FORM NL-1-B-RA Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 REVENUE ACCOUNT FOR THE PERIOD ENDED ON JUNE 30, 2024



_										(Amount in Rs. Lakhs)
	Particulars	Schedule Ref. Form No.		Miscell	aneous			То	tal	
			For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	Premiums earned (Net)	NL-4	1,01,802	1,01,802	74,358	74,358	1,01,802	1,01,802	74,358	74,358
2	Profit/ Loss on sale/redemption of Investments		241	241	106	106	241	241	106	106
3	Interest, Dividend & Rent – Gross Note-1		5,507	5,507	3,751	3,751	5,507	5,507	3,751	3,751
4	Other									
	(a) Other Income		-		-					-
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Towards remuneration of MD/CEO/WTD/Other KMPs		8,379 -	8,379 -	6,883 54	6,883 54	8,379 -	8,379 -	6,883 54	6,883 54
	TOTAL (A)		1,15,929	1,15,929	85,152	85,152	1,15,929	1,15,929	85,152	85,152
L										
6	Claims Incurred (Net)	NL-5	65,181	65,181	48,662	48,662	65,181	65,181	48,662	48,662
7	Commission	NL-6	22,800	22,800	14,784	14,784	22,800	22,800	14,784	14,784
8	Operating Expenses related to Insurance Business	NL-7	25,625	25,625	23,050	23,050	25,625	25,625	23,050	23,050
	TOTAL (B)		1,13,606	1,13,606	86,496	86,496	1,13,606	1,13,606	86,496	86,496
10	Operating Profit/(Loss) C= (A - B)		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)
11	APPROPRIATIONS									
r										
r	Transfer to Shareholders' Account		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)
r	Transfer to Catastrophe Reserve		-							
r	Transfer to Other Reserves (to be specified)		-							-
Г	TOTAL (C)		2,323	2,323	(1,344)	(1,344)	2,323	2,323	(1,344)	(1,344)

Note	-	1	

Note - 1 Pertaining to Policyholder's funds		Miscell	aneous			To	tal	
	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
Interest, Dividend & Rent	5,258	5,258	3,659	3,659	5,258	5,258	3,659	3,659
Add/Less:-								
Investment Expenses	-	-	-	-		-	-	-
Amortisation of Premium/ Discount on Investments	249	249	92	92	249	249	92	92
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	5,507	5.507	3,751	3.751	5,507	5.507	3.751	3,751

FORM NL-2-B-PL Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON JUNE 30, 2024



_	T					(Amount in Rs. Lakhs)
	Particulars	Schedule Ref. Form No.	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,323	2,323	(1,344)	(1,344)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,596	4,596	2,215	2,215
	(b) Profit on sale of investments		204	204	63	63
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		69	69	17	17
3	OTHER INCOME (To be specified)		05			
Ť	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(4)	(4)	(4)	(4)
	(b) Interest Income		11	11	49	49
	(c) Provisions written back		64	64	62	62
	TOTAL (A)		7,263	7,263	1,058	1,058
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		83	83	1	1
	(c) Others (to be specified)		-	-	-	=
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Director's Sitting Fees		16	16	16	16
	(ii) Others		ı	ī	657	657
	(b) Bad Debts written off		1	i	-	-
	(c) Interest on Subordinated Debt		667	667	667	667
	(d) Expenses towards CSR activities		-	-	=	=
	(e) Penalties		•	•	-	=
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		8,379	8,379	6,883	6,883
_	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	54	54
	(iii) Others		-	-	-	-
	(g) Others			-	-	-
	TOTAL (B)		9,145	9,145	8,278	8,278
6	Profit/(Loss) Before Tax		(1,882)	(1,882)	(7,220)	(7,220)
7	Provision for Taxation		-	-	-	=
ŕ						
8	Profit / (Loss) after tax		(1,882)	(1,882)	(7,220)	(7,220)
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		- (22.22)	- (22.122)	-	- (, , , , , , , , , , , , , , , , , , ,
_	Balance of profit/ loss brought forward from last period		(93,197)	(93,197)	(1,01,382)	(1,01,382)
	Balance carried forward to Balance Sheet		(95,079)	(95,079)	(1,08,602)	(1,08,602)

FORM NL-3-B-BS

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
BALANCE SHEET AS AT JUNE 30, 2024



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form	As at June 30, 2024	As at June 30, 2023
Faiticulais	No.	A3 at Julie 30, 2024	AS at Julie 30, 2023
SOURCES OF FUNDS	140.		
SHARE CAPITAL	NL-8	1,70,012	1,54,822
SHARE APPLICATION MONEY PENDING ALLOTMENT		279	1,282
RESERVES AND SURPLUS	NL-10	1,28,244	49,561
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(241)	(335)
-Policyholders' Funds		231	75
BORROWINGS	NL-11	25,000	25,000
TOTAL		3,23,525	2,30,405
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,58,966	1,41,172
INVESTMENTS-Policyholders	NL-12A	3,08,478	2,32,583
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,565	5,380
DEFERRED TAX ASSET (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15	10,126	7,551
Advances and Other Assets	NL-16	71,071	35,853
Sub-Total (A)		81,197	43,404
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,89,494	1,24,810
PROVISIONS	NL-18	2,36,266	1,75,926
Sub-Total (B)		4,25,760	3,00,736
NET CURRENT ASSETS (C) = (A - B)		(3,44,563)	(2,57,332)
MISCELLANEOUS EXPENDITURE (to the extent not written off or	NL-19	- 1	-
adjusted)			
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		95,079	1,08,602
TOTAL		3,23,525	2,30,405

CONTINGENT LIABILITIES

Particulars	As at June 30, 2024	As at June 30, 2023
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5.Statutory demands/ liabilities in dispute, not provided for	4,476	1,202
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others- Claims, under policies, not acknowledged as debts	5,594	3,666
TOTAL	10,070	4,868

FORM NL-4-PREMIUM SCHEDULE

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



					Miscell	aneous					(Amou	ınt in Rs. Lakhs)
	He	ealth	Personal	Accident	Travel In	nsurance	Total Health		Total Miscellaneous		Grand Total	
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the
Particulars	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter
	ended June	ended June 30,	ended June	ended June 30,	ended June	ended June	ended June	ended June				
	30, 2024	2024	30, 2024	30, 2024	30, 2024	30, 2024	30, 2024	2024	30, 2024	30, 2024	30, 2024	30, 2024
Gross Direct Premium	1,43,039	1,43,039	2,718	2,718	661	661	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418
Add: Premium on reinsurance accepted	-	-	-	-		-	-	-	-		1	-
Less : Premium on reinsurance ceded	30,479	30,479	360	360	419	419	31,258	31,258	31,258	31,258	31,258	31,258
Net Written Premium	1,12,560	1,12,560	2,358	2,358	242	242	1,15,160	1,15,160	1,15,160	1,15,160	1,15,160	1,15,160
Add: Opening balance of UPR	2,16,896	2,16,896	3,645	3,645	592	592	2,21,133	2,21,133	2,21,133	2,21,133	2,21,133	2,21,133
Less: Closing balance of UPR	2,29,732	2,29,732	4,119	4,119	640	640	2,34,491	2,34,491	2,34,491	2,34,491	2,34,491	2,34,491
Net Earned Premium	99,724	99,724	1,884	1,884	194	194	1,01,802	1,01,802	1,01,802	1,01,802	1,01,802	1,01,802
Gross Direct Premium												
- In India	1,43,039	1,43,039	2,718	2,718	661	661	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-

			(Amour	nt in Rs. Lakhs)								
	He	ealth	Personal	Accident	Travel Ir	Travel Insurance		Total Health		Total Miscellaneous		l Total
Particulars	For the quarter	Up to the quarter	For the quarter	Up to the quarter	For the quarter	Up to the quarter	For the quarter	Up to the quarter	For the quarter	Up to the quarter	For the quarter	Up to the quarter
	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023	ended June 30, 2023				
Gross Direct Premium	1,09,756	1,09,756	1,790	1,790	358	358	1,11,904	1,11,904	1,11,904	1,11,904	1,11,904	1,11,904
Add: Premium on reinsurance accepted	-	-	-	-	-	-		-		-	-	-
Less : Premium on reinsurance ceded	22,808	22,808	380	380	210	210	23,398	23,398	23,398	23,398	23,398	23,398
Net Written Premium	86,948	86,948	1,410	1,410	148	148	88,506	88,506	88,506	88,506	88,506	88,506
Add: Opening balance of UPR	1,56,560	1,56,560	3,473	3,473	130	130	1,60,163	1,60,163	1,60,163	1,60,163	1,60,163	1,60,163
Less: Closing balance of UPR	1,70,584	1,70,584	3,546	3,546	181	181	1,74,311	1,74,311	1,74,311	1,74,311	1,74,311	1,74,311
Net Earned Premium	72,924	72,924	1,337	1,337	97	97	74,358	74,358	74,358	74,358	74,358	74,358
Gross Direct Premium												
- In India	1,09,756	1,09,756	1,790	1,790	358	358	1,11,904	1,11,904	1,11,904	1,11,904	1,11,904	1,11,904
- Outside India	-	-	ı	ı	ı	-	ı	-		-	1	-

FORM NL-5 - CLAIMS SCHEDULE

Niva Bupa Health Insurance Company Limited

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



											(Amo	unt in Rs. Lakhs)
Particulars	He	alth	Persona	Accident	Travel I	nsurance	Total Health		Total Miscellaneous		Grand	d Total
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the
	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter
		ended June 30,										
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
Claims Paid (Direct)	75,912	75,912	487	487	152	152	76,551	76,551	76,551	76,551	76,551	76,551
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	14,417	14,417	25	25	79	79	14,521	14,521	14,521	14,521	14,521	14,521
Net Claim Paid	61,495	61,495	462	462	73	73	62,030	62,030	62,030	62,030	62,030	62,030
Add Claims Outstanding at the end of the year	42,185	42,185	1,836	1,836	705	705	44,726	44,726	44,726	44,726	44,726	44,726
Less Claims Outstanding at the beginning of the year	39,799	39,799	1,655	1,655	121	121	41,575	41,575	41,575	41,575	41,575	41,575
Net Incurred Claims	63,881	63,881	643	643	657	657	65,181	65,181	65,181	65,181	65,181	65,181
Claims Paid (Direct)												
-In India	75,884	75,884	487	487	48	48	76,419	76,419	76,419	76,419	76,419	76,419
-Outside India	28	28	-	-	104	104	132	132	132	132	132	132
Estimates of IBNR and IBNER at the end of the period (net)	19,619	19,619	577	577	910	910	21,106	21,106	21,106	21,106	21,106	21,106
Estimates of IBNR and IBNER at the beginning of the period (net)							22,393	22,393	22,393	22,393	22,393	22,393
	21,709	21,709	684	684	-	-	1	1	1	1		

(Amount in R	

Particulars	He	alth	Persona	l Accident	Travel I	nsurance	Total I	Health	Total Mise	cellaneous	Grand Total	
	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2023		For the quarter ended June 30, 2023		For the quarter ended June 30, 2023		For the quarter ended June 30, 2023		For the quarter ended June 30, 2023	
Claims Paid (Direct)	57,111	57,111	692	692	25	25	57,828	57,828	57,828	57,828	57,828	57,828
Add :Re-insurance accepted to direct claims			-	-	-	-	-	-	-		-	
Less :Re-insurance Ceded to claims paid	10,820	10,820	104	104	1	1	10,925	10,925	10,925	10,925	10,925	10,925
Net Claim Paid	46,291	46,291	588	588	24	24	46,903	46,903	46,903	46,903	46,903	46,903
Add Claims Outstanding at the end of the year	36,252	36,252	1,388	1,388	104	104	37,744	37,744	37,744	37,744	37,744	37,744
Less Claims Outstanding at the beginning of the year	34,772	34,772	1,189	1,189	24	24	35,985	35,985	35,985	35,985	35,985	35,985
Net Incurred Claims	47,771	47,771	787	787	104	104	48,662	48,662	48,662	48,662	48,662	48,662
Claims Paid (Direct)									-	-	-	-
-In India	57,051	57,051	692	692	5	5	57,748	57,748	57,748	57,748	57,748	57,748
-Outside India	60	60	-	-	20	20	80	80	80	80	80	80
Estimates of IBNR and IBNER at the end of the period (net)	20,555	20,555	788	788	-	-	21,343	21,343	21,343	21,343	21,343	21,343
Estimates of IBNR and IBNER at the beginning of the period (net)	22,079	22,079	682	682	-	-	22,761	22,761	22,761	22,761	22,761	22,761

Niva Bupa Health Insurance Company Limited





					Miscellane	ous					(Amou	nt in Rs. Lakhs)
Particulars	He	alth	Persona	l Accident		nsurance	Total	Health	Total Mis	cellaneous	Grand	i Total
	For the quarter	Up to the quarter	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the
	ended June 30,	ended June 30,	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter	quarter
	2024	2024									ended June 30,	
			2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
	27.746	27.746	592	592	455	455	20.402	20.402	20.402	20.402	20.402	20.402
Commission & Remuneration	27,746	27,746			155	155	28,493	28,493	28,493	28,493	28,493	28,493
Rewards	5,353	5,353	114	114	40	40	5,507	5,507	5,507	5,507	5,507	5,507
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	33,099	33,099	706	706	195	195	34,000	34,000	34,000	34,000	34,000	34,000
Add: Commission on Re-insurance Accepted	-		-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	11,211	11,211	121	121	(132)		11,200	11,200	11,200	11,200	11,200	11,200
Net Commission	21,888	21,888	585	585	327	327	22,800	22,800	22,800	22,800	22,800	22,800
Break-up of the expenses (Gross) incurred to procure business to	he furnished as ner de	etails indicated helo	w.									
Individual Agents	7,869	7,869	229	229	38	38	8,136	8,136	8,136	8,136	8,136	8,136
Corporate Agents-Banks/FII/HFC	9,043	9,043	380	380	5	5	9,428	9,428	9,428	9,428	9,428	9,428
Corporate Agents-Others	5,325	5,325	66	66	1	1	5,392	5,392	5,392	5,392	5,392	5,392
Insurance Brokers	10,658	10,658	30	30	150	150	10,838	10,838	10,838	10,838	10,838	10,838
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	68	68	0	0	0	0	68	68	68	68	68	68
Insurance Marketing Firm	76	76	1	1	1	1	78	78	78	78	78	78
Common Service Centers	-	,	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	60	60	0	0	0	0	60	60	60	60	60	60
Other	-		-	-	-	-	-	-	-	-	-	
TOTAL	33,099	33,099	706	706	195	195	34,000	34,000	34,000	34,000	34,000	34,000
Commission and Rewards on (Excluding Reinsurance) Business					-	-						
written:							1					
In India	33,099	33,099	706	706	195	195	34,000	34,000	34,000	34,000	34,000	34,000
Outside India	-	-	-	-	-	-	-	-	-	-	-	-

					Miscellane	ous					(Amount in Rs. La	
Particulars	He	alth	Persona	l Accident	Travel I	nsurance	Total	Health	Total Mis	cellaneous	Grand	d Total
	For the quarter	Up to the quarter	For the	Up to the	For the	Up to the						
	ended June 30,	ended June 30,	quarter	quarter								
	2023	2023	ended June 30,	ended June 30,								
			2023	2023	2023	2023	2023	2023	2023	2023	2023	2023
Commission & Remuneration	18,931	18,931	309	309	87	87	19,327	19,327	19,327	19,327	19,327	19,327
Rewards	3,727	3,727	-	-	-	-	3,727	3,727	3,727	3,727	3,727	3,727
Distribution fees			-	-	-	-	-	-	-		-	-
Gross Commission	22,658	22,658	309	309	87	87	23,054	23,054	23,054	23,054	23,054	23,054
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	8,068	8,068	112	112	90	90	8,270	8,270	8,270	8,270	8,270	8,270
Net Commission	14,590	14,590	197	197	(3)	(3)	14,784	14,784	14,784	14,784	14,784	14,784
Break-up of the expenses (Gross) incurred to procure business to be	e furnished as per d	etails indicated belo	w:									
Individual Agents	4.742	4.742	122	122	14	14	4.878	4.878	4.878	4.878	4.878	4.878
Corporate Agents-Banks/FII/HFC	4,372	4,372	166	166	-	-	4,538	4,538	4,538	4,538	4,538	4,538
Corporate Agents-Others	3,964	3,964	1	1	0	0	3,965	3,965	3,965	3,965	3,965	3,965
Insurance Brokers	9,525	9,525	20	20	73	73	9,618	9,618	9,618	9,618	9,618	9,618
Direct Business - Online ^c			-	-	-	-	-	-	-	-	-	-
MISP (Direct)			-	-	-	-	-	-	-	-	-	-
Web Aggregators	2	2	0	0	-	-	2	2	2	2	2	2
Insurance Marketing Firm	26	26	0	0	0	0	26	26	26	26	26	26
Common Service Centers							-	-	-	-	-	-
Micro Agents							-	-	-	-		-
Point of Sales (Direct)	27	27	0	0	0	0	27	27	27	27	27	27
Other			-	-	-	-	-	-	-	-	-	
TOTAL	22,658	22,658	309	309	87	87	23,054	23,054	23,054	23,054	23,054	23,054
Commission and Rewards on (Excluding Reinsurance) Business					-	-						
written:												
In India	22,658	22,658	309	309	87	87	23,054	23,054	23,054	23,054	23,054	23,054
Outside India			-	-	-	-	-	-	-	-	-	-

FORM NL-7-OPERATING EXPENSES SCHEDULE

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



<u></u>	Miscellaneous								(Amount in Rs. Lakhs)			
Particulars	Hea			Accident	Travel Ir			Health		ellaneous	Grand	
	For the quarter	Up to the quarter	For the quarter	Up to the quarter	For the quarter	Up to the quarter						
							ended June 30,					
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
1 Employees' remuneration & welfare benefits	16,905	16,905	321	321	78	78	17,304	17,304	17,304	17,304	17,304	17,304
2 Travel, conveyance and vehicle running expenses	530	530	10	10	3	3	543	543	543	543	543	543
3 Training expenses	158	158	3	3	1	1	162	162	162	162	162	162
4 Rents, rates & taxes	512	512	10	10	2	2	524	524	524	524	524	524
5 Repairs	264	264	5	5	2	2	271	271	271	271	271	271
6 Printing & stationery	20	20	-	-			20	20	20	20	20	20
7 Communication expenses	233	233	4	4	2	2	239	239	239	239	239	239
8 Legal & professional charges	392	392	7	7	3	3	402	402	402	402	402	402
9 Auditors' fees, expenses etc.												
(a) as auditor	22	22	-	-			22	22	22	22	22	22
(b) as adviser or in any other capacity, in respect												
(i) Taxation matters		-				-	-	-			-	
(ii) Insurance matters							-	-		-	-	
(iii) Management services; and		-				-	-	-		-	-	
(c) in any other capacity												
(i) Tax Audit Fees			-						-	-		
(ii) Certification Fees	2	2	-				2	2	2	2	2	2
10 Advertisement and publicity	3,960	3,960	75	75	18	18	4,053	4,053	4,053	4,053	4,053	4,053
11 Interest & Bank Charges	688	688	13	13	3	3	704	704	704	704	704	704
12 Depreciation	427	427	8	8	2	2	437	437	437	437	437	437
13 Brand/Trade Mark usage fee/charges			-							-		
14 Business Development and Sales Promotion									24	24		
Expenses 15 Information Technology Expenses	20	20			1	1	21	21	21	21	21	21
16 Goods and Services Tax (GST)	785	785	15	15	3	3	803	803	803	803	803	803
17 Others	89	89	2	2		-	91	91	91	91	91	91
(a) Membership and Subscription	_						_	_		3	_	
(b) Insurance	3 44	3	1	1		-	3	3	3	45	3	3
(c) Board Meeting Expenses		44	1	1		-	45	45	45		45	45
(d) Miscellaneous Expenses	2	2 (22)	-				2 (22)	2 (22)	2 (22)	(22)	2 (22)	2 (22)
	(23)	(23)	-			-	(23)	(23)	(23)	(23)	(23)	(23)
TOTAL	25.000	25.655					25.555	25.5	25.525	25.555	25.525	-
In India	25,033	25,033	474	474	118	118	25,625	25,625	25,625	25,625	25,625	25,625
Outside India	25,033	25,033	474	474	78	78	25,585	25,585	25,585	25,585	25,585	25,585
	-	-	-	-	40	40	40	40	40	40	40	40

FORM NL-7-OPERATING EXPENSES SCHEDULE(Continued)

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



						Miscell	aneous					(Amo	unt in Rs. Lakhs)
	Particulars	Hea	alth	Personal	Accident		nsurance	Total	Health	Total Mis	cellaneous		d Total
		For the quarter	Up to the quarter ended June 30, 2023	For the quarter ended June 30, 2023	Up to the quarter	For the quarter	Up to the quarter	For the quarter ended June 30, 2023	Up to the quarter	For the quarter ended June 30, 2023	Up to the quarter	For the quarter	Up to the quarter
- 1	Employees' remuneration & welfare benefits												
		15,634	15,634	255	255	51	51	15,940	15,940	15,940	15,940	15,940	15,940
	Travel, conveyance and vehicle running expenses	704	704	11	11	3	3	718	718	718	718	718	718
	Training expenses	438	438	7	7	2	2	447	447	447	447	447	447
	Rents, rates & taxes	435	435	7	7	2	2	444	444	444	444	444	444
	Repairs	233	233	4	4	1	1	238	238	238	238	238	238
6	Printing & stationery	18	18	-	-			18	18	18	18	18	18
7	Communication expenses	158	158	3	3	-	-	161	161	161	161	161	161
8	Legal & professional charges	386	386	6	6	2	2	394	394	394	394	394	394
9	Auditors' fees, expenses etc.												
	(a) as auditor	13	13		_			13	13	13	13	13	13
	(b) as adviser or in any other capacity, in respect												
	(i) Taxation matters												
	(ii) Insurance matters				_								
	(iii) Management services; and		-	-			-	-	-	-			
	(c) in any other capacity		-		-		-	-		-		-	-
	(i) Tax Audit Fees												
	(ii) Certification Fees	-	-	-	-				-	-		-	-
10	Advertisement and publicity	3	3	-	-		-	3	3	3	3	3	3
	Interest & Bank Charges	2,171	2,171	35	35	7	7	2,213	2,213	2,213	2,213	2,213	2,213
	Depreciation Depreciation	708	708	12	12	2	2	722	722	722	722	722	722
	Brand/Trade Mark usage fee/charges	890	890	15	15	2	2	907	907	907	907	907	907
	Business Development and Sales Promotion	-	-	-	-			-	-	-	-	-	-
14	Expenses	16	16	-	-			16	16	16	16	16	16
15	Information Technology Expenses	693	693	11	11	3	3	707	707	707	707	707	707
16	Goods and Services Tax (GST)	1	1					1	1	1	1	1	1
17	Others												
	(a) Membership and Subscription	7	7		_			7	7	7	7	7	7
	(b) Insurance	49	49	1	1			50	50	50	50	50	50
	(c) Board Meeting Expenses	6	6		-			6	6	6	6	6	6
	(d) Miscellaneous Expenses	44	44	1	1			45	45	45	45	45	45
			44		-			45	43	43	43	43	4.
	TOTAL	22.607	22.627	200	200	75		22.050	22.050	22.050	22.050	22.050	22.000
	In India	22,607	22,607	368	368		75	23,050	23,050	23,050	23,050	23,050	23,050
	Outside India	22,607	22,607	368	368	33	33	23,008	23,008	23,008	23,008	23,008	23,008
		-	-	-	-	42	42	42	42	42	42	42	4



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

Particulars	As at June 30, 2024	As at June 30, 2023
1 Authorised Capital		
5,00,00,00,000 (Previous period 5,00,00,00,000)	5,00,000	5,00,000
Equity Shares of Rs 10 each		
Preference Shares of Rs each	-	-
2 Issued Capital		
1,70,01,22,985 (Previous period 1,54,82,21,031)	1,70,012	1,54,822
Equity Shares of Rs 10 each		
Preference Shares of Rs each	-	-
3 Subscribed Capital		
1,70,01,22,985 (Previous period 1,54,82,21,031)	1,70,012	1,54,822
Equity Shares of Rs 10 each		
Preference Shares of Rs Each	-	-
4 Called-up Capital		
1,70,01,22,985 (Previous period 1,54,82,21,031)	1,70,012	1,54,822
Equity Shares of Rs 10 each		
Less : Calls unpaid	-	-
Add: Equity Shares forfeited (Amount originally	-	-
paid up)		
Less : Par Value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on	-	-
Underwriting or subscription of shares	-	-
Preference Shares of Rs each	-	-
5 Paid-up Capital		
1,70,01,22,985 (Previous period 1,54,82,21,031)	1,70,012	1,54,822
Equity Shares of Rs 10 each		
Preference Shares of Rs Each	-	-

Notes:

- 1. Out of the above 1,06,99,87,767 (as at June 30, 2023: 68,70,34,355) Equity Shares of Rs. 10/- each are held by the holding company (Bupa Singapore Holdings Pte. Ltd) along with its nominees as at June 30, 2024.
- 2. Out of the above 84,31,09,127 Equity Shares of Rs. 10/- each are held by the holding company (Fettle Tone LLP) along with its nominees as at June 30, 2023.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at June 30	0, 2024	As at June 30, 2023			
	Number of Shares	% of Holding	Number of Shares	% of Holding		
Promoters						
- Indian-Fettle Tone LLP	47,86,67,869	28.15%	84,31,09,127	54.46%		
- Foreign-Bupa Singapore Holdings Pte. Ltd	1,06,99,87,767	62.94%	68,70,34,355	44.37%		
Investors						
· Indian	7,85,55,849	4.62%	-	0.00%		
· Foreign	4,46,76,098	2.63%	-	0.00%		
Others -ESOP	2,82,35,402	1.66%	1,80,77,549	1.17%		
TOTAL	1,70,01,22,985	100.00%	1,54,82,21,031	100.00%		

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

DETAILS OF EQUITY HOLDING OF INSURERS



ANNEXURE A

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

PARTICULARS OF THE SHAREHOLDING PATTERN OF NIVA BUPA HEALTH INSURANCE COMPANY LIMITED INSURANCE COMPANY, As at Quarter ended June 30,2024

PART A:

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or other	wise encumbered	Shares und	der Lock in Period
(1)	(II)		(111)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
i) ii) iii) iv)	Indian Promoters Individuals/HUE (Names of major shareholders): Bodies Corporate: (I) Fettle Tone LLP Financial Institutions/ Banks Central Government/ State Government(s) / President of India Persons acting in concert (Please specify) Any other (Please specify)	1	47,86,67,869	28.15	47,866.79	-			-
i)	Foreign Promoters Individuals (Name of major shareholders): (i) Mr. David Fletcher (Nominee of Bupa Singapore Holdings	1	20			-			
	Pte. Ltd.) (ii) Ms. Joy Linton (Nominee of Bupa Singapore Holdings Pte. Ltd.)	1	10	-	0.003	-	-	-	-
ii)	Bodies Corporate: (i) Bupa Singapore Holdings Pte. Ltd Any other (Please specify)	1	1,06,99,87,737	62.94	1,06,998.77	-	-	-	-

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE(Continued)



Niva Bupa Health Insurance Company Limited

Registra	ition No. 145 and Date of Registration with the IRDAI Februa	ary 15, 2010							
	_								
В.	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 (Please specify)								
	Institutional Investor -: India Business Excellence Fund IV	1	4,83,99,106	2.85	4,839.91	-			-
	Institutional Investor-: SBI Life Insurance Company Limited	1	2,23,38,049	1.31	2,233.80				-
	Institutional Investor -: Paragon Partners Growth Fund II	1	78,18,694	0.46	781.87		-	-	-
	FII's-: V-Sciences Investments Pte Ltd.	1	4,46,76,098	2.63	4,467.61		-	-	-
1.2)	Central Government/ State Government(s)/ President of								
	India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	12	1,78,350	0.01	17.84	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	66	2,80,57,052	1.65	2,805.71	11,97,238	4.27	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
1	Total	86	1,70,01,22,985	100.00%	1,70,012.30	11,97,238	4.27	-	-

- Foot Notes:
 (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
 (ii) Indian Promoters As defined under Regulation 3(1)(i) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.
 (c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to
 "Non Promoters" category

PART B:

Name of the Indian Promoter / Indian Investor: Fettle Tone LLP

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



SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or other	wise encumbered	Shares und	ler Lock in Period
(1)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1 i) ii)	Indian Promoters Individuals/HUF (Names of major shareholders): Bodies Corporate:	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil
,	(i)True North Fund VI LLP (ii) Faering Capital India Evolving Fund II & Faering Capital India Evolving Fund III acting through Faering Capital Advisors LLP	1 1	N.A N.A	N.A N.A	N.A N.A	N.A N.A	N.A N.A	N.A N.A	N.A N.A
	Financial Institutions/ Banks Central Government/ State Government(s) / President of India	N.A. N.A.	N.A. N.A.	N.A. N.A.	Nil Nil	Nil Nil	Nil Nil	Nil Nil	Nil Nil
	Persons acting in concert (Please specify) Any other (Please specify)	N.A. N.A.	N.A. N.A.	N.A. N.A.	Nil Nil	Nil Nil	Nil Nil	Nil Nil	Nil Nil
i) ii)	Foreign Promoters Individuals (Name of major shareholders): Bodies Corporate: Any other (Please specify)	N.A. N.A. N.A.	N.A. N.A. N.A.	N.A. N.A. N.A.	Nil Nil Nil	Nil Nil Nil	Nil Nil Nil	Nil Nil Nil	Nil Nil Nil

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE(Continued)

Niva Bupa Health Insurance Company Limited



Registr	ation No. 145 and Date of Registration with the IRDAI Febru	ary 15, 2010						11,000,000	1000	
В.	Non Promoters									
B.1	Public Shareholders									
1.1)	Institutions									
i)	Mutual Funds	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
ii	Foreign Portfolio Investors	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
iii)	Financial Institutions/Banks	1	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
iv)	Insurance Companies	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
v)	NBFCs registered with RBI	1	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
,										
vii)	FII belonging to Foreign promoter of Indian Promoter (e)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
viii)	Provident Fund/Pension Fund	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
ix)	Alternative Investment Fund	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
x)	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
,	, , , ,									
1.2)	Central Government/ State Government(s)/ President of	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
	India									
1.3)	Non-Institutions									
i)	Individual share capital upto Rs. 2 Lacs	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
ii)	Individual share capital in excess of Rs. 2 Lacs	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A	
iii)	Others:									
	- Trusts	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
	- Non Resident Indian	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
	- Clearing Members	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
	- Non Resident Indian Non Repartriable	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
	- Bodies Corporate	3	N.A	N.A	N.A	N.A	N.A	N.A	N.A	
	- IEPF	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
v)	Any other (Please Specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	
B.2	Non Public Shareholders									
2.1)	Custodian/DR Holder	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	1
	Employee Benefit Trust	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	1
2.3)	Any other (Please specify)	N.A.	N.A.	N.A.	Nil	Nil	Nil	Nil	Nil	1
	Total	8	_		_	_	_	_		
	1000	Ů	_	_				_	-	1

1. Partnership Interest as on June 30, 2024 is as under:

Partners	Partnership
	Interest (%)
PROMOTERS	
a. True North Fund VI LLP	61.14
b. Faering Capital India Evolving Fund II and Faering Capital	
India Evolving Fund III acting through Faering Capital	16.01
Advisors LLP	
NON PROMOTERS	22.85
Total	100

- Foot Notes:

 1. At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

 2. Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.

 3. All holdings, above 1% of the paid up equity, have to be separately disclosed.

 4. Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.

 5. Where the promoter is listed, the column "Shares piedged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

 #Please specify the names of the Flis, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FOREIGN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON JUNE 30, 2024

PART C:

Name of the Foreign Promoter: BUPA SINGAPORE HOLDINGS PTE. LTD.



SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity/Contribution	Shares pledged or other	wise encumbered	Shares und	ler Lock in Period
(1)	(11)		(III)	(IV)	(SGD) (V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group						(11)/(111) 100		
iii)	Indian Promoters Individuals: (Name of Major shareholders) Bodies Corporate: (i) (ii) (iii) (iii) Sub-Total Central Government/ State Government(s) / President of Indian								
	Persons acting in concert (Please specify) Any other (Please specify) Individuals: ((Major holdings) Bodies Corporate (i) Bupa Investments Overseas Limited Any other (Please specify	1	67,14,53,613	100	6,71,45,36,130	Nil	Nil	Nil	Nii
1.1 i. ii. iii. iv. v. vi	Non Promoters Public Shareholders Institutions Mutual Funds Financial Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies Fil belonging to Foreign Promoter Fil belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund								
	Alternative Investment Fund Any other (please specify) -fil's -FDI Central Government/State Government(s)/President of India Non Institutions								
II. III.	Individual share capital upto Rs. 2 Lakh Individual share capital in excess of Rs. 2 Lakh INBFCs registered with RBI Others: -Trusts -NRI (Repatriable) -Clearing Members -NRI - Non Repatriable -Bodies Corporate -IEPF								
v	Any other (please specify) OCB Directors & their relatives -Employees -Unclaimed Suspense A/c								
	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust								
2.1	Employee Benefit Frust Any other (please specify) Sub-Total Grand Total	1 1	67,14,53,613 67,14,53,613	100 100	6,71,45,36,130 6,71,45,36,130	-	-	-	-



Niva Bupa Health Insurance Company Limited

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

	Particulars	As at June 30, 2024	As at June 30, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	•	-
3	Share Premium		
	-Opening Balance	1,28,169	33,384
	-Additions during the period	42	16,137
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves -Employee Stock options		
	-Opening Balance	33	42
	-Additions during the period	-	(2)
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,28,244	49,561

FORM NL-11-BORROWINGS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at June 30, 2024	As at June 30, 2023
1	Debentures/ Bonds*	25,000	25,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	25,000	25,000

DISCLOSURE FOR SECURED BORROWINGS

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	Nil			

^{*} Debentures are Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative and non-convertible.



Niva Bupa Health Insurance Company Limited

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

	NL	-12	NL	-12A	(A	mount in Rs. Lakhs
	Shareh	olders	Policy	holders	To	otal
Particulars	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 202
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	48,577	30,000	78,561	52,369	1,27,138	82,369
2 Other Approved Securities	25,165	17,608	21,061	12,546	46,226	30,154
3 Other Investments			·		·	
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	60,397	20.083	1,15,619	98.101	1,76,016	1,18,184
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	87,490	24,813	75,074	59,192	1,62,564	84,005
5 Other than Approved Investments	2,000	11.954	17,750	8.086	19,750	20,040
TOTAL	2,23,629	1,04,458	3,08,065	2,30,294	5,31,694	3,34,752
SHORT TERM INVESTMENTS						
Government securities and Government guaranteed bonds including Treasury Bills	5,495	4,018	-	1,530	5,495	5,548
2 Other Approved Securities	1,007	-	-	-	1,007	-
3 Other Investments						
(a) Shares						
(aa) Equity	865	1,037	-	-	865	1,03
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	3,207	12,446	413	759	3,620	13,20
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	17,745	11,508	-	-	17,745	11,50
(e) Other Securities -Fixed Deposits	5,000	4,482	-	-	5,000	4,482
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	2,018	2,512	-	-	2.018	2,51
5 Other than Approved Investments	-	711	-	-	-	711
TOTAL	35,337	36,714	413	2,289	35,750	39,003
GRAND TOTAL	2,58,966	1,41,172	3,08,478	2,32,583	5,67,444	3,73,755

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

					(Amount Ir	Rs. Lakhs)
	Sharel	Shareholders		Policyholders		tal
<u>Particulars</u>	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023	As at June 30, 2024	As at June 30, 2023
Long Term Investments						
Book Value	2,23,629	1,04,458	3,07,836	2,30,222	5,31,465	3,34,680
market Value	2,24,743	1,04,186	3,05,738	2,26,871	5,30,481	3,31,057
Short Term Investments						
Book Value	34,462	34,932	412	2,287	34,874	37,219
market Value	34,327	34,838	414	2,266	34,741	37,104



Niva Bupa Health Insurance Company Limited

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

	(Amount in Rs. Lakhs)						
	Particulars	As at June 30, 2024	As at June 30, 2023				
1	SECURITY-WISE CLASSIFICATION						
	Secured						
	(a) On mortgage of property						
	(aa) In India	-	-				
	(bb) Outside India	-	-				
	(b) On Shares, Bonds, Govt. Securities	-	-				
	(c) Others	-	-				
	Unsecured	-	-				
	TOTAL	-	-				
2	BORROWER-WISE CLASSIFICATION						
	(a) Central and State Governments	-	-				
	(b) Banks and Financial Institutions	-	-				
	(c) Subsidiaries	-	-				
	(d) Industrial Undertakings	-	-				
	(e) Companies	-	-				
	(f) Others	-	-				
	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-per	forming Loans					
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)				
	Sub-standard	-	-				
	Doubtful	-	-				
	Loss	_	1				
	LU33	_	-				

FORM NL-14-FIXED ASSETS SCHEDULE



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

		Cost/ Gr	oss Block			Depre	ciation		Net Block	
Particulars	As at March 31, 2024	Additions	Deductions	As at June 30, 2024	Upto March 31, 2024	For The Period	On Sales/ Adjustments	Upto June 30, 2024	As at June 30, 2024	As at June 30, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
a) Software's	16,875	133	50	16,958	13,441	295	28	13,708	3,250	2,306
b) Website	113	-	-	113	113	-	-	113	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,961	-	-	1,961	1,074	45	-	1,119	842	913
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	742	-	-	742	595	15	-	610	132	164
Information Technology Equipment (Other Devices)	1,961	-	-	1,961	1,635	31	-	1,666	295	282
Information Technology Equipment (End User Devices)	2,468	92	1	2,559	1,887	108	1	1,994	565	600
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,661	-	-	1,661	1,207	48	-	1,255	406	497
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	25,781	225	51	25,955	19,952	542	29	20,465	5,490	4,762
Capital work in progress	51	249	225	75	-	-	-	=	75	618
Grand Total	25,832	474	276	26,030	19,952	542	29	20,465	5,565	5,380
PREVIOUS PERIOD	22,804	830	102	23,532	17,246	907	1	18,152	5,380	•

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

Particulars	As at June 30, 2024	As at June 30, 2023
¹ Cash (including cheques ^(a) , drafts and stamps)	73	186
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)	2,930	2,535
(bb) Others	-	-
(b) Current Accounts	7,123	4,830
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
4 Others	-	-
TOTAL	10,126	7,551
Balances with non-scheduled banks included in 2 and 3 above	-	-
CASH & BANK BALANCES		
In India	10,126	7,551
Outside India	-	-

(a) Cheques on hand amount to Rs. 63.27 (in Lakhs) Previous Period: Rs. 182.24 (in Lakhs)



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

		(Amount in RS. Lakns)
Particulars	As at June 30, 2024	As at June 30, 2023
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	1,023	1,567
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	852	615
6 Goods & Service tax credit	2,339	5,467
7 Others	,	,
Advance To Suppliers	2,411	841
Less: Provisions	(79)	(49)
Sub-total Sub-total	2,332	792
TOTAL (A)	6,546	8,441
OTHER ASSETS		
1 Income accrued on investments	16,043	9,961
2 Outstanding Premiums	774	692
Less: Provisions for doubtful, if any	(391)	(498)
Sub-total	383	194
3 Agents' Balances	537	297
Less: Provisions	(537)	(297)
Sub-total	-	-
4 Foreign Agencies Balances	-	=
5 Due from other entities carrying on insurance business (including reinsurers)	44,055	13,547
Less: Provisions for doubtful, if any	-	-
Sub-total	44,055	13,547
6 Due from subsidiaries/ holding	-	-
7 Investments held for Unclaimed Amount of Policyholders	227	310
8 Others		
(a) Rent and other deposits	3,740	3,366
(b) Other Receivables	6,467	6,566
Less: Provisions	(6,390)	(6,532)
Sub-total	77	34
TOTAL (B)	64,525	27,412
TOTAL (A+B)	71,071	35,853

FORM NL-17-CURRENT LIABILITIES SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at June 30, 2024	As at June 30, 2023
1	Agents' Balances	11,529	7,638
2	Balances due to other insurance companies	62,418	23,743
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,788	1,304
	(b) for Other Policies	3,941	2,942
5	Unallocated Premium	1,128	1,186
6	Sundry creditors	52,871	35,190
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	44,726	37,744
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	74	111
11	Income accrued on Unclaimed amounts	61	60
12	Interest payable on debentures/bonds	1,319	1,319
13	GST Liabilities	1,713	5,851
14	Others (to be specified)		
	(a) Tax deducted at source	3,218	2,254
	(b) Advance from Corporate Clients	4,194	5,021
	(c) Other statutory dues	514	447
	TOTAL	1,89,494	1,24,810

Note:

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



Niva Bupa Health Insurance Company Limited

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

	Particulars	As at June 30, 2024	As at June 30, 2023
1	Reserve for Unexpired Risk	2,34,491	1,74,311
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,775	1,615
5	Others	-	-
	TOTAL	2,36,266	1,75,926

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



Niva Bupa Health Insurance Company Limited

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

	Particulars	As at June 30, 2024	As at June 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE





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

SI.No.	Particular	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
1	Gross Direct Premium Growth Rate**	31%	31%	43%	43%
2	Gross Direct Premium to Net worth Ratio (No. of times)	0.72	0.72	1.17	1.17
3	Growth rate of Net Worth	112%	112%	55%	55%
4	Net Retention Ratio**	79%	79%	79%	79%
5	Net Commission Ratio**	20%	20%	17%	17%
6	Expense of Management to Gross Direct Premium Ratio**	41%	41%	41%	41%
7	Expense of Management to Net Written Premium Ratio**	52%	52%	52%	52%
8	Expense of Management to Net Written Premium Ratio** (Note-1)	42%	42%	43%	43%
9	Net Incurred Claims to Net Earned Premium**	64%	64%	65%	65%
10	Claims paid to Claims Provisions** (Note-2)	87%	87%	87%	87%
11	Combined Ratio**	106%	106%	108%	108%
12	Investment income ratio	2%	2%	2%	2%
13	Technical Reserves to Net Premium Ratio ** (No. of times)	2.42	2.42	2.40	2.40
14	Underwriting Balance Ratio (No. of times)	(0.12)	(0.12)	(0.16)	(0.16)
15	Operating Profit Ratio	2%	2%	(2%)	(2%)
16	Liquid Assets to Liabilities Ratio (No. of times)	0.16	0.16	0.22	0.22
17	Net Earning Ratio	(2%)	(2%)	(8%)	(8%)
18	Return on Net Worth Ratio	(1%)	(1%)	(8%)	(8%)
19	Available Solvency Margin Ratio to Required Solvency Margin Ratio (No. of times)	2.39	2.39	1.74	1.74
20	NPA Ratio				
	Gross NPA Ratio	1.10%	1.10%	1.70%	1.70%
	Net NPA Ratio	0%	0%	0%	0%
21	Debt Equity Ratio (No. of times)	0.12	0.12	0.26	0.26
22	Debt Service Coverage Ratio (No. of times)	(1.82)	(1.82)	(9.83)	(9.83)
23	Interest Service Coverage Ratio (No. of times)	(1.82)	(1.82)	(9.83)	(9.83)
24	Earnings Per Share	(0.11)	(0.11)	(0.48)	(0.48)
25	Book Value Per Share	11.95	11.95	6.19	6.19

Notes: -

- 1. Expense of Management has been calculated on Net Commission paid
- 2. Claims provision taken for paid claims only



** Segmental Reporting up to the quarter

Segments Upto the quarter ended on June 30 , 2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management			Claims paid to Claims Provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (No. of times)	Underwriting Balance Ratio (No. of times)
Health											
Current Period	30%	79%	19%	41%	52%	42%	64%	87%	106%	2.42	(0.11)
Previous Period	43%	79%	17%	41%	52%	43%	66%	87%	108%	2.38	(0.17)
Personal Accident											
Current Period	52%	87%	25%	43%	50%	45%	34%	78%	79%	2.53	0.10
Previous Period	11%	79%	14%	38%	48%	40%	59%	81%	99%	3.50	(0.01)
Travel Insurance											
Current Period	85%	37%	135%	47%	129%	184%	339%	87%	523%	5.56	(4.68)
Previous Period	259%	41%	(2%)	45%	109%	49%	107%	31%	156%	1.93	(0.81)
Total Health											
Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)
Total Miscellaneous											
Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)
Total-Current Period	31%	79%	20%	41%	52%	42%	64%	87%	106%	2.42	(0.12)
Total-Previous Period	43%	79%	17%	41%	52%	43%	65%	87%	108%	2.40	(0.16)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

PART-A Related Party Transactions -for the quarter ended June 30, 2024

				С	onsideration paid	/ received ¹ (Rs. In Lak	ths)
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2023	Up to the quarter ended June 30, 2023
	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Remuneration	167	167	202	202
2	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money Pending for allotment	-	-	627	627
3	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money and issue of Equity shares	1	1	6	6
	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	Receipt of Share Premium	-	-	27	27
5	Fettle Tone LLP	Shareholders with Significant Influence	Receipt of Share Application Money and issue of Equity shares	-	-	2,051	2,051
6	Bupa Singapore PTE Ltd	Holding Company	Receipt of Share Application Money and issue of Equity shares	-	-	1,672	1,672
7	Fettle Tone LLP	Shareholders with Significant Influence	Receipt of Share Premium	-	-	8,839	8,839
8	Bupa Singapore PTE Ltd	Holding Company	Receipt of Share Premium	-	-	7,202	7,202
1	Total			167	167	20,626	20,626

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

PART-B Related Party Transaction Balances - As at June 30, 2024

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. In Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. In Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party (Rs. In Lakhs)
1	Krishnan Ramachandran (CEO), Vishwanath Mahendra (CFO), Rajat Sharma (CS)	Key Management Personal	-	-	-	-	-	-
	Total		-	-	-	-	-	-

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



Statement Of Admissible Assets : As at June 30, 2024 Niva Bupa Health Insurance Company Limited

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

Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,58,966	2,58,966
	Policyholders as per NL-12 A of BS	3,08,478	-	3,08,478
(A)	Total Investments as per BS	3,08,478	2,58,966	5,67,444
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	2,967	2,967
(C)	Fixed assets as per BS	-	5,565	5,565
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	974	974
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	10,126	10,126
(F)	Advances and Other assets as per BS	52,957	18,114	71,071
(G)	Total Current Assets as per BS(E)+(F)	52,957	28,240	81,197
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	135	14	149
(1)	Loans as per BS	-	-	-
(1)	Fair value change account subject to minimum of zero	230	11	241
(K)	Total Assets as per BS (excl. current liabilities and provisions) (A)+(C)+(G)+(I)	3,61,435	2,92,771	6,54,206
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	365	3,966	4,331
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	3,61,070	2,88,805	6,49,875

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	=	2,967	2,967
	Inadmissible Fixed assets			
	(a) Software Website	=	-	-
	(b) Leasehold Improvements	-	842	842
	(c) Furniture & Fixtures	-	132	132
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	135	-	135
	(b) GST unutilized credit more than 90 days	-	14	14
	(c) Disallowance for RSBY, aging >180 days net of prov.	-	-	-
	Fair value change account subject to minimum of zero	230	11	241
	Total	365	3,966	4,331

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



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Statement of Liabilities: As at June 30, 2024

(Amount in Rs. Lakhs)

		Curr	ent Year
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,97,752	2,34,491
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)(a)+(b)	2,97,752	2,34,491
(d)	Outstanding Claim Reserve (other than IBNR reserve)	30,228	23,620
(e)	IBNR reserve	27,931	21,106
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	3,55,911	2,79,217

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
Classification: Business within India / Total Business

Table IA: Required Solvency Margin Based on Net Premium and Net Incurred Claims as on June 30, 2024

(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	5,95,271	4,68,749	2,99,448	2,41,472	93,750	72,442	93,750
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	5,95,271	4,68,749	2,99,448	2,41,472	93,750	72,442	93,750

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



Niva Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,61,070
	Deduct:	
(B)	Current Liabilities as per BS	44,726
(C)	Provisions as per BS	2,34,491
(D)	Other Liabilities	73,469
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	8,384
	Shareholder's FUNDS	
(F)	Available Assets	2,88,805
	Deduct:	
(G)	Other Liabilities	72,939
(H)	Excess in Shareholder's funds (F-G)	2,15,866
(1)	Total ASM (E+H)	2,24,250
(J)	Total RSM	93,750
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.39

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

FORM NL-27- PRODUCTS INFORMATION



Niva Bupa Health Insurance Company Limited

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

Products Information									
List below the products and/or add-ons introduced during the quarter ended June 30, 2024									
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN			
			Nil						

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A



Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

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

(Business within India)

Periodicity of Submission: Quarterly

		(A	(mount in Rs. Lakh)
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,58,966
	Investments (Policyholders)	8A	3,08,478
2	Loans	9	
3	Fixed Assets	10	5,565
4	Current Assets		-
	a. Cash & Bank Balance	11	10,126
	b. Advances & Other Assets	12	71,071
5	Current Liabilities		-
	a. Current Liabilities	13	1,89,494
	b. Provisions	14	2,36,266
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		95,079
	Application of Funds as per Balance Sheet (A)		11,75,045
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	5,565
3	Cash & Bank Balance (if any)	11	10,126
4	Advances & Other Assets (if any)	12	71,071
5	Current Liabilities	13	1,89,494
6	Provisions	14	2,36,266
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		95,079
	Total (B)		6,07,601
	'Investment Assets'	(A-B)	5,67,444

Section II (Amount in Rs. Lakhs)

			SH							
No	'Investment' represented as	Reg. %	Balance	FRSM*	РН	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(11)
1	Central Govt. Securities	Not less than 20%	-	54,071	34,530	88,601	15.61%	-	88,601	1,19,568
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	80,243	99,622	1,79,865	31.70%	-	1,79,865	1,80,297
3	Investment subject to Exposure Norms		-		-	-		-	-	
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-		-	-	-
	Approved Investments		-	1,12,093	1,06,268	2,18,361	38.48%	-	2,18,361	2,17,733
	2. Other Investments		-		-	-	0.00%	-	-	
	b. Approved Investments	Not exceeding	-	64,871	84,837	1,49,708	26.38%	(240)	1,49,468	1,48,631
	c. Other Investments	55%	-	2,000	17,521	19,521	3.44%	229	19,750	19,427
	Investment Assets	100%	-	2,59,207	3,08,248	5,67,455	100.00%	(11)	5,67,444	5,66,088

PART - B

Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly



No	Category of Investments	соі	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,05,373	20.13%	7,816	34.92%	1,13,189	20.74%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,58,801	30.34%	15,092	67.42%	1,73,893	31.86%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		44,826	8.57%	4,968	22.19%	49,794	9.12%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,36,966	26.17%	13,842	61.84%	1,50,808	27.63%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,63,254	31.19%	(11,921)	(53.26%)	1,51,333	27.73%
	d. Other Investments (not exceeding 15%)		19,504	3.73%	404	1.81%	19,908	3.65%
	Total		5,23,351	100.00%	22,385	100.00%	5,45,735	100.00%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



Date -: June 30, 2024 (Amount in Rs. Lakhs)

Detail Regarding debt securities

		As at June 30, 2024 As at June 30, 2023 As at June 30, 2024 As at June 30, 2023									
	As at June 30, 2024		As at June 30, 2023		As at June 30, 2024		As at June 30, 2023	as % of total for this class			
Break down by credit rating											
AAA rated	3,49,257	63.29%	2,19,973	63.24%	3,50,949	63.45%	2,22,375	63.23%			
AA or better	35,422	6.42%	22,345	6.42%	35,807	6.47%	22,789	6.48%			
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%			
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%			
Rated Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%			
Any other (Sovereign)	1,67,117	30.29%	1,05,523	30.34%	1,66,396	30.08%	1,06,525	30.29%			
Total (A)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%			
BREAKDOWN BY RESIDUAL MATURITY											
Up to 1 year	26,121	4.74%	19,417	5.58%	26,265	4.75%	19,569	5.56%			
more than 1 year and upto 3years	1,24,630	22.59%	79,200	22.77%	1,25,866	22.75%	80,663	22.94%			
More than 3years and up to 7years	2,23,113	40.43%	1,18,287	34.01%	2,24,770	40.64%	1,19,535	33.99%			
More than 7 years and up to 10 years	1,15,505	20.93%	1,03,684	29.81%	1,15,122	20.81%	1,04,980	29.85%			
above 10 years	62,427	11.31%	27,253	7.83%	61,129	11.05%	26,942	7.66%			
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%			
Total (B)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%			
Breakdown by type of the issuer											
a. Central Government	1,19,568	21.67%	75,574	21.73%	1,19,163	21.54%	76,372	21.72%			
b. State Government	47,549	8.62%	29,949	8.61%	47,233	8.54%	30,153	8.57%			
c. Corporate Securities	3,84,679	69.71%	2,42,318	69.66%	3,86,756	69.92%	2,45,164	69.71%			
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%			
Total (C)	5,51,796	100.00%	3,47,841	100.00%	5,53,152	100.00%	3,51,689	100.00%			

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010 Name of the

Shareholder Funds and Policyholder Funds

Date -: June 30, 2024 (Amount in Rs. Lakhs)

		Bonds / D	ebentures	Lo	ans	Other Debt	instruments	All Othe	er Assets	то	TAL
NO	PARTICULARS	•	Prev. FY (As on March 31, 2024)	•	Prev. FY (As on March 31, 2024)		Prev. FY (As on March 31, 2024)	•	Prev. FY (As on March 31, 2024)	YTD (As on June 30, 2024)	Prev. FY (As on March 31, 2024)
1	Investments Assets	3,73,288	3,50,341	=	-	8,608	15,410	1,85,559	1,79,985	5,67,455	5,45,736
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	3,73,288	3,50,341	-	-	8,608	15,410	1,85,559	1,79,985	5,67,455	5,45,736
8	Net NPA (2-4)	-	=	=	-	-	=	=	=	=	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund:

Name of the Shareholder Funds and Policyholder Funds



(Amount in Rs. Lakhs)

				Current Qua	arter			Year to Date (cur	rent year)		Y	ear to Date (pre	vious year) ³	
No.	Category of Investment	Category Code	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%)²
1	CENTRAL GOVERNMENT BONDS	CGSB	1,16,491	2,016	1.73	1.73	1,16,491	2,016	1.73	1.73	73,350	1,211	1.65	1.65
2	STATE GOVERNMENT BONDS	SGGB	47,234	875	1.85	1.85	47,234	875	1.85	1.85	26,550	479	1.80	1.80
3	Central Government Guaranteed Loans / Bonds	CGSL	13,469	240	1.78	1.78	13,469	240	1.78	1.78	11,547	203	1.76	1.76
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	43,607	807	1.85	1.85	43,607	807	1.85	1.85	35,103	634	1.81	1.81
5	Bonds / Debentures issued by HUDCO	HTHD	8,735	161	1.85	1.85	8,735	161	1.85	1.85	7,719	142	1.85	1.85
6	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,997	61	2.03	2.03	2,997	61	2.03	2.03	-	-	0.00	0.00
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	1,48,334	2,710	1.83	1.83	1,48,334	2,710	1.83	1.83	81,535	1,425	1.75	1.75
8	Units of Infrastructure Investment Trust	EIIT	1,117	27	2.42	2.42	1,117	27	2.42	2.42	1,117	25	2.25	2.25
9	Debt Instruments of InvITs	IDIT	7,047	134	1.90	1.90	7,047	134	1.90	1.90	3,506	66	1.88	1.88
10	CORPORATE SECURITIES - DEBENTURES	ECOS	1,34,439	2,522	1.88	1.88	1,34,439	2,522	1.88	1.88	73,948	1,287	1.74	1.74
11	Commercial Papers	ECCP	-	-	-	-	-	-	0.00	0.00	894	15	1.66	1.66
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	6,817	146	2.14	2.14	6,817	146	2.14	2.14	4,497	77	1.71	1.71
13	Debt Instruments of REITs	EDRT	4,974	92	1.84	1.84	4,974	92	1.84	1.84	3,499	62	1.76	1.76
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	7,614	171	2.24	2.24	7,614	171	2.24	2.24	10,021	169	1.69	1.69
15	SEBI approved Alternate Investment Fund (Category II)	OAFB	4,306	106	2.45	2.45	4,306	106	2.45	2.45	2,549	26	1.04	1.04
16	Equity Shares (incl Co-op Societies)	OESH	957	268	28.02	28.02	957	268	28.02	28.02	1,000	-	0.00	0.00
17	Debentures	OLDB	14,938	281	1.88	1.88	14,938	281	1.88	1.88	17,404	331	1.90	
	TOTAL		5,63,076	10,617	1.89	1.89	5,63,076	10,617	1.89	1.89	3,54,239	6,152	1.74	1.74

Note:

- Based on daily simple Average of Investments 1
- 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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS



Niva Bupa Health Insurance Company Limited

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

Statement as on: June 30, 2024

Statement of Down Graded Investments Periodicity of Submission: Quarterly

Name of

Shareholder Funds and Policyholder Funds

Fund

								•	
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
Α.	During the Quarter								
	Nil								
В.	As on Date								
	Nil								

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Statement as on: June 30, 2024

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Proportional	remiur	n ceded to reinsurer	 uarter) Facultativ	/e	Premium ceded to reinsurers / Total reinsurance premium
								ceded (%)
	Outside India							
1	No. of Reinsurers with rating of AAA and above		-		-	-		-
2	No. of Reinsurers with rating AA but less than AAA		-		-	-		-
3	No. of Reinsurers with rating A but less than AA		-		-	-		-
4	No. of Reinsurers with rating BBB but less than A		-		-	-		-
5	No. of Reinsurers with rating less than BBB		-		-	-		=
	Total (A)		-		=	-		=
	With In India							
1	Indian Insurance Companies		-		=	-		-
2	FRBs	2	1,461	-	23	-		5%
3	GIC Re	1	29,746	-	28	-		95%
4	Other		-		-	-		=
•	Total (B)	3	31,207		51	-		100%
	Grand Total (C)= (A)+(B)	3	31,207	-	51	-		100%



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED JUNE 30, 2024

		Toolsh Toolsh											mount in Rs. Lakhs)
		He	alth	Persona	l Accident	Travel I	nsurance	Tota	al Health	Total Mis	cellaneous	1	otal
SI.No.	State / Union Territory	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024	For the quarter ended June 30, 2024	Up to the quarter ended June 30, 2024
	STATES												
1	Andhra Pradesh	4,489	4,489	58	58	33	33	4,580	4,580	4,580	4,580	4,580	4,580
2	Arunachal Pradesh	75	75	2		0			77	77	77	77	77
3	Assam	1.580	1,580	34	34	2	2		1,616	1.616	1,616	1.616	1,616
4	Bihar	3,302	3,302	53	53	3	3		3,358	3,358	3,358	3,358	3,358
5	Chhattisgarh	1,548	1,548	29	29	2			1,579	1,579	1,579	1,579	1,579
6	Goa	494	494	8	8	3			505	505	505	505	505
7	Gujarat	7,213	7,213	228	228	68	68		7,509	7,509	7,509	7,509	7,509
- 8	Haryana	9,829	9,829	147	147	36	36		10,012	10,012	10,012	10,012	10,012
9	Himachal Pradesh	566	566	7	7	2			575	575	575	575	575
10	Jharkhand	1,351	1,351	21	21	3	3		1,375	1,375	1,375	1,375	1,375
11	Karnataka	13,975	13,975	210	210	52	52		14,237	14,237	14,237	14,237	14,237
12	Kerala	5,999	5,999	457	457	27	27	6,483	6,483	6,483	6,483	6,483	6,483
13	Madhya Pradesh	4,030	4,030	66	66	13	13		4,109	4,109	4,109	4,109	4,109
14	Maharashtra	21,978	21,978	351	351	147	147	22,476	22,476	22,476	22,476	22,476	22,476
15	Manipur	58	58	1	1	1	1	60	60	60	60	60	60
16	Meghalaya	92	92	2	2	0	0	94	94	94	94	94	94
17	Mizoram	148	148	2	2	0	0	150	150	150	150	150	150
18	Nagaland	38	38	2	2	0	0	40	40	40	40	40	40
19	Odisha	2,370	2,370	40	40	4	4	2,414	2,414	2,414	2,414	2,414	2,414
20	Punjab	6,005	6,005	105	105	60	60	6,170	6,170	6,170	6,170	6,170	6,170
21	Rajasthan	4,830	4,830	232	232	16	16	5,078	5,078	5,078	5,078	5,078	5,078
22	Sikkim	59	59	1	1	0	0	60	60	60	60	60	60
23	Tamil Nadu	7,215	7,215	90	90	43	43	7,348	7,348	7,348	7,348	7,348	7,348
24	Telangana	9,129	9,129	83	83	23	23	9,235	9,235	9,235	9,235	9,235	9,235
25	Tripura	161	161	3	3	0	0	164	164	164	164	164	164
26	Uttarakhand	1,517	1,517	25	25	7	7	1,549	1,549	1,549	1,549	1,549	1,549
27	Uttar Pradesh	15,132	15,132	223	223	42	42	15,397	15,397	15,397	15,397	15,397	15,397
28	West Bengal	4,883	4,883	87	87	13	13	4,983	4,983	4,983	4,983	4,983	4,983
	TOTAL (A)	1,28,066	1,28,066	2,567	2,567	600	600	1,31,233	1,31,233	1,31,233	1,31,233	1,31,233	1,31,233
	UNION TERRITORIES												
1	Andaman and Nicobar Islands	30	30	0		0			30	30	30	30	30
2	Chandigarh	565	565	7					578	578	578	578	578
3	Dadra and Nagar Haveli	45	45	2					47	47	47	47	47
4	Daman & Diu	45	45	1	1	0			46	46	46	46	46
5	Govt. of NCT of Delhi	13,739	13,739	137	137	51	51		13,927	13,927	13,927	13,927	13,927
6	Jammu & Kashmir	416	416	2	2	3	3		421	421	421	421	421
7	Ladakh	2	2	0			-	2	2	2	2	2	2
8	Lakshadweep	4	4	0	0		-	4	4	4	4	4	4
9	Puducherry	127	127	2	2		1	130	130	130	130	130	130
	TOTAL (B)	14,973	14,973	151	151	61	61	15,185	15,185	15,185	15,185	15,185	15,185
	Outside India	_	-	-	-		-	_	_	_		-	_
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-
I	Grand Total (A)+(B)+(C)	1,43,039	1,43,039	2,718	2,718	661	661	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418	1,46,418

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

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



Date -: June 30, 2024

Sl.No.	Line of Business		e quarter ne 30, 2024	For the ended Jun	quarter e 30, 2023	Up to the ended June	•	Up to the ended June	•
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Marine Cargo	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Marine Other than Cargo	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Health	1,43,038	4,22,426	1,09,756	3,42,272	1,43,038	4,22,426	1,09,756	3,42,272
7	Personal Accident	2,718	34,198	1,790	28,277	2,718	34,198	1,790	28,277
8	Travel	661	24,711	358	13,920	661	24,711	358	13,920
9	Workmen's Compensation/ Employer's liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
10	Public/ Product Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
11	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
12	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
13	Crop Insurance	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
14	Other segments	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
15	Miscellaneous	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Date -: June 30, 2024

SI.No.	Channels		e quarter	•	he quarter	For the	•	Up to the	•
			ine 30, 2024		ne 30, 2024	ended June	30, 2023	ended June	30, 2023
		No. of Policies	Premium						
			(Rs.In Lakhs)		(Rs.In Lakhs)		(Rs.In Lakhs)		(Rs.In Lakhs)
1	Individual agents	1,73,579	43,496	1,73,579	43,496	1,41,413	33,910	1,41,413	33,910
2	Corporate Agents-Banks	70,996	26,796	70,996	26,796	63,711	19,001	63,711	19,001
3	Corporate Agents -Others	2,218	14,207	2,218	14,207	1,224	10,194	1,224	10,194
4	Brokers	1,58,680	41,279	1,58,680	41,279	1,08,361	31,287	1,08,361	31,287
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	69,292	19,631	69,292	19,631	64,890	16,792	64,890	16,792
	-Online (Through Company Website)	3,117	292	3,117	292	2,228	206	2,228	206
	-Others	-	-	-	-	-	-	=	=
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,645	356	1,645	356	948	213	948	213
9	Point of sales person (Direct)	1,002	180	1,002	180	1,115	175	1,115	175
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	806	181	806	181	579	126	579	126
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	ē	-	-	-	-
	Total (A)	4,81,335	1,46,418	4,81,335	1,46,418	3,84,469	1,11,904	3,84,469	1,11,904
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	4,81,335	1,46,418	4,81,335	1,46,418	3,84,469	1,11,904	3,84,469	1,11,904

niva

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Upto the Quarter ending June 30, 2024

																	Upto the Qu	ıarter ending Jur	ne 30, 2024	
																			N	o. of claims onl
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period		-	-	-	-	-	-	15.127	169	80	15,376	-	-		-	-	-	-	15,37
2	Claims reported during the period	-	-	-		-	-	-	2,43,074	503	418	2,43,995	-	-	-	-	-	-	-	2,43,99
	(a) Booked During the period		-	-	-	-	-	-	2,40,851	474	418	2,41,743	-	-	-	-	-	-	-	2,41,74
	(b) Reopened during the Period	-	-	-	-	-	-	-	2,223	29	-	2,252	-	-	-	-	-	-	-	2,25
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	2,21,866	169	110	2,22,145	-	-	-	-	-	-	-	2,22,14
	(a) Paid during the period	-	-	-	-	-	-		2,21,866	169	110	2,22,145	-		-	-	-	-	-	2,22,14
	(b) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	15,809	207	176	16,192	-	-	-	-	-	-	-	16,19
	Other Adjustment	-	-	-	-	-	-		-	-	1	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	20,526	296	212	21,034	-	-	-	-	-	-	-	21,03
	Less than 3months	-	-	-	-	-	-	-	20,526	296	212	21,034	-	-	-	-	-	-	-	21,03
	3 months to 6 months		-	-		-		,	-	-	,	-	-		-		-	-	-	-
	6months to 1 year		-	-		-		,	-	-	,	-	-		-		-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the Quarter ending June 30, 2024

SI. No.	Claims Experience	Fire	Marine	Marine	Total	Motor OD	Motor TP	Total	Health	Personal	Travel	Total Health		Public/	Engineering	Aviation	Crop	Other	Miscellaneous	Total
			Cargo	Hull	Marine			Motor		Accident			Compensation/	Product			Insurance	segments		
													Employer's	Liability						
													liability							
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	11,483	1,108	347	12,938	-	-	-	-	-	-	-	12,938
2	Claims reported during the period	-	-	-	-	-	-	-	98,666	2,399	376	1,01,441	-	-	-	-	-	-	-	1,01,441
	(a) Booked During the period	-	-	-	-	-	-	-	97,133	2,310	376	99,818	-	-	-	-	-	-	-	99,818
	(b) Reopened during the Period	-	-	-	-	-	-	-	1,533	89	-	1,622	-	-	-	-	-	-	-	1,622
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-		71,305	459	143	71,907	-	-	-	-		-	-	71,907
	(a) Paid during the period	,	1	-	,	-	-	,	71,305	459	143	71,907	-	-		-	1	-	-	71,907
	(b) Other Adjustment	,	1	-	,	-	-	,	-	-	,	-	-	-		-	1	-	-	-
4	Claims Repudiated during the period	-	-		-	-	-	-	12,698	1,297	192	14,187	-	-	-	-	-	-	-	14,187
	Other Adjustment	-	-	-	-	-	-	-	10,251	145	-	10,396	-	-	-	-	-	-	-	10,396
	Unclaimed (Pending claims which are	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	transferred to Unclaimed A/c. after the																			
	mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	-	-	-	-	-	-	-	15,895	1,606	388	17,889	-	-	-	-	-	-	-	17,889
	Less than 3months	-	-	-	-	-	-	-	15,895	1,606	388	17,889	-	-	-	-	-	-	-	17,889
	3 months to 6 months	-	-	-	-	-	-		-	-		-	-	-	-	-		-	-	-
	6months to 1 year	-	-	-	-	-	-		-	-		-	-	-	-	-		-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NIVO Bupa

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

For the quarter ending on June 30, 2024

(Amount in Rs. Lakhs)

							Aį	geing of Claims (Claims paid)							V	Dulit III KS. Lakiisj
					No. of claims paid	d					Ar	mount of claims p	paid				
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	=	-	-	=	-	-	-	-	=	-	-	-	-	-	-
5	Motor TP	-	=	-	=	=	=	-	-	-	=	-	-	-	1	-	-
6	Health	2,21,773	93	-	=	=	=	-	71,179	126	=	=	-	=	-	2,21,866	71,305
7	Personal Accident	169	=	-	=	=	=	-	459	-	=	=	-	=	-	169	459
8	Travel	110	-	-	-	-	=	1	143	ı	-	-	-	-	'n	110	143
9	Workmen's Compensation/ Employer's liability	=	=	=	=	=	-	=	=	=	=	=	=	-	=	=	=
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	=.	=	-	-	-	-	-	-	=.	-	-
14	Other segments	-	=-	-	-	-	-	=	-	-	-	-	=	-	•	=	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-			-		-		-

Upto the Quarter ending on June 30, 2024

· ·									ount in Rs. Lakhs)								
							Ag	geing of Claims (C	Claims paid)								
			No. of claims paid Amount of claims paid		Amount of claims paid												
SI.No.	Line of Business	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	Total No. of claims paid	Total amount of claims paid
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	2,21,773	93	-	-	-	-	-	71,179	126	-	-	-	-	-	2,21,866	71,305
7	Personal Accident	169	-	-	-	-	-	-	459	-	-	-	-	-	-	169	459
8	Travel	110	-	-	-	-	-	-	143	-	-	-	-	-	-	110	143
	Workmen's Compensation/ Employer's liability	-	=	-	=	-	-	=	=	-	=	=	-	-	=	=	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	=	-	-	-	-	=	-	-	-	-	=	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-41 OFFICES INFORMATION

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



As at June 30, 2024

SI. No.	Office In	formation	Number
1	No. of offices at the beginning of the year		210
2	No. of branches approved during the period		-
3	No. of branches opened during the period	Out of approvals of previous year	-
4		Out of approvals of this period	-
5	No. of branches closed during the period		-
6	No of branches at the end of the period		210
7	No. of branches approved but not opened		4
8	No. of rural branches		-
9	No. of urban branches		210
	No. of Directors:-		
	(a) Independent Director		4
10	(b) Executive Director		1
10	(c) Non-executive Director		5
	(d) Women Director		2
	(e) Whole time director		-
	No. of Employees		
11	(a) On-roll:		8,555
11	(b) Off-roll:		420
	(c) Total		8,975
	No. of Insurance Agents and Intermediaries		1,58,709
	(a) Individual Agents,		1,52,436
	(b) Corporate Agents-Banks		1,52,430
	(c)Corporate Agents-Others		60
12	(d) Insurance Brokers		486
	(e) Web Aggregators		14
	(f) Insurance Marketing Firm		196
	(g) Motor Insurance Service Providers (DIRECT)		130
	(h) Point of Sales persons (DIRECT)		- E E00
	(i) Other as allowed by IRDAI (To be specified)		5,500

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	8,307	1,55,269
Recruitments during the quarter	1,656	11,412
Attrition during the quarter	988	7,972
Number at the end of the quarter	8,975	1,58,709

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS



Niva Bupa Health Insurance Company Limited

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

Date -: June 30, 2024

Board of Directors and Key Management Persons									
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any					
Board of Direc	ctors	•		•					
1	Mr. Chandrashekhar Bhaskar Bhave	Chandrashekhar Bhaskar Bhave Chairman of Board & Independent Director							
2	Mr. Divya Sehgal	Director	Non Executive Director						
3	Mr. Maninder Singh Juneja	Director	Non Executive Director						
4	Mr. David Martin Fletcher	Director	Non Executive Director						
5	Mr. Pradeep Pant	Independent Director	Non Executive Director						
6	Mr. Dinesh Kumar Mittal	Independent Director	Non Executive Director						
7	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Executive Director						
8	Ms. Penelope Ruth Dudley	Director	Non Executive Director						
9	Mr. Carlos Antonio Jaureguizar Ruiz-Jarabo	Director	Non Executive Director	Appointed on May 10, 2024					
10	Ms. Geeta Dutta Goel	Independent Director	Non Executive Director	Appointed on June 21, 2024					
Key Managem	nent Persons								
1	Mr. Krishnan Ramachandran	Managing Director & CEO	Managing Director & CEO						
2	Mr. Vishwanath Mahendra	Chief Financial Officer	Chief Financial Officer						
3	Mr. Partha Banerjee	Director and Head –Legal, Compliance and	Chief Compliance Officer						
		Regulatory Affairs and Chief Compliance Officer							
4	Mr. Vikas Jain	Executive Vice President and Chief Investment	Chief Investment Officer						
		Officer							
5	Mr. Rajat Sharma	Company Secretary and Compliance Officer	Company Secretary						
6	Mr. Manish Sen	Senior Vice President and Appointed Actuary	Appointed Actuary						
7	Mr. Tarun Katyal	Director and Chief Human Resources Officer	Chief Human Resources Officer						
8	Mr. Ankur Kharbanda	Chief Distribution Officer	Chief Distribution Officer						
9	Mr. Padmesh Nair	Director -Operations and Customer Service	Director -Operations and Customer Service						
10	Mr. Dhiresh Rustogi	Director and Chief Technology Officer	Chief Technology Officer						
11	Mr. Nimish Agarwal	Executive Vice President and Head of Marketing	Head of Marketing						
12	Dr. Bhabatosh Mishra	Director - Claims, Underwriting and Product	Director - Claims, Underwriting and Product						
13	Ms. Joanne Elizabeth Woods	Chief Risk Officer and the Senior Vice President	Chief Risk Officer						
14	Ms. Smriti Manchanda	Senior Vice President and Head Internal Audit	Head Internal Audit						

Notes:

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

⁽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.



Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Upto the Quarter ending on June 30, 2024

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	NA	NA	NA
1		Social	NA	NA	NA
2	MARINE CARGO	Rural	NA	NA	NA
2		Social	NA	NA	NA
2	MARINE OTHER THAN CARGO	Rural	NA	NA	NA
3		Social	NA	NA	NA
4	MOTOR OD	Rural	NA	NA	NA
4		Social	NA	NA	NA
_	MOTOR TP	Rural	NA	NA	NA
5		Social	NA	NA	NA
	HEALTH	Rural	NA	NA	NA
6		Social	NA	NA	NA
7	PERSONAL ACCIDENT	Rural	NA	NA	NA
/		Social	NA	NA	NA
0	TRAVEL	Rural	NA	NA	NA
8		Social	NA	NA	NA
0	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
9		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
10		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
11		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
12		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
13		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
14		Social	NA	NA	NA
	Total	Rural	-	-	
		Social	-	-	

FORM NL-45 GREIVANCE DISPOSAL

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010





				Complain	ts Resolved/Settled during the		Total complaints		
SN	Particulars	Opening Balance as on beginning of the Quarter	Additions during the quarter	Fully Accepted	Partial Accepted	Rejected	Complaints Pending at the end of the Quarter	registered upto the Quarter during the financial year	
1	Complaints made by customers								
a)	Proposal Related	-	11	2	1	5	3	11	
b)	Claims Related	8	888	137	267	404	88	888	
c)	Policy Related	8	265	160	41	45	27	265	
d)	Premium Related	2	18	3	3	12	2	18	
e)	Refund Related	2	63	41	6	14	4	63	
f)	Coverage Related	-	14	7	3	1	3	14	
g)	Cover Note Related	-	-	-	-	-	-	-	
h)	Product Related	1	13	7	-	4	3	13	
i)	Others:-								
	(i) Issue in GST credits								
	(ii) Policy termination due to non-dislcosure	_	-	-	-	-	-	-	
	(ii) Agent change/Agent service issue								
	Total number of complaints	21	1,272	357	321	485	130	1,272	

2	Total No. of policies during period ended June 30,2023*	61,36,225
3	Total No. of claims during period ended June 30,2023	1,53,167
4	Total No. of policies during period ended June 30,2024*	95,96,566
5	Total No. of claims during period ended June 30,2024	2,43,995
	Total No. of Policy Complaints (current period) per 10,000 policies	0.40
6	(current period)	
	Total No. of Claim Complaints (current period) per 10,000 claims (current	36.39
7	period)	

^{*} Total Policies include Certificate of Insurance issued under Group Affinity Policies.

		Complaints made by customers		Complaints r	nade by Intermediaries	Total		
8	Duration wise Pending Status	Number	Percentage to Pending	Number	Percentage to Pending	Number	Percentage to Pending	
		Number	complaints	Number	complaints	Number	complaints	
a)	Upto 15 days	130.00	100%		-	130.00	100%	
b)	15 - 30 days	-	0%	-	-	-	0%	
c)	30 - 90 days	-	0%	-	-	-	0%	
d)	90 days & Beyond	-	0%	-	-	-	0%	
	Total No. of complaints	130.00	100%	-	-	130.00	100%	

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Niva Bupa Health Insurance Company Limited Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



	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	
Į	Nil								