	-	-	13,126	13,126
Himachal Pradesh	-	-	-	-	-	-	140	19	-	-	-	158	158
Jharkhand	-	-	-	-	-	-	694	24	-	-	-	718	718
Karnataka	-	-	-	-	-	-	25,970	1,244	-	-	-	27,214	27,214
Kerala	-	-	-	-	-	-	3,278	48	-	-	-	3,327	3,327
Madhya Pradesh	-	-	-	-	-	-	2,853	99	-	-	-	2,952	2,952
Maharashtra	-	-	-	-	-	-	51,096	2,087	818	-	-	54,001	54,001
Manipur	-	-	-	-	-	-	90	4	-	-	-	94	94
Meghalaya	-	-	-	-	-	-	34	1	-	-	-	35	35
Mizoram	-	-	-	-	-	-	6	0	-	-	-	7	7
Nagaland	-	-	-	-	-	-	8	1	-	-	-	9	9
Odisha	-	-	-	-	-	-	1,046	48	-	-	-	1,094	1,094
Punjab	-	-	-	-	-	-	1,280	39	-	-	-	1,319	1,319
Rajasthan	-	-	-	-	-	-	2,826	758	-	-	-	3,584	3,584
Sikkim	-	-	-	-	-	-	33	1	-	-	-	34	34
Tamil Nadu	-	-	-	-	-	-	6,405	373	-	-	-	6,777	6,777
Telangana	-	-	-	-	-	-	14,883	830	-	-	-	15,713	15,713
Tripura	-	-	-	-	-	-	72	2	-	-	-	74	74
Uttarakhand	-	-	-	-	-	-	297	32	-	-	-	329	329
Uttar Pradesh	-	-	-	-	-	-	4,520	171	7	-	-	4,698	4,698
West Bengal	-	-	-	-	-	-	2,712	79	-	-	-	2,791	2,791
TOTAL (A)	-	-	-	-	-	-	1,43,021	7,065	846	-	-	1,50,932	1,50,932
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	8	0	-	-	-	8	8
Chandigarh	-	-	-	-	-	-	110	6	-	-	-	116	116
Dadra and Nagar Haveli	-	-	-	-	-	-	20	1	-	-	-	22	22
Daman & Diu	-	-	-	-	-	-	10	0	-	-	-	10	10
Govt. of NCT of Delhi	-	-	-	-	-	-	8,098	948	-	-	-	9,046	9,046
Jammu & Kashmir	-	-	-	-	-	-	143	4	-	-	-	147	147
Ladakh	-	-	-	-	-	-	0	-	-	-	-	0	0
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Poducherry	-	-	-	-	-	-	30	2	-	-	-	31	31
TOTAL (B)	-	-	-	-	-	-	8,420	962	-	-	-	9,382	9,382
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,51,441	8,027	846	-	-	1,60,314	1,60,314

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE YEAR ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025	Upto The Year Ended 31st March, 2025
Andhra Pradesh	-	-	-	-	-	-	5,975	438	-	-	-	6,413	6,413
Arunachal Pradesh	-	-	-	-	-	-	185	9	-	-	-	194	194
Assam	-	-	-	-	-	-	3,918	170	-	-	-	4,089	4,089
Bihar	-	-	-	-	-	-	3,316	225	-	-	-	3,540	3,540
Chhattisgarh	-	-	-	-	-	-	1,784	75	-	-	-	1,859	1,859
Goa	-	-	-	-	-	-	467	19	-	-	-	486	486
Gujarat	-	-	-	-	-	-	20,727	1,642	-	-	-	22,369	22,369
Haryana	-	-	-	-	-	-	35,038	1,499	230	-	-	36,767	36,767
Himachal Pradesh	-	-	-	-	-	-	426	39	-	-	-	465	465
Jharkhand	-	-	-	-	-	-	2,064	110	-	-	-	2,174	2,174
Karnataka	-	-	-	-	-	-	79,817	3,167	8	-	-	82,993	82,993
Kerala	-	-	-	-	-	-	8,290	139	-	-	-	8,429	8,429
Madhya Pradesh	-	-	-	-	-	-	7,937	302	-	-	-	8,240	8,240
Maharashtra	-	-	-	-	-	-	1,44,448	8,178	4,712	-	-	1,57,339	1,57,339
Manipur	-	-	-	-	-	-	326	18	-	-	-	344	344
Meghalaya	-	-	-	-	-	-	128	6	-	-	-	133	133
Mizoram	-	-	-	-	-	-	14	2	-	-	-	17	17
Nagaland	-	-	-	-	-	-	41	5	-	-	-	47	47
Odisha	-	-	-	-	-	-	3,679	185	-	-	-	3,864	3,864
Punjab	-	-	-	-	-	-	4,403	206	-	-	-	4,609	4,609
Rajasthan	-	-	-	-	-	-	8,960	8,366	-	-	-	17,326	17,326
Sikkim	-	-	-	-	-	-	125	9	-	-	-	133	133
Tamil Nadu	-	-	-	-	-	-	17,727	868	-	-	-	18,596	18,596
Telangana	-	-	-	-	-	-	40,817	1,623	-	-	-	42,440	42,440
Tripura	-	-	-	-	-	-	282	12	-	-	-	293	293
Uttarakhand	-	-	-	-	-	-	1,045	80	-	-	-	1,124	1,124
Uttar Pradesh	-	-	-	-	-	-	20,793	669	27	-	-	21,489	21,489
West Bengal	-	-	-	-	-	-	7,904	354	-	-	-	8,258	8,258
TOTAL (A)	-	-	-	-	-	-	4,20,636	28,416	4,977	-	-	4,54,029	4,54,029
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	26	1	-	-	-	27	27
Chandigarh	-	-	-	-	-	-	358	18	-	-	-	377	377
Dadra and Nagar Haveli	-	-	-	-	-	-	75	6	-	-	-	80	80
Daman & Diu	-	-	-	-	-	-	61	5	-	-	-	65	65
Govt. of NCT of Delhi	-	-	-	-	-	-	18,007	9,018	-	-	-	27,025	27,025
Jammu & Kashmir	-	-	-	-	-	-	406	17	-	-	-	423	423
Ladakh	-	-	-	-	-	-	4	1	-	-	-	5	5
Lakshadweep	-	-	-	-	-	-	1	0	-	-	-	1	1
Poducherry	-	-	-	-	-	-	131	7	-	-	-	138	138
TOTAL (B)	-	-	-	-	-	-	19,069	9,073	-	-	-	28,141	28,141
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	4,39,704	37,489	4,977	-	-	4,82,170	4,82,170

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 31st March, 2025		For the Quarter 31st March, 2024		Upto the Year Ended 31st March, 2025		Upto the Year Ended 31st March, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	1,51,441	1,91,537	1,21,810	1,45,246	4,39,704	5,73,672	3,44,715	4,90,245
7	Personal Accident	8,027	80,592	7,618	67,432	37,489	2,55,212	22,048	1,99,542
8	Travel	846	(176)	763	4	4,977	27	3,369	29
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 31st March, 2025		Upto the Year Ended 31st March, 2025		For the Quarter 31st March, 2024		Upto the Year Ended 31st March, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	99,083	19,806	2,94,711	63,935	78,622	19,069	2,54,066	53,625
2	Corporate Agents-Banks	74,265	24,810	2,62,694	82,543	68,498	20,008	2,37,194	64,084
3	Corporate Agents -Others	4,529	18,129	15,694	59,694	3,139	14,688	5,589	44,140
4	Brokers	81,441	89,684	2,17,626	2,54,383	49,908	73,914	1,54,876	1,99,039
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	6,925	6,864	21,033	18,408	8,075	1,643	19,619	5,838
	Online (Through Company Website)	4,073	729	12,861	2,411	3,711	717	15,378	2,847
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	269	174	952	373	279	60	1,741	313
9	Point of sales person (Direct)	1,117	67	2,482	248	247	52	419	81
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	251	51	858	174	203	39	934	165
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	2,71,953	1,60,314	8,28,911	4,82,170	2,12,682	1,30,190	6,89,816	3,70,132
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	2,71,953	1,60,314	8,28,911	4,82,170	2,12,682	1,30,190	6,89,816	3,70,132

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST MARCH, 2025

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	47,328	173	175	47,676
2	Claims reported during the period	8,10,275	598	1,951	8,12,824
	(a) Booked During the period	8,09,634	592	1,911	8,12,137
	(b) Reopened during the Period	641	6	40	687
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	7,72,597	461	1,690	7,74,748
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	38,151	204	313	38,668
	Other Adjustment (to be specified)	-	-	-	-
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	46,855	106	123	47,084
	Less than 3months	46,664	106	123	46,893
	3 months to 6 months	191	-	-	191
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE YEAR ENDED 31ST MARCH, 2025

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	15,197	85	180	15,462
2	Claims reported during the period	24,12,454	1,745	10,688	24,24,887
	(a) Booked During the period	24,08,067	1,696	10,620	24,20,383
	(b) Reopened during the Period	4,387	49	68	4,504
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	22,84,121	1,137	9,480	22,94,738
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	96,675	587	1,265	98,527
	Other Adjustment (to be specified)	-	-	-	-
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	46,855	106	123	47,084
	Less than 3months	46,664	106	123	46,893
	3 months to 6 months	191	-	-	191
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	17,463	753	738	18,953
2	<u>Claims reported during the period</u>	85,622	3,536	569	89,727
	(a) Booked During the period	85,235	3,490	548	89,274
	(b) Reopened during the Period	387	46	21	453
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	75,829	2,443	678	78,950
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	10,723	1,196	373	12,292
	Other Adjustment	4,761	111	(413)	4,459
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	11,772	538	668	12,979
	Less than 3months	11,764	538	668	12,971
	3 months to 6 months	8	-	-	8
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE YEAR ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	10,708	650	312	11,670
2	<u>Claims reported during the period</u>	3,13,188	7,803	2,626	3,23,616
	(a) Booked During the period	3,10,051	7,569	2,578	3,20,197
	(b) Reopened during the Period	3,137	46	21	3,204
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	2,57,839	4,137	2,137	2,64,113
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	36,811	3,646	911	41,368
	Other Adjustment	17,475	131	(779)	16,827
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	11,772	538	668	12,979
	Less than 3months	11,764	538	668	12,971
	3 months to 6 months	8	-	-	8
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-38- DEVELOPMENT OF LOSSES

Name of Insurer: Aditya Birla Health Insurance Company Limited

Date: 31.03.2025

WITHIN INDIA

(Amount in Rs. Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	NA	NA	1,492	13,874	20,319	29,282	43,739	84,806	1,16,061	1,77,259	2,34,622
B] Net Claims Provisions	NA	NA	704	2,227	4,924	6,979	13,591	12,414	20,909	25,329	31,028
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	1,319	13,240	18,587	25,747	38,692	81,865	1,12,231	1,70,523	NA
two year later - 2nd Diagonal	NA	NA	1,363	13,268	18,664	25,890	39,154	82,490	1,13,155	NA	NA
three year later - 3rd Diagonal	NA	NA	1,364	13,275	18,670	25,990	39,352	82,744	NA	NA	NA
four year later - 4th Diagonal	NA	NA	1,364	13,277	18,718	26,046	39,478	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	1,364	13,277	18,735	26,051	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	1,364	13,277	18,755	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	1,364	13,287	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	1,364	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	1,324	13,326	19,134	27,554	40,800	83,701	1,14,304	1,73,042	NA
two year later - 2nd Diagonal	NA	NA	1,363	13,280	18,779	26,027	39,265	82,832	1,13,753	NA	NA
three year later - 3rd Diagonal	NA	NA	1,364	13,308	18,740	26,047	39,354	82,751	NA	NA	NA
four year later - 4th Diagonal	NA	NA	1,364	13,277	18,731	26,062	39,478	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	1,364	13,277	18,735	26,064	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	1,364	13,277	18,755	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	1,364	13,287	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	1,364	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Favourable / (unfavourable) development Amount											
(A-D)	NA	NA	127	587	1,564	3,218	4,261	2,055	2,309	4,217	NA
In %	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[(A-D)/A]	NA	NA	9%	4%	8%	11%	10%	2%	2%	2%	NA

Note:

Please note that paid amount is exclusive of Claims pertaining to Health Assessment, Fitness Assessment, Annual Health Check - up and Emergency Assistance services.

FORM NL-39 - AGEING OF CLAIMS

FOR THE QUARTER ENDED 31ST MARCH, 2025

(Amount in Rs. Lakhs)

[illegible]

FOR THE YEAR ENDED 31ST MARCH, 2025

[illegible]

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

Statement as at 31st March, 2025

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		225
2	No. of branches approved during the Year ended March 31, 2025		-
3	No. of branches opened during the quarter	Out of approvals of previous year	2
4		Out of approvals of this year	-
5	No. of branches closed during the Year ended March 31, 2025		3
6	No of branches at the end of the Year ended March 31, 2025		224
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		224
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		3
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		6,797
	(b) Off-roll:		306
	(c) Total		7,103
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,41,485
	(b) Corporate Agents-Banks		19
	(c)Corporate Agents-Others		60
	(d) Insurance Brokers		367
	(e) Web Aggregators		7
	(f) Insurance Marketing Firm		63
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		4,121
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,671	1,34,446
Recruitments during the quarter	882	13,513
Attrition during the quarter	756	1,837
Number at the end of the quarter	6,797	1,46,122

Note:

There is only 1 Executive Director who is designated as the Chief Executive Director and whole time Director.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended 31st March, 2025
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Ms. Pinky Mehta	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Dr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Dr. Nandakumar Jairam	Independent Director	Director	-
11	Mr. N K Prasad	Independent Director	Director	-
12	Mr. Dhananjaya Tambe	Independent Director	Director	-
13	Mr. Navin Puri	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Distribution Officer	KMP	-
16	Mr. Sandeep Kedia	Chief Financial Officer	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial Officer	KMP	-
18	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
19	Mr. Dhruv Shankar	Head - Marketing, Digital & Direct Sales	KMP	Role enhanced w.e.f February 27, 2025
20	Ms. Anu Raj	Head - Marketing	KMP	Ceased w.e.f. February 26, 2025
21	Mr. Nirav Shah	Appointed Actuary	KMP	-
22	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
23	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
24	Ms. Bhavita Nandu	Company Secretary	KMP	-
25	Mr. Samir Gupta	Chief Data & Innovation Officer	KMP	-
26	Mr. Virendra Agarwal	Head - Internal Audit	KMP	-
27	Mr. Lalit Vermani	Chief Compliance, Risk & Legal Officer	KMP	-
28	Mr. Saif Gondekar	Chief Operations Officer	KMP	-
29	Ms. Swathi Kulkarni	Head - Health Management	KMP	Appointed w.e.f January 30, 2025

Notes:-

- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO YEAR ENDED 31ST MARCH, 2025					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	10,05,563	72	60,952
		Social	4,252	6,361	5,19,739
7	Personal Accident	Rural	10,05,545	30	1,13,711
		Social	6,532	7,902	3,18,99,238
8	Travel	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	20,11,108	102	1,74,663
		Social	10,784	14,263	3,24,18,978

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

- (i) Gross Direct Premium Income for the year ending 31st March, 2024 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ending 31st March, 2024 is NIL
(iii) Obligation of the Insurer to be met for Financial Year 2024-25 is NIL

STATEMENT FOR THE QUARTER ENDING 31ST MARCH, 2025

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 31st March, 2025	Upto the Year Ending 31st March, 2025
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-45 - GRIEVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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	1	16	2	8	5	2	40
b)	Claims Related	98	828	113	286	493	34	3,793
c)	Policy Related	12	146	79	31	41	7	639
d)	Premium Related	2	41	4	10	28	1	110
e)	Refund Related	6	49	32	13	10	-	270
f)	Coverage Related	1	9	1	1	8	-	22
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	3	43	13	18	13	2	163
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	2	56	29	10	16	3	254
	Total	125	1,188	273	377	614	49	5,291

2	Total No. of policies during previous year:*	36,28,973
3	Total No. of claims during previous year:	13,28,866
4	Total No. of policies during current year:*	4,95,98,274
5	Total No. of claims during current year:	24,48,708
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.3
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	16

*Please note the total number of policies issued include the count of Certificate of Insurance issued under Group Affinity Policies.

Complaints Made by Intermediaries								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

2	Total No. of policies during previous year:	-
3	Total No. of claims during previous year:	-
4	Total No. of policies during current year:	-
5	Total No. of claims during current year:	-
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	-
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	-

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)	Up to 15 days	49	100%	-	-	49	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	49	100%	-	-	49	100%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 31st March, 2025

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

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-47 - PROFILE & PERFORMANCE OF PRODUCTS

PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS DURING THE FY 2024-25.

S. N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years and more than 3 years but Less than 5 years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	ADHILP24175V052324	Activi Assure	1,90,188	15-11-2017	106%	161%	90%	8%	677	672	73%	74,013	4,833	2,487	-	-	81,333	
2	ADHILP21062V0202021	Activi Care	627	06-05-2019	108%	148%	87%	9%	6	6	80%	477	33	-	-	-	510	
3	ADHILP22008V012223	Activi Fit	46,304	21-09-2022	58%	125%	90%	8%	148	147	67%	18,658	1,463	955	-	-	21,076	
4	ADHILP24102V052324	Activi Health	5,78,663	25-11-2016	87%	153%	90%	8%	1,907	1,890	70%	2,09,779	11,243	7,277	-	-	2,28,299	
5	ADHILP19076V011718	Activi Secure	1,05,802	10-11-2017	17%	107%	72%	26%	78	76	31%	42,286	12,622	44,651	-	-	99,559	
6	ADHILP20170V011920	Atanya Sanjeevani	1,503	01-04-2020	77%	132%	80%	18%	2	2	47%	988	-	-	-	-	988	
7	ADHILP21060V012021	Corona Kavach	-	10-07-2020	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-	
8	ADHILP21060V0202021	Global Health Secure	524	06-11-2019	17%	88%	0%	0%	-	-	76%	207	11	60	-	-	278	
9	ADHILP21061V0202021	Super Health Plus Top Up	76,342	22-11-2019	32%	80%	81%	17%	30	30	71%	22,033	2,867	5,764	-	-	30,664	
10	ADHILGP21055V012021	Group Activi Assure COVID-19	-	15-06-2020	2%	11%	0%	0%	-	-	0%	-	-	-	-	-	-	
11	ADHILGP25026V042425	Group Activi Health	71,38,747	05-10-2016	84%	106%	94%	4%	1,095	1,087	62%	4,482	5	34	-	-	4,521	
12	ADHILGP25155V022225	Group Activi Secure	1,19,25,811	05-10-2016	15%	41%	98%	2%	128	126	21%	2,807	8	32	-	-	2,847	
13	ADHILGP21220V012021	Group Atanya Sanjeevani	-	15-09-2020	-169%	-169%	60%	40%	9	9	0%	-	-	-	-	-	-	
14	ADHILGP22023V032122	Group Protect	1,34,849	16-09-2019	17%	77%	30%	50%	15	15	38%	11	-	6	-	-	17	
15	ADHILGP21600V032021	Group Activi Travel	14,10,464	03-10-2018	143%	231%	84%	14%	-	-	0%	-	-	-	-	-	22	
16	ADHILP21136V012021	Corona Rakshak Policy	-	25-01-2021	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-	
17	ADHILP21628V012021	Saral Sarakshu Bima	-	01-04-2021	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-	
18	ADHILP23203V012223	Ekam Sarakshu	-	13-04-2022	0%	0%	0%	0%	-	-	0%	-	-	-	-	-	-	
19	ADHILP24097V012324	Activi One	8,21,725	17-11-2023	31%	96%	85%	12%	758	748	62%	2,71,593	87,081	-	-	-	3,58,674	
20	ADHPAGP24071V012324	Aarvodara Shramik Sarakshu Yojana	39,933	30-10-2023	97%	121%	67%	0%	-	-	0%	-	-	-	-	-	-	
21	ADHILGP23023V012223	Group Travel Protect	17,49,330	15-04-2022	24%	83%	92%	0%	-	-	0%	-	-	-	-	-	-	
22	ADHILGP25036V012425	Group Activi Health Plus	65,743	11-12-2024	30%	102%	14%	29%	-	-	0%	44	-	-	-	-	44	
23	ADHILGP25037V012425	Group Activi Secure Plus	1,74,691	11-12-2024	6%	58%	71%	29%	-	-	0%	61	-	-	-	-	61	
24	ADHILGP25038V012425	Group Protect Plus	37,243	11-12-2024	23%	83%	0%	0%	-	-	0%	15	-	-	-	-	15	

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - Inhouse Claim Settlement

Validity of agreement with the TPA: from NA to NA

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	8,21,381	-	-
Number of lives serviced	18,21,678	-	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
PAN India	PAN India

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	7,575
Number of claims received during the year	17,76,870
Number of claims paid during the year (specify % also in brackets)	16,92,668 (97%)
Number of claims repudiated during the year (specify % also in brackets)	60,429 (3%)
Number of claims outstanding at the end of the year	31,348

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	83%	45%	79%	44%
2	Within 1-2 hours	12%	35%	14%	36%
3	Within 2-6 hours	4%	18%	5%	18%
4	Within 6-12 hours	1%	1%	1%	1%
5	Within 12-24 hours	0%	1%	1%	1%
6	>24 hours	0%	1%	0%	0%
Total		100%	100%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	1,31,987	95%	15,17,240	94%	-	-	16,49,227	94%
Between 1-3 months	6,671	5%	79,045	5%	-	-	85,716	5%
Between 3 to 6 months	438	0%	9,155	1%	-	-	9,593	1%
More than 6 months	28	0%	8,533	1%	-	-	8,561	0%
Total	1,39,124	100%	16,13,973	100%	-	-	17,53,097	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - HEALTHINDIA INSURANCE TPA SERVICES PVT. LTD.

Validity of agreement with the TPA: from 10/10/2016 to until terminated

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies service	-	151	-
Number of lives serviced	-	83,606	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of State	Name of Districts
Assam	Kanrup Metropolitan
Assam	Khordha
Bihar	Patna
Chhattisgarh	Raipur
Gujarat	Ahmedabad
Gujarat	Rajkot
Gujarat	Surat
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Gurgaon
JHARKHAND	Ranchi
Karnataka	Bangalore
Karnataka	Dakshina Kannada
Kerala	Ernakulam
Madhya Pradesh	Bhopal
Madhya Pradesh	Indore
Maharashtra	Chhatrapati Sambhaji Nagar
Maharashtra	Kolhapur
Maharashtra	Mumbai
Maharashtra	Nagpur
Maharashtra	Nashik
Maharashtra	Pune
Maharashtra	Solapur
Punjab	Ambala
Rajasthan	Jaipur
Tamilnadu	Chennai
Tamilnadu	Coimbatore
Tamilnadu	Madurai
Telgana	Hyderabad
Uttar Pradesh	Lucknow
Uttarakhand	Dehradun
West Bengal	Kolkata

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	406
Number of claims received during the year	13,662
Number of claims paid during the year (specify % also in brackets)	11,699 (83.16%)
Number of claims repudiated during the year (specify % also in brackets)	1,692 (12.03%)
Number of claims outstanding at the end of the year	677

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	91%	59%
2	Within 1-2 hours	0%	0%	5%	31%
3	Within 2-6 hours	0%	0%	4%	10%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	12,579	94%	-	0%	12,579	94%
Between 1-3 months	-	0%	775	6%	-	0%	775	6%
Between 3 to 6 months	-	0%	37	0%	-	0%	37	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	13,391	100%	-	0%	13,391	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	2
Grievances resolved during the year	2
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA: Vidal Health Insurance TPA

Validity of agreement with the TPA: from 07/10/2016 to until terminated

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	115	-
Number of lives serviced	-	7,27,596	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Delhi	Delhi
Delhi	Gurgaon
Telangana	Hyderabad
Kerala	Kochi
West Baengal	Kolkata
Maharashtra	Mumbai
Andhra Pradesh	Visakhapatnam

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	504
Number of claims received during the year	76,757
Number of claims paid during the year (specify % also in brackets)	60,376 (86%)
Number of claims repudiated during the year (specify % also in brackets)	6,323 (8%)
Number of claims outstanding at the end of the year	10,562

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	78%	66%
2	Within 1-2 hours	0%	0%	13%	20%
3	Within 2-6 hours	0%	0%	8%	14%
4	Within 6-12 hours	0%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	65,858	99%	-	-	65,858	99%
Between 1-3 months	-	0%	814	1%	-	-	814	1%
Between 3 to 6 months	-	0%	18	0%	-	-	18	0%
More than 6 months	-	0%	9	0%	-	-	9	0%
Total	-	0%	66,699	100%	-	-	66,699	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	2
Grievances received during the year	22
Grievances resolved during the year	24
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - Volo Health Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 21/01/2022 to until terminated

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	177	-
Number of lives serviced	-	1,86,242	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Gujarat	Ahmedabad
Karnataka	Bangalore
Karnataka	Bengaluru
Tamil Nadu	Chennai
Delhi	Delhi
Haryana	Gurgaon
Telangana	Hyderabad
West Bengal	Kolkata
Maharashtra	Mumbai
Maharashtra	Navi Mumbai
Uttar Pradesh	Noida
Maharashtra	Pune
Maharashtra	Thane
Tamil Nadu	Thiruvallur

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	1,885
Number of claims received during the year	29,599
Number of claims paid during the year (specify % also in brackets)	25,222 (80%)
Number of claims repudiated during the year (specify % also in brackets)	4,044 (13%)
Number of claims outstanding at the end of the year	2,218

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	91%	60%
2	Within 1-2 hours	0%	0%	7%	34%
3	Within 2-6 hours	0%	0%	2%	6%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	29,033	99.20%	-	0%	29,033	99.20%
Between 1-3 months	-	0%	205	0.70%	-	0%	205	0.70%
Between 3 to 6 months	-	0%	25	0.09%	-	0%	25	0.09%
More than 6 months	-	0%	3	0.01%	-	0%	3	0.01%
Total	-	0%	29,266	100.00%	-	0%	29,266	100.00%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	2
Grievances resolved during the year	2
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - Family Health Plan Insurance TPA Ltd
Validity of agreement with t From 01/11/2023 To 31/10/2026

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	154	-
Number of lives serviced	-	6,43,814	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Andhra Pradesh	ANANTAPUR
Andhra Pradesh	GUNTUR
Andhra Pradesh	VISAKHAPATNAM
Delhi	CENTRAL
Delhi	New Delhi
Delhi	SOUTH
Delhi	South West
Gujarat	MAHESANA
Haryana	FARIDABAD
Haryana	GURGAON
Karnataka	BANGALORE
Karnataka	MANDYA
Kerala	ERNAKULAM
Kerala	KOZHIKODE
Kerala	THIRUVANANTHAPURAM
Kerala	THRISSUR
Maharashtra	MUMBAI
Maharashtra	Mumbai (suburban)
Maharashtra	PUNE
Maharashtra	THANE
Pondicherry	PONDICHERRY
Punjab	RUPNAGAR
Rajasthan	JAIPUR
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	KANNIYAKUMARI
Tamil Nadu	THIRUVALLUR
Telangana	HYDERABAD
Telangana	RANGAREDDI
Uttar Pradesh	Gautam Buddha Nagar
West Bengal	KOLKATA
West Bengal	North Twenty Four Parganas

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	1,594
Number of claims received during the year	41,069
Number of claims paid during the year (specify % also in brackets)	34,461(81%)
Number of claims repudiated during the year (specify % also in brackets)	52,28(12%)
Number of claims outstanding at the end of the year	2,974

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	92.6%	78.8%
2	Within 1-2 hours	0%	0%	4.9%	15.4%
3	Within 2-6 hours	0%	0%	1.3%	3.9%
4	Within 6-12 hours	0%	0%	0.8%	1.7%
5	Within 12-24 hours	0%	0%	0.1%	0.1%
6	>24 hours	0%	0%	0.2%	0.0%
	Total	0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	39,582	99.7%	-	0%	39,582	99.7%
Between 1-3 months	-	0%	93	0.2%	-	0%	93	0.2%
Between 3 to 6 months	-	0%	10	0.0%	-	0%	10	0.0%
More than 6 months	-	0%	4	0.0%	-	0%	4	0.0%
Total	-	0%	39,689	100.0%	-	0%	39,689	100.0%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	48
Grievances resolved during the year	48
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - GOOD HEALTH INSURANCE TPA LTD

Validity of agreement with the TPA: from 12/03/2020 to 12/03/2025

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	95	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Delhi	Delhi

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	9
Number of claims received during the year	12
Number of claims paid during the year (specify % also in brackets)	20 (95%)
Number of claims repudiated during the year (specify % also in brackets)	1(5%)
Number of claims outstanding at the end of the year	-

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	21	100%	-	0%	21	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	21	100%	-	0%	21	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - MD India

Validity of agreement with the TPA: from 21/03/2023 to 20/03/2026

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	127	-
Number of lives serviced	-	1,37,094	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Delhi	Delhi
Delhi	South Delhi
Gujarat	Ahmedabad
Gujarat	Vadodara
Haryana	Faridabad
Haryana	Gurgaon
Haryana	Gurugram
Himachal Pradesh	Solan
Karnataka	Bangalore
Karnataka	Bengaluru
Kerala	Ernakulam
Madhya Pradesh	Dhar
Maharashtra	Ahmednagar
Maharashtra	Kolhapur
Maharashtra	Mumbai
Maharashtra	Pune
Maharashtra	Thane
New Delhi	South East Delhi
Odisha	Cuttack
Pondicherry	Pondicherry
Rajasthan	Jaipur
Tamil Nadu	Chennai
Telangana	Hyderabad
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Ghaziabad
Uttar Pradesh	Noida
Uttarakhand	Dehradun
Uttarakhand	Nainital
West Bengal	Kolkata
West Bengal	North 24 Parganas

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	386
Number of claims received during the year	14,995
Number of claims paid during the year (specify % also in brackets)	12,850 (94.29%)
Number of claims repudiated during the year (specify % also in brackets)	1,653 (10.75%)
Number of claims outstanding at the end of the year	878

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	97%	95%
2	Within 1-2 hours	0%	0%	3%	4%
3	Within 2-6 hours	0%	0%	0%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	14,201	98%	-	0%	14,201	98%
Between 1-3 months	-	0%	294	2%	-	0%	294	2%
Between 3 to 6 months	-	0%	8	0%	-	0%	8	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	14,503	100%	-	0%	14,503	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA -MEDI ASSIST INSURANCE TPA P LTD

Validity of agreement with the TPA: from 05/10/2016 to until terminated

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	124	693	-
Number of lives serviced	130	12,62,476	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Pan India	Pan India

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	9,508
Number of claims received during the year	3,27,566
Number of claims paid during the year (specify % also in brackets)	2,81,445 (84%)
Number of claims repudiated during the year (specify % also in brackets)	43,995 (13%)
Number of claims outstanding at the end of the year	11,634

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	89%	76%
2	Within 1-2 hours	0%	0%	8%	19%
3	Within 2-6 hours	0%	0%	2%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	260	95%	3,12,798	96%	-	-	3,13,058	96%
Between 1-3 months	14	5%	11,530	4%	-	-	11,544	4%
Between 3 to 6 months	-	0%	708	0%	-	-	708	0%
More than 6 months	-	0%	130	0%	-	-	130	0%
Total	274	100%	3,25,166	100%	-	-	3,25,440	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	32
Grievances resolved during the year	32
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

- a) Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: from 28/07/2023 to Until Terminated

- b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	674	-
Number of lives serviced	-	8,18,686	-

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Ahmedabad	Gujarat
BANGALORE	Karnataka
Bokaro	Jharkhand
CHENNAI	Tamil Nadu
DELHI	Delhi
Gurgaon	Haryana
Hyderabad	Telangana
KOLKATA	West Bengal
MUMBAI	Maharashtra
NEW DELHI	Delhi
Noida	Uttar Pradesh
PUNE	Maharashtra
Thane	Maharashtra

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	2,330
Number of claims received during the year	51,783
Number of claims paid during the year (specify % also in brackets)	46,369 (95%)
Number of claims repudiated during the year (specify % also in brackets)	4,812 (9%)
Number of claims outstanding at the end of the year	2,932

- e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	94%	58%
2	Within 1-2 hours	0%	0%	4%	34%
3	Within 2-6 hours	0%	0%	1%	7%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

- f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	49,242	96%	-	0%	49,242	96%
Between 1-3 months	-	0%	1,875	4%	-	0%	1,875	4%
Between 3 to 6 months	-	0%	57	0%	-	0%	57	0%
More than 6 months	-	0%	7	0%	-	0%	7	0%
Total	-	0%	51,181	100%	-	0%	51,181	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	38
Grievances resolved during the year	38
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - Safeway Insurance services

Validity of agreement with the TPA: from 10/01/2022 to 10/01/2025

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	71	-
Number of lives serviced	-	53,124	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
ANDHRA PRADESH	NELLORE
DELHI	DELHI
GUJARAT	GANDHI NAGAR
HARYANA	GURUGRAM, MAHENDRAGARH, PALWAL, REWARI
JAMMU KASHMIR	JAMMU
KARNATAKA	BANGALORE
MAHARASHTRA	MUMBAI, NAVI MUMBAI, PUNE, THANE
RAJASTHAN	PILANI
TELANGANA	HYDERABAD
UTTAR PRADESH	BAREILLY, GAUTAM BUDDHA NAGAR, MIRZAPUR, NOIDA
UTTARAKHAND	HARIDWAR, UDHAM SINGH NAGAR
WEST BENGAL	KOLKATA

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	134
Number of claims received during the year	2,846
Number of claims paid during the year (specify % also in brackets)	2479 (83%)
Number of claims repudiated during the year (specify % also in brackets)	208 (7%)
Number of claims outstanding at the end of the year	293

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	2,687	100%	-	0%	2,687	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	2,687	100%	-	0%	2,687	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - MedSave Health Insurance TPA

Validity of agreement with the TPA: from 1/6/2022 to 31/5/2025

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	15,243	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
UTTAR PRADESH	DADRI
MAHARASHTRA	THANE

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	11
Number of claims received during the year	155
Number of claims paid during the year (specify % also in brackets)	140 (84%)
Number of claims repudiated during the year (specify % also in brackets)	12 (7%)
Number of claims outstanding at the end of the year	14

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	91%	91%
2	Within 1-2 hours	0%	0%	9%	9%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	149	98%	-	0%	149	98%
Between 1-3 months	-	0%	3	2%	-	0%	3	2%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	152	100%	-	0%	152	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	3
Grievances resolved during the year	3
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

a) Name of the TPA - Ericson Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 24/02/2022 to 23/02/2025

b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	61	-
Number of lives serviced	-	17,963	-

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
MAHARASHTRA	MUMBAI
TELANGANA	HYDERABAD
UTTAR PRADESH	NOIDA
DELHI	NEW DELHI
UTTAR PRADESH	LUCKNOW
WEST BENGAL	KOLKATA
MAHARASHTRA	THANE
DELHI	DELHI
HARYANA	SONIPAT
HARYANA	FARIDABAD
KERALA	ERNAKULAM
TAMIL NADU	CHENNAI
HARYANA	GURGAON
ANDHRA PRADESH	VISAKHAPATNAM
MAHARASHTRA	PUNE
KARNATAKA	BENGALURU

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	14
Number of claims received during the year	1,006
Number of claims paid during the year (specify % also in brackets)	744 (73%)
Number of claims repudiated during the year (specify % also in brackets)	174 (17%)
Number of claims outstanding at the end of the year	102

e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	99%
2	Within 1-2 hours	0%	0%	0%	1%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	862	94%	-	0%	862	94%
Between 1-3 months	-	0%	56	6%	-	0%	56	6%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	918	100%	-	0%	918	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2025

- a) Name of the TPA - Park Mediclaim Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: from 16/02/2024 to 15/02/2027

- b) Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	6	-
Number of lives serviced	-	8,942	-

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
DELHI	DELHI
HARYANA	GURUGRAM, MAHENDRAGARH, PALWAL, REWARI
KARNATAKA	BANGALORE
MAHARASHTRA	MUMBAI, NAVI MUMBAI, PUNE, THANE
RAJASTHAN	PILANI
UTTAR PRADESH	BAREILLY, GAUTAM BUDDHA NAGAR, MIRZAPUR, NOIDA
UTTARAKHAND	HARIDWAR, UDHAM SINGH NAGAR

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	221
Number of claims paid during the year (specify % also in brackets)	185 (83.71%)
Number of claims repudiated during the year (specify % also in brackets)	19 (8.59%)
Number of claims outstanding at the end of the year	17

- e) Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

- f) Turn Around Time in case of payment / repudiation of claims:

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	204	100%	-	0%	204	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	204	100%	-	0%	204	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-