

FORM NL-1-B-RA



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2015

(Rs. '000)

| SN | Particulars | Schedule | FOR THE QUARTER ENDED 31st DECEMBER 2015 | FOR THE PERIOD ENDED 31st DECEMBER 2015 | FOR THE QUARTER ENDED 31st DECEMBER 2014 | FOR THE PERIOD ENDED 31st DECEMBER 2014 |
|----|--|--|--|---|--|---|
| 1 | Premiums earned (Net) | NL-4- Premium Schedule | 1023305 | 2861517 | 814861 | 2344560 |
| 2 | Profit/ Loss on sale/redemption of Investments | | - | - | - | - |
| 3 | Others (to be specified) | | - | - | - | - |
| 4 | Interest, Dividend & Rent – Gross | | 48600 | 159782 | 39278 | 129180 |
| | TOTAL (A) | | 1071905 | 3021299 | 854139 | 2473740 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 568414 | 1697863 | 440356 | 1318419 |
| 2 | Commission | NL-6- Commission Schedule | 102629 | 298895 | 67358 | 201405 |
| 3 | Operating Expenses related to Insurance Business | NL-7- Operating Expenses Schedule | 551412 | 1662735 | 605012 | 1745776 |
| 4 | Premium Deficiency | | - | - | | -5653 |
| | TOTAL (B) | | 1222455 | 3659493 | 1112726 | 3259947 |
| | Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) | | (150550) | (638194) | (258587) | (786207) |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | (150550) | (638194) | (258587) | (786207) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be specified) | | - | - | - | - |
| | TOTAL (C) | | (150550) | (638194) | (258587) | (786207) |

Note: previous period numbers have been regrouped wherever necessary

Name of the Insurer: Max Bupa Health Insurance Company Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2015

(Rs.'000)

| SN | Particulars | Schedule | FOR THE QUARTER ENDED 31st DECEMBER 2015 | FOR THE PERIOD ENDED 31st DECEMBER 2015 | FOR THE QUARTER ENDED 31st DECEMBER 2014 | FOR THE PERIOD ENDED 31st DECEMBER 2014 |
|----|---|----------|--|---|--|---|
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | - | - | - | - |
| | (b) Marine Insurance | | - | - | - | - |
| | (c) Miscellaneous Insurance | | (150550) | (638194) | (258587) | (786207) |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 48468 | 123754 | 41002 | 101396 |
| | (b) Profit on sale of investments | | 22564 | 31192 | 5868 | 15518 |
| | Less: Loss on sale of investments | | - | - | - | - |
| 3 | OTHER INCOME (To be specified) | | | | | |
| | - Gain on Foreign Exchange Fluctuation | | - | - | - | - |
| | - Interest Income | | 252 | 1178 | 574 | 1114 |
| | - Liabilities no longer required written back | | - | - | - | 124 |
| | TOTAL (A) | | (79266) | (482070) | (211143) | (668055) |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | - | - | - | - |
| | (b) For doubtful debts | | 8455 | 8295 | 141 | 667 |
| | (c) Others (to be specified) | | 0 | 0 | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | 1193 | 1193 | 323 | 7955 |
| | (b) Bad debts written off | | - | - | - | - |
| | (c) Others | | - | - | - | - |
| | TOTAL (B) | | 9648 | 9488 | 464 | 8622 |
| | Profit/(Loss) Before Tax | | (88914) | (491558) | (211607) | (676677) |
| | Provision for Taxation | | - | - | - | - |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the period | | - | - | - | - |
| | (b) Proposed final dividend | | - | - | - | - |
| | (c) Dividend distribution tax | | - | - | - | - |
| | (d) Transfer to any Reserves or Other Accounts (to be specified) | | - | - | - | - |
| | Balance of profit/ (Loss) brought forward | | (6610862) | (6208218) | (5740155) | (5275085) |
| | Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22) | | - | - | - | - |
| | Balance carried forward to Balance Sheet | | (6699776) | (6699776) | (5951762) | (5951762) |

Note: previous period numbers have been regrouped wherever necessary

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT DECEMBER 31, 2015

(Rs. '000)

| SN | Particulars | Schedule | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|--|-----------------------------|-----------------------------|
| | SOURCES OF FUNDS | | | |
| | SHARE CAPITAL | NL-8-Share Capital Schedule | 8760000 | 7535000 |
| | SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | 96200 |
| | RESERVES AND SURPLUS | NL-10- Reserves and Surplus Schedule | - | - |
| | FAIR VALUE CHANGE ACCOUNT | | 1205 | 1318 |
| | BORROWINGS | NL-11- Borrowings Schedule | - | - |
| | TOTAL | | 8761205 | 7632518 |
| | APPLICATION OF FUNDS | | | |
| | INVESTMENTS | NL-12- Investment Schedule | 5179784 | 3839704 |
| | LOANS | NL-13-Loans Schedule | - | - |
| | FIXED ASSETS | NL-14-Fixed Assets Schedule | 260272 | 313613 |
| | DEFERRED TAX ASSET | | - | - |
| | CURRENT ASSETS | | | |
| | Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 94503 | 86444 |
| | Advances and Other Assets | NL-16- Advances and Other Assets Schedule | 424457 | 391335 |
| | Sub-Total (A) | | 518960 | 477779 |

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT DECEMBER 31, 2015

(Rs.'000)

| SN | Particulars | Schedule | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|--|-----------------------------|-----------------------------|
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 1586764 | 1244049 |
| | PROVISIONS | NL-18- Provisions Schedule | 2310823 | 1706291 |
| | DEFERRED TAX LIABILITY | | - | - |
| | Sub-Total (B) | | 3897587 | 2950340 |
| | NET CURRENT ASSETS (C) = (A - B) | | (3378627) | (2472561) |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19- Miscellaneous Expenditure Schedule | - | - |
| | DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | 6699776 | 5951762 |
| | TOTAL | | 8761205 | 7632518 |

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

| SN | Particulars | | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|--|-----------------------------|--------------------------------|
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Partly paid-up investments | | | - |
| 2 | Claims, other than against policies, not acknowledged as debts by the company | | 0 | 427 |
| 3 | Underwriting commitments outstanding (in respect of shares and securities) | | - | - |
| 4 | Guarantees given by or on behalf of the Company | | 500 | - |
| 5 | Statutory demands/ liabilities in dispute, not provided for | | - | - |
| 6 | Reinsurance obligations to the extent not provided for in accounts | | - | - |
| 7 | Compensation raised by policyholders against rejected claims | | 38,183 | - |
| | TOTAL | | 38683 | 427 |

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]



(Rs.'000)

| Particulars | FOR THE QUARTER ENDED 31st DECEMBER 2015 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2015 | | | | FOR THE QUARTER ENDED 31st DECEMBER 2014 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2014 | | | |
|--|---|----------------------|----------|----------------|--|----------------------|----------|----------------|---|----------------------|----------|---------------|--|----------------------|----------|----------------|
| | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total |
| Premium from direct business written* | 1134547 | 1239 | - | 1135786 | 3250197 | 2522 | - | 3252719 | 898690 | 235 | - | 898925 | 2485870 | 5350 | - | 2491220 |
| Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Gross Earned Premium | 1134547 | 1239 | - | 1135786 | 3250197 | 2522 | - | 3252719 | 898690 | 235 | - | 898925 | 2485870 | 5350 | - | 2491220 |
| Add: Premium on reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less : Premium on reinsurance ceded | 57797 | 186 | - | 57983 | 165996 | 1533 | - | 167529 | 45978 | (445) | - | 45533 | 127401 | 1750 | - | 129151 |
| Net Premium | 1076750 | 1053 | - | 1077803 | 3084201 | 989 | - | 3085190 | 852712 | 680 | - | 853392 | 2358469 | 3600 | - | 2362069 |
| Adjustment for change in reserve for unexpired risks | 54299 | 199 | - | 54498 | 223695 | (22) | - | 223673 | 40754 | (2223) | - | 38531 | 22090 | (4581) | - | 17509 |
| Premium Earned (Net) | 1022451 | 854 | - | 1023305 | 2860506 | 1011 | - | 2861517 | 811958 | 2903 | - | 814861 | 2336379 | 8181 | - | 2344560 |

* Net of Service Tax

Note:previous period numbers have been regrouped wherever necessary

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]



(Rs. '000)

| Particulars | FOR THE QUARTER ENDED 31st DECEMBER 2015 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2015 | | | | FOR THE QUARTER ENDED 31st DECEMBER 2014 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2014 | | | |
|---|---|----------------------|----------|---------------|--|----------------------|----------|----------------|---|----------------------|----------|---------------|--|----------------------|----------|----------------|
| | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total |
| Claims paid | | | | | | | | | | | | | | | | |
| Direct claims | 557049 | 0 | - | 557049 | 1593321 | 1746 | - | 1595067 | 441368 | 2526 | - | 443894 | 1347746 | 5299 | - | 1353045 |
| Add Claims Outstanding at the end of the period | 555454 | 190 | - | 555644 | 555454 | 190 | - | 555644 | 365776 | 2082 | - | 367858 | 365776 | 2082 | - | 367858 |
| Less Claims Outstanding at the beginning | 515283 | 783 | - | 516066 | 371220 | 945 | - | 372165 | 343925 | 3880 | - | 347805 | 328963 | 652 | - | 329615 |
| Gross Incurred Claims | 597220 | (593) | - | 596627 | 1777554 | 992 | - | 1778546 | 463219 | 728 | - | 463947 | 1384559 | 6729 | - | 1391288 |
| Add :Re-insurance accepted to direct claims | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less :Re-insurance Ceded to claims paid | 28213 | 0 | - | 28213 | 80596 | 87 | - | 80683 | 23456 | 135 | - | 23591 | 72595 | 274 | - | 72869 |
| Total Claims Incurred * | 569007 | (593) | - | 568414 | 1696959 | 904 | - | 1697863 | 439763 | 593 | - | 440356 | 1311964 | 6455 | - | 1318419 |

Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

| Particulars | FOR THE QUARTER ENDED 31st DECEMBER 2015 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2015 | | | | FOR THE QUARTER ENDED 31st DECEMBER 2014 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2014 | | | |
|--|---|----------------------|----------|---------------|--|----------------------|----------|---------------|---|----------------------|----------|--------------|--|----------------------|----------|---------------|
| | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total |
| Commission paid | | | | | | | | | | | | | | | | |
| Direct | 111164 | 106 | - | 111270 | 323738 | 161 | - | 323899 | 74176 | 22 | - | 74198 | 220238 | 196 | - | 220434 |
| Add: Re-insurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Commission on Re-insurance Ceded | 8557 | 84 | - | 8641 | 24445 | 559 | - | 25004 | 6522 | 318 | - | 6840 | 18136 | 893 | - | 19029 |
| Net Commission | 102607 | 22 | - | 102629 | 299293 | (398) | - | 298895 | 67654 | (296) | - | 67358 | 202102 | (697) | - | 201405 |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | | | | | | | | | | | | | | | |
| Agents | 61560 | 22 | - | 61582 | 208844 | 50 | - | 208894 | 51302 | 15 | - | 51317 | 160059 | 79 | - | 160138 |
| Brokers | 14308 | 84 | - | 14392 | 39867 | 111 | - | 39978 | 12964 | 7 | - | 12971 | 37017 | 117 | - | 37134 |
| Corporate Agency | 35296 | - | - | 35296 | 75027 | - | - | 75027 | 9910 | - | - | 9910 | 23162 | - | - | 23162 |
| Referral | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Others (pl. specify) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | 111164 | 106 | - | 111270 | 323738 | 161 | - | 323899 | 74176 | 22 | - | 74198 | 220238 | 196 | - | 220434 |

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS



(Rs.'000)

| SN | Particulars | FOR THE QUARTER ENDED 31st DECEMBER 2015 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2015 | | | | FOR THE QUARTER ENDED 31st DECEMBER 2014 | | | | FOR THE PERIOD ENDED 31st DECEMBER 2014 | | | |
|----|--|--|-------------------|----------|---------------|---|-------------------|----------|----------------|--|-------------------|----------|---------------|---|-------------------|----------|----------------|
| | | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total | Health | Personal Accident | Others | Total |
| 1 | Employees' remuneration & welfare benefits | 334927 | 366 | - | 335293 | 899906 | 698 | - | 900604 | 268636 | 70 | - | 268706 | 815553 | 1755 | - | 817308 |
| 2 | Travel, conveyance and vehicle running expenses | 16609 | 18 | - | 16627 | 55839 | 43 | - | 55882 | 24594 | 6 | - | 24600 | 71776 | 154 | - | 71930 |
| 3 | Training expenses | 27633 | 30 | - | 27663 | 69574 | 54 | - | 69628 | 10243 | 3 | - | 10246 | 36136 | 78 | - | 36214 |
| 4 | Rents, rates & taxes * | 24655 | 27 | - | 24682 | 81202 | 63 | - | 81265 | 26117 | 7 | - | 26124 | 81589 | 176 | - | 81765 |
| 5 | Repairs | 29704 | 32 | - | 29736 | 99770 | 77 | - | 99847 | 31611 | 8 | - | 31619 | 90052 | 194 | - | 90246 |
| 6 | Printing & stationery | 4979 | 5 | - | 4984 | 19399 | 15 | - | 19414 | 8437 | 2 | - | 8439 | 22821 | 49 | - | 22870 |
| 7 | Communication | 17021 | 19 | - | 17040 | 59175 | 46 | - | 59221 | 16699 | 4 | - | 16703 | 61834 | 133 | - | 61967 |
| 8 | Legal & professional charges | 42630 | 47 | - | 42677 | 145032 | 113 | - | 145145 | 58172 | 15 | - | 58187 | 197517 | 425 | - | 197942 |
| 9 | Auditors' fees, expenses etc | | | | | | | | | | | | | | | | |
| | (a) as auditor | 649 | 1 | - | 650 | 1950 | 2 | - | 1952 | 583 | 0 | - | 583 | 1791 | 4 | - | 1795 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | |
| | (i) Taxation matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity-Tax Audit | 20 | - | - | 20 | 60 | - | - | 60 | 20 | - | - | 20 | 60 | - | - | 60 |
| 10 | Advertisement and publicity | 15774 | 17 | - | 15791 | 122908 | 95 | - | 123003 | 123440 | 32 | - | 123472 | 256129 | 551 | - | 256680 |
| 11 | Interest and bank charges | 4009 | 4 | - | 4013 | 11488 | 9 | - | 11497 | 3449 | 1 | - | 3450 | 9484 | 20 | - | 9504 |
| 12 | Others (to be specified) | | | | | | | | | | | | | | | | |
| | (a) Business and Sales Promotion | 361 | - | - | 361 | 524 | - | - | 524 | 14 | - | - | 14 | 36 | - | - | 36 |
| | (b) Membership & Subscription | 515 | 1 | - | 516 | 1509 | 1 | - | 1510 | 706 | 0 | - | 706 | 2083 | 4 | - | 2087 |
| | (c) Loss on Disposal of Fixed Assets | - | - | - | - | 13 | - | - | 13 | 20 | - | - | 20 | 1194 | 3 | - | 1197 |
| | (d) Loss on Foreign Exchange Fluctuation | (77) | - | - | (77) | 771 | 1 | - | 772 | 34 | - | - | 34 | 66 | - | - | 66 |
| | (e) Charity & Donation | - | - | - | - | - | - | - | - | - | - | - | - | 5 | - | - | 5 |
| | (f) Insurance | 497 | 1 | - | 498 | 1116 | 1 | - | 1117 | 414 | 0 | - | 414 | 869 | 2 | - | 871 |
| | (g) Sitting Fee | 599 | 1 | - | 600 | 2398 | 2 | - | 2400 | - | - | - | - | - | - | - | - |
| | (h) Miscellaneous Expenses** | 843 | 1 | - | 844 | 1599 | 1 | - | 1600 | 1079 | 0 | - | 1079 | 2442 | 5 | - | 2447 |
| 13 | Depreciation | 29462 | 32 | - | 29494 | 87213 | 68 | - | 87281 | 30588 | 8 | - | 30596 | 90591 | 195 | - | 90786 |
| | TOTAL | 550810 | 602 | - | 551412 | 1661446 | 1289 | - | 1662735 | 604856 | 156 | - | 605012 | 1742028 | 3748 | - | 1745776 |

* Rent expenses is after adjustment of rent equalization reserve

** None of the items individually are higher than 1% of Net Written Premium

Note: previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| 1 | Authorised Capital | | |
| | 1,00,00,00,000 Equity Shares of Rs 10 each | 10000000 | 10000000 |
| 2 | Issued Capital | | |
| | 87,60,00,000 Equity Shares of Rs 10 each | 8760000 | 7535000 |
| | (Previous period as at Dec 2014: 75,35,00,000 Equity Shares of Rs.10 each) | | |
| 3 | Subscribed Capital | 0 | 0 |
| | 87,60,00,000 Equity Shares of Rs 10 each | 8760000 | 7535000 |
| | (Previous period as at Dec 2014: 75,35,00,000 Equity Shares of Rs.10 each) | | |
| 4 | Called-up Capital | | |
| | 87,60,00,000 Equity Shares of Rs 10 each | 8760000 | 7535000 |
| | (Previous period as at Dec 2014, 75,35,00,000 Equity Shares of Rs.10 each) | | |
| | Less : Calls unpaid | 0 | 0 |
| | Add : Equity Shares forfeited (Amount originally paid up) | 0 | 0 |
| | Less : Par Value of Equity Shares bought back | 0 | 0 |
| | Less : Preliminary Expenses | 0 | 0 |
| | Less : Expenses including commission or brokerage on | 0 | 0 |
| | Underwriting or subscription of shares | 0 | 0 |
| | TOTAL | 8760000 | 7535000 |

Note:

0

Out of the above, 64,82,40,000 (Previous period as at Dec, 2014- 55,75,90,000) Equity Shares of Rs. 10/- each are held by Max India Limited, the holding company along with its nominees.

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



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

| Shareholder | AS AT 31st DECEMBER 2015 | | AS AT 31st DECEMBER 2014 | |
|--------------|--------------------------|----------------|--------------------------|----------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 648240000 | 74.00% | 557590000 | 74.00% |
| · Foreign | 227760000 | 26.00% | 195910000 | 26.00% |
| Others | - | - | - | - |
| TOTAL | 876000000 | 100.00% | 753500000 | 100.00% |

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



(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | - | - |
| | General Reserves | - | - |
| | Less: Debit balance in Profit and Loss Account | - | - |
| 4 | Less: Amount utilized for Buy-back | - | - |
| 5 | Catastrophe Reserve | - | - |
| 6 | Other Reserves (to be specified) | - | - |
| 7 | Balance of Profit in Profit & Loss Account | - | - |
| | TOTAL | - | - |

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|--------------|--------------------------|-----------------------------|-----------------------------|
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| TOTAL | | - | - |

FORM NL-12-INVESTMENT SCHEDULE



Investments

(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 883647 | 987976 |
| 2 | Other Approved Securities | 308561 | 0 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | 0 | 0 |
| | (bb) Preference | 0 | 0 |
| | (b) Mutual Funds | 0 | 0 |
| | (c) Derivative Instruments | 0 | 0 |
| | (d) Debentures/ Bonds | 576285 | 515415 |
| | (e) Other Securities -Fixed Deposits | 193852 | 212255 |
| | (f) Subsidiaries | 0 | 0 |
| | (g) Investment Properties-Real Estate | 0 | 0 |
| 4 | Investments in Infrastructure and Social Sector | 909228 | 205132 |
| 5 | Other than Approved Investments | 0 | 0 |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 437257 | 196365 |
| 2 | Other Approved Securities | 0 | 0 |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | 0 | 0 |
| | (bb) Preference | 0 | 0 |
| | (b) Mutual Funds | 44775 | 132542 |
| | (a) Derivative Instruments | 0 | 0 |
| | (b) Debentures/ Bonds | 383573 | 341041 |
| | (c) Other Securities-Fixed Deposits | 1265630 | 756475 |
| | (d) Subsidiaries | 0 | 0 |
| | (e) Investment Properties-Real Estate | 0 | 0 |
| 4 | Investments in Infrastructure and Social Sector | 0 | 300018 |
| 5 | Other than Approved Investments* | 176976 | 192485 |
| | TOTAL | 5179784 | 3839704 |

* in mutual funds

Notes:

a.

Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 98,685 thousand (Previous period as at Dec 2014 - Rs. 98,205 thousand). Market value of such investments is Rs. 99,385 thousands (Previous period as at Dec 2014 - Rs.97,986 thousand).

b.

Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.51,79,784 thousands (Previous period as at Dec 2014: Rs.38,39,704 thousands). Market value of such investments is Rs. 52,17,333 thousands (Previous period as at Dec 2014 Rs.38,90,646 thousands).

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| 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) 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 | - | - |

MAX BUPA HEALTH INSURANCE COMPANY LIMITED

REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010
 SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



Form NL-14
 FIXED ASSETS

(Rs.'000)

| SN | Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----|---------------------------------|-------------------|--------------|--------------|---------------|---------------|----------------|-------------|---------------|---------------|---------------|
| | | As at | Additions | Deductions | As at | Upto | For the period | On Sales/ | To date | As at | As at |
| | | Apr 1, 2015 | | | Dec 31, 2015 | Mar 31, 2015 | | Adjustments | Dec 31, 2015 | Dec 31, 2015 | Dec 31, 2014 |
| 1 | Goodwill | - | - | - | - | - | - | - | - | - | - |
| 2 | Intangibles | - | - | - | - | - | - | - | - | - | - |
| | a) Softwares | 287646 | 31875 | 0 | 319521 | 191481 | 34250 | 0 | 225731 | 93790 | 100453 |
| | b) Website | 11258 | 0 | 0 | 11258 | 7960 | 1639 | 0 | 9599 | 1659 | 3836 |
| 3 | Land-Freehold | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Leasehold Property | 155658 | 1045 | 0 | 156703 | 60597 | 19870 | 0 | 80467 | 76236 | 96417 |
| 5 | Buildings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Furniture & Fittings | 29617 | 123 | 9 | 29731 | 20464 | 2109 | 3 | 22570 | 7161 | 8544 |
| 7 | IT Equipment - Others | 63762 | 52 | 34 | 63780 | 26923 | 10348 | 30 | 37241 | 26539 | 37062 |
| 8 | IT Equipment - End User Devices | 80019 | 1799 | 0 | 81818 | 55178 | 11522 | 0 | 66700 | 15118 | 24085 |
| 9 | Vehicles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Office Equipment | 61630 | 6068 | 7 | 67691 | 31179 | 7543 | 5 | 38717 | 28974 | 28670 |
| 11 | Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 689590 | 40962 | 50 | 730502 | 393782 | 87281 | 38 | 481025 | 249477 | 299067 |
| 11 | Work in progress | 25458 | 0 | 14663 | 10795 | 0 | 0 | 0 | 0 | 10795 | 14546 |
| | Grand total | 715048 | 40962 | 14713 | 741297 | 393782 | 87281 | 38 | 481025 | 260272 | 313613 |
| | Previous period | 592527 | 99939 | 12299 | 680167 | 284511 | 90786 | 8743 | 366554 | 313613 | |

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Work in progress includes capital advances of Rs 10,795 thousands (Previous year Rs. 4,234 thousand).

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



(Rs.'000)

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| 1 | Cash (including cheques, drafts and stamps) | 14261 | 12620 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | - | - |
| | (bb) Others | - | - |
| | (b) Current Accounts | 80242 | 73824 |
| | (c) Others (to be specified) | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | TOTAL | 94503 | 86444 |
| | Balances with non-scheduled banks included in 2 and 3 above is | NIL | NIL |

Note:previous period numbers have been regrouped wherever necessary

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



(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 27488 | 21459 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 0 | 393 |
| 6 | Others (to be specified) | | |
| | (a) Advance to Suppliers | 37174 | 33036 |
| | (b) Other advances* | 114898 | 98366 |
| | | | |
| | TOTAL (A) | 179560 | 153254 |
| | | | |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments** | 155030 | 108103 |
| 2 | Outstanding Premiums | - | - |
| 3 | Agents' Balances | - | 7050 |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 40928 | 69468 |
| 6 | Due from subsidiaries/ holding | 186 | - |
| 7 | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | - | - |
| 8 | Others (to be specified) | | |
| | (a) Rent and other deposits*** | 48019 | 53395 |
| | (b) Service tax on input services (net) | 734 | 65.00 |
| | (c) Cenvat credit on capital goods | 0 | 0 |
| | TOTAL (B) | 244897 | 238081 |
| | TOTAL (A+B) | 424457 | 391335 |

Notes:

* Includes Rs. 1,30,207 thousand (Previous period as at Dec 2014 - Rs. 97,302 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 15,273 thousand has been created.

** Income Accrued on Investments includes interest on deposits also.

*** Includes deposits of Rs. 684 thousand (Previous period as at Dec 2014 Rs. 2,790 thousand) with bank for providing guarantee to network hospitals.

FORM NL-17-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|---|-----------------------------|-----------------------------|
| 1 | Agents' Balances | 34214 | 28512 |
| 2 | Balances due to other insurance companies | 62786 | 93875 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | 37357 | 29511 |
| 5 | Unallocated Premium | 50351 | 31829 |
| 6 | Sundry creditors* | 723205 | 556400 |
| 7 | Due to subsidiaries/ holding company | 607 | 795 |
| 8 | Claims Outstanding | 555644 | 367858 |
| 9 | Unclaimed amount of policyholders/insured** | 25559 | 17968 |
| 10 | Due to Officers/ Directors *** | 33492 | 25992 |
| 11 | Others (to be specified) | | |
| | (a) Tax deducted payable | 19268 | 23759 |
| | (b) Other statutory dues | 18884 | 35017 |
| | (c) Advance from Corporate Clients | 25397 | 32533 |
| | TOTAL | 1586764 | 1244049 |

* Includes creditors for capital expenditure of Rs. 1126 thousand (Previous period Rs. 4,610 thousand)

** Amount payable to former Chief Executive Officer (CEO) subject to IRDAI approval

**FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS**



(Rs.'000)

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|---|-----------------------------|-----------------------------|
| 1 | Reserve for Unexpired Risk | 2263700 | 1675499 |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | 0 | 0 |
| 3 | For proposed dividends | 0 | - |
| 4 | For dividend distribution tax | 0 | - |
| 5 | Others (to be specified) | | |
| | For employee benefits | | |
| | (a) Gratuity | 10304 | 4423 |
| | (b) Leave Encashment | 36804 | 26339 |
| | (c) Superannuation | 15 | 30 |
| | (d) Other Manpower Related | 0 | 0 |
| | (e) Provision for Commission | 0 | 0 |
| | (f) Other Operating Expense Related | 0 | 0 |
| 6 | Reserve for Premium Deficiency | 0 | 0 |
| | TOTAL | 2310823 | 1706291 |

Note:previous period numbers have been regrouped wherever necessary

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE**
(To the extent not written off or adjusted)

31-Dec-15

(Rs.'000).

| SN | Particulars | AS AT 31st DECEMBER 2015 | AS AT 31st DECEMBER 2014 |
|----|--|-----------------------------|-----------------------------|
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others (to be specified) | - | - |
| | TOTAL | - | - |

FORM NL-20-CONDENSED RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis for Quarter and period ended 31st December 2015



(Rs in '000's)

| Particulars | FOR THE QUARTER ENDED 31st DECEMBER 2015 | FOR THE PERIOD ENDED 31st DECEMBER 2015 | FOR THE QUARTER ENDED 31st DECEMBER 2014 | FOR THE PERIOD ENDED 31st DECEMBER 2014 |
|--|--|---|--|---|
| Cash used in operating activities | (43423) | (242725) | (90485) | (657568) |
| Cash used in investing activities | (392177) | (637151) | (231631) | (338366) |
| Cash flow from financing activities | 455000 | 855000 | 371200 | 941200 |
| Effect of foreign exchange rates on cash and cash equivalents, net | - | - | - | - |
| Net increase/(decrease) in cash and cash equivalents | 19400 | (24876) | 49084 | (54733) |
| Cash and cash equivalents at the beginning of the period | 75103 | 119379 | 37360 | 141177 |
| Cash and cash equivalents at the end of the period | 94503 | 94503 | 86444 | 86444 |

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)

Statement of Liabilities

| Sl.No. | Particular | AS AT 31st DECEMBER 2015 | | | | AS AT 31st DECEMBER 2014 | | | |
|--------|-------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| | | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1 | Fire | - | - | - | - | - | - | - | - |
| 2 | Marine | | | | | | | | |
| a | Marine Cargo | - | - | - | - | - | - | - | - |
| b | Marine Hull | - | - | - | - | - | - | - | - |
| 3 | Miscellaneous | | | | | | | | |
| a | Motor | - | - | - | - | - | - | - | - |
| b | Engineering | - | - | - | - | - | - | - | - |
| c | Aviation | - | - | - | - | - | - | - | - |
| d | Liabilities | - | - | - | - | - | - | - | - |
| e | Others | - | - | - | - | - | - | - | - |
| 4 | Health Insurance | 22637 | 3018 | 2538 | 28193 | 16755 | 2149 | 1530 | 20434 |
| 5 | Total Liabilities | 22637 | 3018 | 2538 | 28193 | 16755 | 2149 | 1530 | 20434 |

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)

| GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31st DEC 2015 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|------------------|-----------------|-------------------|-----------------|---------------------|-----------------|-------------------|-----------------|-------------------|-----------------|----------------------------|-----------------|----------------|-----------------|-------------------------|-----------------|----------------|-----------------|----------|
| STATES | Fire | | Marine (Cargo) | | Marine (Hull) | | Engineering | | Motor Own Damage | | Motor Third Party | | Liability Insurance | | Personal Accident | | Medical Insurance | | Overseas medical Insurance | | Crop Insurance | | All Other Miscellaneous | | Grand Total | | |
| | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | For the period | Upto the period | |
| Andaman & Nicobar Is. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 1.03 | 2.19 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 1.03 | 2.19 |
| Andhra Pradesh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 66.62 | 180.45 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 66.62 | 180.45 |
| Arunachal Pradesh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 0.35 | 2.02 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.35 | 2.02 |
| Assam | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 22.29 | 55.45 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 22.29 | 55.45 |
| Bihar | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 100.41 | 282.31 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 100.41 | 282.31 |
| Chandigarh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 63.71 | 189.99 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 63.71 | 189.99 |
| Chhattisgarh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 17.67 | 50.59 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 17.67 | 50.59 |
| Dadra & Nagra Haveli | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 1.97 | 6.77 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 1.97 | 6.77 |
| Daman & Diu | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 0.95 | 2.92 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.95 | 2.92 |
| Delhi | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.00 | 0.04 | 1,994.71 | 5,899.72 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 1,994.71 | 5,899.72 |
| Goa | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 91.21 | 239.34 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 91.21 | 239.34 |
| Gujarat | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 537.69 | 1,656.14 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 537.69 | 1,656.14 |
| Haryana | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.24 | 0.29 | 762.87 | 2,261.72 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 763.12 | 2,262.01 |
| Himachal Pradesh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 17.68 | 54.78 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 17.68 | 54.78 |
| Jammu & Kashmir | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 12.56 | 33.83 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 12.56 | 33.83 |
| Jharkhand | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 35.02 | 95.27 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 35.02 | 95.27 |
| Karnataka | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.01 | 3.31 | 922.93 | 2,641.57 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 922.94 | 2,644.88 |
| Kerala | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.01 | 0.14 | 431.76 | 1,203.26 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 431.78 | 1,203.40 |
| Lakshadweep | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | - | - | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - |
| Madhya Pradesh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 46.04 | 139.51 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 46.04 | 139.51 |
| Maharashtra | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 12.04 | 20.79 | 3,024.94 | 8,271.94 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 3,036.98 | 8,292.74 |
| Manipur | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 2.35 | 3.96 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 2.35 | 3.96 |
| Meghalaya | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 6.45 | 14.44 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 6.45 | 14.44 |
| Mizoram | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 0.43 | 0.48 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.43 | 0.48 |
| Nagaland | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 1.27 | 2.56 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 1.27 | 2.56 |
| Orissa | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 248.04 | 530.20 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 248.04 | 530.20 |
| Puducherry | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 3.79 | 8.46 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 3.79 | 8.46 |
| Punjab | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 495.84 | 1,497.49 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 495.84 | 1,497.49 |
| Rajasthan | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.10 | 0.23 | 325.69 | 913.38 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 325.79 | 913.61 |
| Sikkim | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 0.40 | 4.99 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.40 | 4.99 |
| Tamil Nadu | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | (0.00) | 0.06 | 380.56 | 1,155.07 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 380.56 | 1,155.13 |
| Telangana | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | 0.02 | 621.88 | 1,739.42 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 621.88 | 1,739.44 |
| Tripura | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 0.89 | 3.17 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 0.89 | 3.17 |
| Uttar Pradesh | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | 0.34 | 689.12 | 2,036.40 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 689.12 | 2,036.74 |
| Uttarakhand | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 62.45 | 181.07 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 62.45 | 181.07 |
| West Bengal | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | - | - | 353.90 | 1,141.12 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 353.90 | 1,141.12 |

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)

Reinsurance Risk Concentration

| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
|-------|--|-------------------|-----------------------------|------------------|-------------|---|
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | | - | - | - | 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 | 1,663.75 | 11.55 | - | 100% |
| 4 | No. of Reinsurers with rating BBB but less than A | | - | - | - | 0% |
| 5 | No. of Reinsurers with rating less than BBB | | - | - | - | 0% |
| 6 | Others | | - | - | - | 0% |
| | Total | 5 | 1663.75 | 11.55 | 0.00 | 100% |

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Dec-15

(Rs in Lakhs)

Ageing of Claims as at 31.12.2015

| Sl.No. | Line of Business | No. of claims paid | | | | | Total No. of claims paid | Total amount of claims paid |
|--------|-------------------|--------------------|--------------|--------------|-------------------|----------|--------------------------|-----------------------------|
| | | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Fire | NA | NA | NA | NA | NA | NA | NA |
| 2 | Marine Cargo | NA | NA | NA | NA | NA | NA | NA |
| 3 | Marine Hull | NA | NA | NA | NA | NA | NA | NA |
| 4 | Engineering | NA | NA | NA | NA | NA | NA | NA |
| 5 | Motor OD | NA | NA | NA | NA | NA | NA | NA |
| 6 | Motor TP | NA | NA | NA | NA | NA | NA | NA |
| 7 | Health | 13485 | 68 | 0 | 0 | 0 | 13553 | 5367 |
| 8 | Overseas Travel | NA | NA | NA | NA | NA | NA | NA |
| 9 | Personal Accident | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Liability | NA | NA | NA | NA | NA | NA | NA |
| 11 | Crop | NA | NA | NA | NA | NA | NA | NA |
| 12 | Miscellaneous | NA | NA | NA | NA | NA | NA | NA |

FORM NL-25 : Quarterly claims data for Non-Life



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

No. of claims only

| S No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit | Miscellaneous | Total |
|-------|---|------|--------------|-------------|-------------|----------|----------|--------|-----------------|-------------------|-----------|------|--------|---------------|-------|
| 1 | Claims O/S at the beginning of the period | NA | NA | NA | NA | NA | NA | 2479 | NA | 0 | NA | NA | NA | NA | 2479 |
| 2 | Claims reported during the period | NA | NA | NA | NA | NA | NA | 16633 | NA | 3 | NA | NA | NA | NA | 16636 |
| 3 | Claims Settled during the period | NA | NA | NA | NA | NA | NA | 13553 | NA | 0 | NA | NA | NA | NA | 13553 |
| 4 | Claims Repudiated during the period | NA | NA | NA | NA | NA | NA | 1418 | NA | 2 | NA | NA | NA | NA | 1420 |
| 5 | Claims closed during the period | NA | NA | NA | NA | NA | NA | 358 | NA | 0 | NA | NA | NA | NA | 358 |
| 6 | Claims O/S at End of the period | NA | NA | NA | NA | NA | NA | 3783 | NA | 1 | NA | NA | NA | NA | 3784 |
| | Less than 3months | NA | NA | NA | NA | NA | NA | 3740 | NA | 1 | NA | NA | NA | NA | 3741 |
| | 3 months to 6 months | NA | NA | NA | NA | NA | NA | 35 | NA | 0 | NA | NA | NA | NA | 35 |
| | 6months to 1 year | NA | NA | NA | NA | NA | NA | 8 | NA | 0 | NA | NA | NA | NA | 8 |
| | 1year and above | NA | NA | NA | NA | NA | NA | 0 | NA | 0 | NA | NA | NA | NA | 0 |

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 31st December' 2015

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

| SN | Description | PREMIUM | | CLAIMS | | RSM-1 | RSM-2 | RSM |
|----|--------------|-----------------|-----------------|-----------------|--------------------|----------------|----------------|----------------|
| | | Gross Premium | Net Premium | Gross incurred | Net incurred Claim | | | |
| 1 | Fire | - | - | - | - | - | - | - |
| 2 | Marine Cargo | - | - | - | - | - | - | - |
| 3 | Marine Hull | - | - | - | - | - | - | - |
| 4 | Motor | - | - | - | - | - | - | - |
| 5 | Engineering | - | - | - | - | - | - | - |
| 6 | Aviation | - | - | - | - | - | - | - |
| 7 | Laibilities | - | - | - | - | - | - | - |
| 8 | Others | - | - | - | - | - | - | - |
| 9 | Health | 44,881 | 42,575 | 22,245 | 21,182 | 8,515 | 6,355 | 8,515 |
| | Total | 44881.00 | 42575.00 | 22245.00 | 21182.00 | 8515.00 | 6354.60 | 8515.00 |

FORM NL-27 Offices information for Non-Life**Insurer:** Max Bupa Health Insurance Company Limited **Date:** 31-Dec-15

| S No. | Office Information | | Number |
|-------|--|--------------------------------------|--------|
| 1 | No. of offices at the beginning of the Quarter | | 26 |
| 2 | No. of branches approved during the Quarter | | - |
| 3 | No. of branches opened during the Quarter | Out of approvals of previous Quarter | - |
| 4 | | Out of approvals of this Quarter | - |
| 5 | No. of branches closed during the period | | - |
| 6 | No of branches at the end of the period | | 26 |
| 7 | No. of branches approved but not opened | | 12 |
| 8 | No. of rural branches | | - |
| 9 | No. of urban branches | | 26 |

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2015

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

| No | PARTICULARS | SCH | AMOUNT |
|----|---|-------|------------|
| 1 | Investments | 8 | 51,797.84 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 2,602.75 |
| 4 | Current Assets | | 0 |
| a. | Cash & Bank Balance | 11 | 945.03 |
| b. | Advances & Other Assets | 12 | 4,244.57 |
| 5 | Current Liabilities | | 0 |
| a. | Current Liabilities | 13 | -15,867.63 |
| b. | Provisions | 14 | -23,108.23 |
| c. | Misc. Exp not Written Off | 15 | - |
| d. | Debit Balance of P&L A/c | | 66,997.72 |
| | Application of Funds as per Balance Sheet (A) | | 87,612.05 |
| | Less: Other Assets | SCH | Amount |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 2,602.75 |
| 3 | Cash & Bank Balance (if any) | 11 | 945.03 |
| 4 | Advances & Other Assets (if any) | 12 | 4,244.57 |
| 5 | Current Liabilities | 13 | -15,867.63 |
| 6 | Provisions | 14 | -23,108.23 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Debit Balance of P&L A/c | | 66,997.72 |
| | TOTAL (B) | | 35,814.21 |
| | 'Investment Assets' As per FORM 3B | (A-B) | 51,797.84 |

| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value |
|----|--|-------------------|---------|------------------|------------------|----------------------|----------------|--------------|------------------|------------------|
| | | | Balance | FRSM* | | | | | | |
| | | | (a) | (b) | (c) | d = (b+c) | | (e) | (d + e) | |
| 1 | Central Govt. Securities | Not less than 20% | - | 3,220.85 | 9,988.18 | 13,209.04 | 25.51% | - | 13,209.04 | 13,419.09 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) | Not less than 30% | - | 6,306.46 | 9,988.18 | 16,294.64 | 31.47% | - | 16,294.64 | 16,502.94 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | a. Housing & Loans to SG for Housing and FEE | Not less than 5% | | | | | | | | |
| | 1. Approved Investments | | - | 0.00 | 2,713.98 | 2,713.98 | 5.24% | | 2,713.98 | 2,745.35 |
| | 2. Other Investments | | - | 0.00 | 0.00 | 0.00 | 0.00% | | 0.00 | 0.00 |
| | b. Infrastructure Investments | Not less than 10% | | | | | | | | |
| | 1. Approved Investments | | - | 7,111.50 | 1,980.78 | 9,092.28 | 17.56% | | 9,092.28 | 9,152.14 |
| | 2. Other Investments | | - | 0.00 | 0.00 | 0.00 | 0.00% | | 0.00 | 0.00 |
| | c. Approved Investments | Not exceeding 55% | - | 8,415.55 | 13,510.06 | 21,925.61 | 42.34% | 1.56 | 21,927.17 | 22,003.14 |
| | d. Other Investments | | - | 1,759.27 | 0.00 | 1,759.27 | 3.40% | 10.49 | 1,769.76 | 1,769.76 |
| | Total Investment Assets | 100% | - | 23,592.79 | 28,193.00 | 51,785.79 | 100.00% | 12.05 | 51,797.84 | 52,173.33 |

Certification:

Certified that the information given herein are correct and complete to the best of our knowledge and belief and nothing has been concealed or suppressed

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Max Bupa Health Insurance Company Limited

Date:

December 31, 2015

(Rs in Lakhs)

| Detail Regarding debt securities | | | | | | | | |
|--|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|---------------------------------|
| | Market Value | | | | Book Value | | | |
| | as at 31 December, 2015 | as % of total for this class | as at 31 December, 2014 | as % of total for this class | as at 31 December, 2015 | as % of total for this class | as at 31 December, 2014 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 17,343 | 49% | 12,296 | 47% | 17,191 | 49% | 12,116 | 47% |
| AA or better | 1,515 | 4% | 1,522 | 6% | 1,500 | 4% | 1,500 | 6% |
| Rated below AA but above A | - | - | - | - | - | - | - | - |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Any other(Sovereign) | 16,503 | 47% | 12,151 | 47% | 16,295 | 47% | 11,843 | 47% |
| | | | | | | | | |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 8,222 | 23% | 8,386 | 32% | 8,209 | 23% | 8,374 | 33% |
| more than 1 year and upto 3years | 14,015 | 40% | 7,729 | 30% | 13,924 | 40% | 7,642 | 30% |
| More than 3years and up to 7years | 511 | 1% | 2,484 | 10% | 500 | 1% | 2,481 | 10% |
| More than 7 years and up to 10 years | 12,613 | 36% | 7,371 | 28% | 12,353 | 35% | 6,962 | 27% |
| above 10 years | - | - | - | - | - | - | - | - |
| | | | | | | | | |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 13,419 | 38% | 12,151 | 47% | 13,209 | 38% | 11,843 | 47% |
| b. State Government | 3,084 | 9% | - | - | 3,086 | 9% | - | - |
| c. Corporate Securities | 18,858 | 53% | 13,818 | 53% | 18,691 | 53% | 13,616 | 53% |
| | | | | | | | | |

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.
3. The above disclosure does not include investments in fixed deposits and mutual funds.

FORM NL-30 Analytical Ratios



Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Dec-15

Analytical Ratios for Non-Life companies

| SN | Particular | For Quarter (Oct - Dec '15) | Upto the period (Apr - Dec '15) | Corresponding Period of the Preceeding Year | Upto the Period of the Preceeding Year |
|---|---|--------------------------------|------------------------------------|--|---|
| 1 | Gross Premium Growth Rate (Over all) | 1.26 | 1.31 | 1.18 | 1.21 |
| 1a | Gross Premium Growth Rate (Health) | 1.26 | 1.31 | 1.19 | 1.21 |
| 1b | Gross Premium Growth Rate (Personal Accident) | 5.27 | 0.47 | 0.07 | 0.63 |
| 2 | Gross Premium to Net Worth ratio | 0.55 | 1.58 | 0.53 | 1.48 |
| 3 | Growth rate of Net Worth | 0.23 | 0.23 | 0.20 | 0.20 |
| 4 | Net Retention Ratio (Overall) | 0.95 | 0.95 | 0.95 | 0.95 |
| 4a | Net Retention Ratio (Health) | 0.95 | 0.95 | 0.95 | 0.95 |
| 4b | Net Retention Ratio (Personal Accident) | 0.85 | 0.39 | 2.89 | 0.67 |
| 5 | Net Commission Ratio (Overall) | 0.10 | 0.10 | 0.08 | 0.09 |
| 5a | Net Commission Ratio (Health) | 0.10 | 0.10 | 0.08 | 0.09 |
| 5b | Net Commission Ratio (Personal Accident) | 0.02 | (0.40) | (0.44) | (0.19) |
| 6 | Expense of Management to Gross Direct Premium Ratio | 0.58 | 0.61 | 0.67 | 0.70 |
| 7 | Combined Ratio | 1.07 | 1.10 | 1.33 | 1.39 |
| 8 | Technical Reserves to net premium ratio | 2.62 | 0.91 | 2.39 | 0.87 |
| 9 | Underwriting balance ratio | (0.15) | (0.22) | (0.32) | (0.34) |
| 10 | Operating Profit Ratio | (0.08) | (0.17) | (0.26) | (0.28) |
| 11 | Liquid Assets to liabilities ratio | 0.85 | 0.85 | 1.92 | 1.92 |
| 12 | Net earning ratio | (0.08) | (0.16) | (0.25) | (0.29) |
| 13 | Return on net worth ratio | (0.04) | (0.24) | (0.13) | (0.40) |
| 14 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 2.17 | 2.17 | 2.13 | 2.13 |
| 15 | NPA Ratio | - | - | - | - |
| | Gross NPA Ratio | NA | NA | NA | NA |
| | Net NPA Ratio | NA | NA | NA | NA |
| Equity Holding Pattern for Non-Life Insurers | | | | | |
| 1 | (a) No. of shares | 876,000,000 | 876,000,000 | 753,500,000 | 753,500,000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 74%/26% | 74%/26% | 74%/26% | 74%/26% |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | Nil | Nil | Nil | Nil |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the year (not to be annualized) | (0.10) | (0.60) | (0.28) | (0.95) |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized) | (0.10) | (0.60) | (0.28) | (0.95) |
| 6 | (iv) Book value per share (Rs) | 2.35 | 2.35 | 2.23 | 2.23 |

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)

Related Party Transactions

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | For Quarter (Oct-Dec'15) | For the Period (Apr-Dec'15) | For Quarter (Oct-Dec'14) | For the Period (Apr-Dec'14) |
|---------|---|---|---|--------------------------|-----------------------------|--------------------------|-----------------------------|
| 1 | Max India Limited | Holding Company | Reimbursement of Expenses / Recovery of Reimbursement | 6.07 | 15.91 | 13.05 | 13.05 |
| 2 | Max India Limited | Holding Company | Premium Income | - | - | 0.13 | -0.62 |
| 3 | Max India Limited | Holding Company | Equity Contribution | -3,367.00 | -6,327.00 | -2,035.00 | -6,253.00 |
| 4 | Mr. Manasije Mishra (CEO) | Key Management Personal | Remuneration | - | - | 37.50 | 112.50 |
| 5 | Ashish Mehrotra (CEO) w.e.f 4th Nov 2015 | Key Management Personal | Remuneration | 36.93 | 36.93 | - | - |
| 6 | R Mahesh Kumar (Company Secretary w.e.f.3rd Jul 2013) | Key Management Personal | Remuneration | 10.89 | 69.79 | 15.56 | 53.53 |
| 7 | Neeraj Basur (CFO till 20th Jun 2014) | Key Management Personal | Remuneration | - | - | - | 138.35 |
| 8 | Vishal Garg (CFO w. e. f. 4th Dec2014) | Key Management Personal | Remuneration | - | 31.10 | 3.03 | 3.03 |
| 9 | Rahul Ahuja (CFO w.e.f. 01st Jun 2015) | Key Management Personal | Remuneration | 35.99 | 83.99 | - | - |
| 10 | Munish Sharma (CFO w. e. f.) | Key Management Personal | Remuneration | - | - | - | - |
| 11 | Mohit Talwar | Director | Premium Income | - | - | -0.54 | -0.54 |
| 12 | Anthony Maxwell Coleman | Director | Reimbursement of Expenses / Recovery of Reimbursement | - | 9.83 | 12.66 | 12.66 |
| 13 | Pradeep Pant | Director | Expenses | 3.98 | 15.02 | | |
| 14 | K. Narasimha Murthy | Director | Expenses | 5.00 | 16.00 | | |
| 15 | Max Speciality Films Ltd | Fellow Subsidiary | Premium Income | 0.11 | -0.05 | | |
| 16 | Max Healthcare Institute Limited | Fellow Subsidiary | Claims Paid & Healthcare Services | 170.77 | 396.22 | 78.41 | 216.07 |
| 17 | Max Healthcare Institute Limited | Fellow Subsidiary | Healthcare Services | - | - | | |
| 18 | Max Life Insurance Company Ltd | Fellow Subsidiary | Services Received | 23.03 | 35.84 | 27.12 | 39.56 |
| 19 | Alps Hospital Limited | Fellow Subsidiary | Claims Paid & Healthcare Services | 46.09 | 100.83 | 15.23 | 42.07 |
| 20 | Alps Hospital Limited | Fellow Subsidiary | Healthcare Services | - | - | | |
| 21 | Hometrail Estate Pvt Ltd | Fellow Subsidiary | Claims Paid | 64.71 | 132.31 | 16.78 | 54.18 |
| 22 | Hometrail Estate Pvt Ltd | Fellow Subsidiary | Premium Income | - | - | | |
| 23 | Hometrail Buildtech Pvt Ltd | Fellow Subsidiary | Claims Paid | 3.80 | 15.81 | 1.90 | 2.56 |
| 24 | Bupa Singapore Holdings Pte Limited | Shareholders with Significant Influence | Equity Contribution | -1,183.00 | -2,223.00 | -715.00 | -2,197.00 |
| 25 | Bupa Singapore Holdings Pte Limited | Shareholders with Significant Influence | Reimbursement of Expenses / | - | -1.86 | -17.92 | -17.92 |
| 26 | Bupa Finance Plc. U.K. | Shareholders with Significant Influence | Reimbursement of Expenses / | | | -27.71 | -27.71 |
| 27 | Bupa Asia Ltd | Shareholders with Significant Influence | Services Received | - | 204.88 | 148.96 | 148.96 |
| 28 | Antara Senior Living Pvt Ltd. | Fellow Subsidiary | Premium Income | - | - | - | -5,204.00 |
| 29 | New Delhi House Services Ltd | Fellow Subsidiary | Services Received | 3.74 | 3.74 | | |
| 30 | Max One Distribution and Services Ltd | Fellow Subsidiary | Reimbursement of Expenses / Recovery of Reimbursement | 4.07 | 8.15 | | 4.40 |

FORM NL-32 Products Information**Insurer:** Max Bupa Health Insurance Company Limited**Date:** 31-Dec-15**Products Information***List below the products and/or add-ons introduced during the period- April 1, 2015 to December 31, 2015*

| Sl. No. | Name of Product | Co. Ref. No. | IRDA Ref.no. | Class of Business* | Category of product | Date of filing of Product | Date IRDA confirmed filing/ approval |
|---------|-----------------|--------------|--------------|--------------------|---------------------|---------------------------|--------------------------------------|
| | NIL | | | | | | |

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 31st December 2015

(Rs. in Lacs)

| Item | Description | Notes No. | Amount |
|------|--|-----------|--------------|
| (1) | (2) | (3) | (4) |
| 1 | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA): | | 28193 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in Form HG) | | 28193 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | | |
| 4 | Excess in Policyholders' Funds (1-2-3) | | 0 |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA): | | 29254 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | | 10782 |
| 7 | Excess in Shareholders' Funds (5-6) | | 18472 |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 18472 |
| 9 | Total Required Solvency Margin [RSM] | | 8516 |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 2.17 |

FORM N1 : Board of Directors & Key Person


| | | | |
|-----------------|--|--------------|------------------|
| Insurer: | Max Bupa Health Insurance Company Limited | Date: | 31-Dec-15 |
|-----------------|--|--------------|------------------|

BOD and Key Person information

| Sl. No. | Name of person | Role/designation | Details of change during the quarter |
|---------------------------|-----------------------------|---|--|
| Board of Directors | | | |
| 1 | Mr. Rajesh Sud | Chairman | |
| 2 | Mr. Rahul Khosla | Co-Vice Chairman & Director | |
| 3 | Mr. David Martin Fletcher | Co-Vice Chairman & Director | |
| 4 | Mr. Mohit Talwar | Director | |
| 5 | Mr. Anthony Maxwell Coleman | Director | Resigned from the Directorship of the Company w.e.f October 27, 2015 |
| 6 | Mr. Amit Sharma | Director | |
| 7 | Mr. K Narasimha Murthy | Director | |
| 8 | Ms. Evelyn Brigid Bourke | Director | |
| 9 | Mr. Pradeep Pant | Director | |
| 10 | Ms. Marielle Theron | Director | |
| 11 | Mr. John Howard Lorimer | Director | |
| 12 | Mr. Ashish Mehrotra | Chief Executive Officer & Managing Director | Appointed as Chief Executive Officer and Managing Director w.e.f November 04, 2015 |
| Key Person# | | | |
| 13 | Mr. Ashish Mehrotra | Chief Executive Officer | Appointed as Chief Executive Officer and Managing Director w.e.f November 04, 2015 |
| 14 | Mr. Rahul Ahuja | Chief Financial Officer | |
| 15 | Mr. R Mahesh Kumar | Chief Risk Officer | |
| 16 | Mr. Anurag Gupta | Chief Marketing Officer | Appointed as Chief Marketing Officer w.e.f December 04, 2015 |
| 17 | Mr. Biresb Giri | Appointed Actuary | |
| 18 | Mr. Anand Roop Choudhary | Chief Compliance Officer | |
| 19 | Mr. Vishal Garg | Chief Investments Officer | |
| 20 | Mr. Tanvi Jain | Chief of Internal Audit | Appointed as Chief of Internal Audit w.e.f October 27, 2015 |

#Key Persons in line with Clause 2 of Guidelines on Reporting of Key persons (IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st Dec 2015

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

| | | | | | | | | | | | | | | | 31-Dec-15 | | |
|-----|--------------|-----------------|---------------|--------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|--------------|--------------------------------------|--------------------|----------------|---------------|----------------|
| COI | Company Name | Instrument Type | Interest Rate | | Total O/s (Book Value) | Default Principal (Book Value) | Default Interest (Book Value) | Principal Due from | Interest Due from | Deferred Principal | Deferred Interest | Rolled Over? | Has there been any Principal Waiver? | | Classification | Provision (%) | Provision (Rs) |
| | | | % | Has there been revision? | | | | | | | | | Amount | Board Approval Ref | | | |
| NIL | | | | | | | | | | | | | | | | | |

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31/12/2015

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

31-Dec-15

Rs. Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | | | Year to Date | | | | | | Previous Year | | | | | |
|-------|---|---------------|------------------|--------------|----------------------------|------------------------------|----------------------------|------------------|--------------|----------------------------|------------------------------|----------------------------|------------------|--------------|----------------------------|------------------------------|----------------------------|--|--|--|
| | | | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | | | |
| | | | Book Value | Market Value | | | | Book Value | Market Value | | | | Book Value | Market Value | | | | | | |
| 1 | Central Government Bonds | CGSB | 10,584.96 | 10,939.07 | 374.08 | 3.53% | 3.53% | 10,332.20 | 10,660.12 | 807.14 | 7.81% | 7.81% | 9,972.58 | 9,994.83 | 627.50 | 6.29% | 6.29% | | | |
| 2 | Deposit under Section 7 of Insurance Act, 1938 | CDSS | 986.13 | 992.03 | 19.30 | 1.96% | 1.96% | 984.92 | 986.88 | 57.50 | 5.84% | 5.84% | 986.99 | 979.13 | 63.73 | 6.46% | 6.46% | | | |
| 3 | Treasury Bills | CTRB | 1,627.72 | 1,627.72 | 30.26 | 1.86% | 1.86% | 1,608.30 | 1,608.30 | 92.92 | 5.78% | 5.78% | 1,647.77 | 1,647.77 | 107.72 | 6.54% | 6.54% | | | |
| 4 | State Government Bonds | SGGB | 1,973.76 | 1,989.17 | 39.87 | 2.02% | 2.02% | 1,391.60 | 1,394.20 | 84.36 | 6.06% | 6.06% | - | - | - | - | - | | | |
| 5 | Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any authority or body constituted by Central/State Act | HTDA | 2,706.34 | 2,750.12 | 63.18 | 2.33% | 2.33% | 2,691.48 | 2,732.63 | 192.14 | 7.14% | 7.14% | 2,012.89 | 2,030.41 | 146.03 | 7.25% | 7.25% | | | |
| 6 | Infrastructure - PSU - Debentures/Bonds | IPTD | 3,498.05 | 3,533.86 | 76.30 | 2.18% | 2.18% | 2,277.17 | 2,300.29 | 152.17 | 6.68% | 6.68% | 4,292.36 | 4,310.16 | 317.30 | 7.39% | 7.39% | | | |
| 7 | Infrastructure - Other Corporate Securities - Debentures/Bonds | ICTD | 1,912.86 | 1,931.85 | 44.97 | 2.35% | 2.35% | 1,971.18 | 1,988.06 | 135.76 | 6.89% | 6.89% | 810.87 | 815.00 | 58.14 | 7.17% | 7.17% | | | |
| 8 | Corporate Securities - Bonds - (Taxable) | EPBT | 4,050.19 | 4,171.24 | 92.03 | 2.27% | 2.27% | 3,634.74 | 3,728.72 | 249.00 | 6.85% | 6.85% | 3,108.84 | 3,140.45 | 218.96 | 7.04% | 7.04% | | | |
| 9 | Infrastructure - Infrastructure Development Fund (IDF) | IDDF | 1,548.05 | 1,602.70 | 34.84 | 2.25% | 2.25% | 1,549.34 | 1,587.23 | 103.97 | 6.71% | 6.71% | 57.35 | 57.55 | 3.86 | 6.73% | 6.73% | | | |
| 10 | Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI) | ECDB | 14,690.84 | 14,690.84 | 321.79 | 2.19% | 2.19% | 14,827.15 | 14,827.15 | 1,004.31 | 6.77% | 6.77% | 8,379.76 | 8,379.76 | 613.35 | 7.32% | 7.32% | | | |
| 11 | Deposits - CDs with scheduled banks | EDCP | 1,133.85 | 1,133.85 | 24.54 | 2.16% | 2.16% | 1,661.33 | 1,661.33 | 106.58 | 6.42% | 6.42% | 2,166.68 | 2,166.68 | 149.05 | 6.88% | 6.88% | | | |
| 12 | Commercial papers | ECCP | 70.10 | 70.10 | 1.20 | 1.71% | 1.71% | 23.45 | 23.45 | 1.20 | 5.12% | 5.12% | - | - | - | - | - | | | |
| 13 | Mutual funds - GILT/G-Sec/Liquid schemes* | EGMF | 1,502.24 | 1,504.64 | 29.96 | 1.99% | 1.99% | 1,056.23 | 1,056.32 | 64.57 | 6.11% | 6.11% | 937.15 | 940.07 | 64.04 | 6.83% | 6.83% | | | |
| 14 | Mutual funds - Debt/income/serial plans/liquid schemes* | OMGS | 2,602.72 | 2,610.22 | 44.02 | 1.69% | 1.69% | 1,711.58 | 1,715.17 | 95.09 | 5.56% | 5.56% | 1,517.44 | 1,519.21 | 90.68 | 5.98% | 5.98% | | | |
| TOTAL | | | 48,887.81 | 49,547.41 | 1,196.36 | 2.45% | 2.45% | 45,720.68 | 46,269.85 | 3,146.71 | 6.88% | 6.88% | 35,890.69 | 35,981.02 | 2,460.38 | 6.86% | 6.86% | | | |

Name of the Fund 2 : Balance Share Holder Funds

| No. | Category of Investment | Category Code | Current Quarter | | | | | | Year to Date | | | | | | Previous Year | | | | | |
|-------|---|---------------|------------------|--------------|----------------------------|------------------------------|----------------------------|------------------|--------------|----------------------------|------------------------------|----------------------------|------------------|--------------|----------------------------|------------------------------|----------------------------|--|--|--|
| | | | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment (Rs.) | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | | | |
| | | | Book Value | Market Value | | | | Book Value | Market Value | | | | Book Value | Market Value | | | | | | |
| 1 | Mutual funds - Debt/income/serial plans/liquid schemes* | OMGS | - | - | - | - | - | 20.52 | 20.52 | 0.57 | 2.79% | 2.79% | 9.00 | - | 0.56 | 6.19% | 6.19% | | | |
| TOTAL | | | - | - | - | - | - | 20.52 | 20.52 | 0.57 | 2.79% | 2.79% | 9.00 | - | 0.56 | 6.19% | 6.19% | | | |

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Full name: Vishal Garg
Designation: Chief of Investment**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-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2015

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : General Insurance

31-Dec-15

Rs. Lakhs

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|----|--|-----|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. | <u>During the Quarter ¹</u> | | | | | | | | |
| | | NIL | NA | | | | | | |
| | | | | | | | | | |
| B. | <u>As on Date ²</u> | | | | | | | | |
| | | NIL | NA | | | | | | |

CERTIFICATION*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

FORM NL-38 Business across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 31-Dec-15

(Rs in Lakhs)

| Sl.No. | Line of Business | Current Quarter (Oct - Dec 2015) | | Same Quarter Previous Year (Oct - Dec 2014) | | Upto the period (Apr - Dec 2015) | | Same period previous year (Apr - Dec 2014) | |
|--------|------------------------|----------------------------------|-----------------|---|-----------------|----------------------------------|-----------------|--|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 2 | Cargo & Hull | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 3 | Motor TP | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 4 | Motor OD | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 5 | Engineering | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 6 | Workmen's Compensation | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 7 | Employer's Liability | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 8 | Aviation | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |
| 9 | Personal Accident* | 12.40 | 2 | 2.35 | 3 | 25.22 | 10 | 53.50 | 41 |
| 10 | Health | 11,345.46 | 61833 | 8,986.90 | 53964 | 32,501.97 | 181,571 | 24,858.70 | 157,555 |
| 11 | Others | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

Note: previous period numbers have been regrouped wherever necessary

* Basis for reporting premium under personal accident segment revisited & aligned with audited financial statements. Accordingly premium for Group Personal Accident (GPA) product only is disclosed under Personal Accident Segment/Category.

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)
Rural & Social Obligations (Apr - Dec 2015)

| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
|--------|------------------------|------------|------------------------|-------------------|-------------|
| 1 | Fire | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 2 | Cargo & Hull | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 3 | Motor TP | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 4 | Motor OD | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 5 | Engineering | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 6 | Workmen's Compensation | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 7 | Employer's Liability | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 8 | Aviation | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 9 | Personal Accident | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |
| 10 | Health | Rural | 5525 | 1,179.49 | 245,570 |
| | | Social | 30 | 83.41 | 39,335 |
| 11 | Others | Rural | NA | NA | NA |
| | | Social | NA | NA | NA |

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

(Rs in Lakhs)

| S No. | Channels | Business Acquisition through different channels | | | | | | | |
|-------|---------------------------|---|------------------|--|-----------------|----------------------------------|------------------|--|------------------|
| | | Current Quarter (Oct - Dec 2015) | | Same period previous year (Oct - Dec 2014) | | Upto the period (Apr - Dec 2015) | | Same period previous year (Apr - Dec 2014) | |
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 34,922 | 5,785.02 | 30,143 | 4,705.80 | 100,492 | 16,403.74 | 82,037 | 10,463.14 |
| 2 | Corporate Agents-Banks | 5,831 | 941.23 | 4,423.00 | 615.42 | 17,561 | 2,908.70 | 145 | 29.47 |
| 3 | Corporate Agents -Others* | - | 871.20 | 1.00 | 420.34 | 2 | 2,135.44 | 0.00 | 420.34 |
| 4 | Brokers | 5,355 | 917.64 | 4,155 | 783.13 | 14,921 | 2,683.81 | 15,243 | 2,829.23 |
| 5 | Micro Agents | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 | Direct Business | 15,727 | 2,842.75 | 15,215 | 2,464.56 | 48,605 | 8,395.51 | 43,893 | 7,320.37 |
| | Total (A) | 61,835 | 11,357.86 | 53,937 | 8,989.24 | 181,581 | 32,527.19 | 141,318 | 21,062.54 |
| 1 | Referral (B) | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 61,835 | 11,357.86 | 53,937 | 8,989.24 | 181,581 | 32,527.19 | 141,318 | 21,062.54 |

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-15

| Sl No. | Particulars | Opening Balance * As on beginning of the quarter | Additions during the quarter | Complaints Resolved/Settled during the quarter | | | Complaints Pending at the end of the quarter | Total complaints registered upto the quarter during the financial year |
|--------|-----------------------------------|---|---------------------------------|--|------------------|-----------|---|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal related | 0 | 10 | 5 | 2 | 3 | 0 | 16 |
| b) | Claim | 0 | 102 | 16 | 27 | 59 | 0 | 384 |
| c) | Policy related | 0 | 85 | 46 | 12 | 27 | 0 | 221 |
| d) | Premium | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| e) | Refund | 0 | 3 | 2 | 0 | 1 | 0 | 5 |
| f) | Coverage | 0 | 12 | 6 | 1 | 5 | 0 | 49 |
| g) | Cover note related | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| h) | Product | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| i) | Others | 0 | 8 | 4 | 3 | 1 | 0 | 23 |
| | Total number of complaints | 0 | 220 | 79 | 45 | 96 | 0 | 700 |

| | | |
|---|---|---------|
| 2 | Total No. of policies during the period ended 31st Dec 2014 | 157,596 |
| 3 | Total No. of claims during the period ended 31st Dec 2014 | 48,190 |
| 4 | Total No. of policies during the period ended 31st Dec 2015 | 61,835 |
| 5 | Total No. of claims during the period ended 31st Dec 2015 | 16,636 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year): | 35.74 |
| 7 | Total No. of Claim Complaints (current year) per 10,000 policies (current year): | 62.10 |

| 8 | Duration wise Pending Status | Complaints made by Customers | Complaints made by intermediaries | Total |
|----|-------------------------------|---------------------------------|--------------------------------------|----------|
| a) | Upto 7 days | 0 | 0 | 0 |
| b) | 7 - 15 days | 0 | 0 | 0 |
| c) | 15 - 30 days | 0 | 0 | 0 |
| d) | 30 - 90 days | 0 | 0 | 0 |
| e) | 90 days and beyond | 0 | 0 | 0 |
| | Total No. of complaint | 0 | 0 | 0 |