

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



FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE QUARTER ENDED JUN 30, 2019

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019	FOR THE QUARTER ENDED 30th JUN 2018	UP TO THE QUARTER ENDED 30th JUN 2018
1	Premiums earned (Net)	NL-4- Premium Schedule	10,82,866	10,82,866	13,00,043	13,00,043
2	Profit/ Loss on sale/redemption of Investments		6,016	6,016	5,289	5,289
3	Accretion/Amortisation of (Premium)/Discount		7,958	7,958	9,907	9,907
4	Others -		-	-	-	-
	Contribution from Shareholders Funds towards Excess EOM		3,06,152	3,06,152	2,44,923	2,44,923
5	Interest, Dividend & Rent – Gross		1,00,525	1,00,525	69,254	69,254
	TOTAL (A)		15,03,517	15,03,517	16,29,416	16,29,416
1	Claims Incurred (Net)	NL-5-Claims Schedule	11,02,958	11,02,958	8,09,877	8,09,877
2	Commission (Net)	NL-6- Commission Schedule	(57,058)	(57,058)	9,517	9,517
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	9,33,821	9,33,821	7,31,434	7,31,434
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		19,79,721	19,79,721	15,50,828	15,50,828
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(4,76,205)	(4,76,205)	78,589	78,589
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(4,76,205)	(4,76,205)	78,589	78,589
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(4,76,205)	(4,76,205)	78,589	78,589

*As required by Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting General or Health Insurance business) Regulations, 2016, expenses of management incurred during the period ended June 30, 2019 in respect of Miscellaneous-"Health" & "PA" insurance business transactions in India by the Company have been fully recognized in the revenue account as expenses to the extent allowable as per regulations. As per the directions from IRDAI, expenses in excess of allowable limits, as per the Regulations have been transferred to Shareholders Accounts.

Note: All premium received is within India

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



FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUN 30, 2019

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019	FOR THE QUARTER ENDED 30th JUN 2018	UP TO THE QUARTER ENDED 30th JUN 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(4,76,205)	(4,76,205)	78,589	78,589
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		45,443	45,443	40,116	40,116
	(b) Profit/Loss on sale/redemption of investments		2,323	2,323	2,854	2,854
	(c) Accretion/Amortisation of (Premium)/Discount		440	440	7,317	7,317
3	OTHER INCOME					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		2,131	2,131	1,161	1,161
	(b) Interest Income		247	247	184	184
	(c) Provision written back		-	-	32	32
	TOTAL (A)		(4,25,621)	(4,25,621)	1,30,252	1,30,252
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		2,065	2,065	6,273	6,273
	(c) Penalty		-	-	-	-
	(d) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		24,052	24,052	2,544	2,544
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred from Revenue Account		3,06,152	3,06,152	2,44,923	2,44,923
	TOTAL (B)		3,32,269	3,32,269	2,53,739	2,53,739
	Profit/(Loss) before tax		(7,57,890)	(7,57,890)	(1,23,487)	(1,23,487)
	Provision for Taxation		-	-	-	-
	Profit/(Loss) after tax		(7,57,890)	(7,57,890)	(1,23,487)	(1,23,487)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (Loss) brought forward from last year/period		(71,85,434)	(71,85,434)	(67,01,566)	(67,01,566)
	Balance carried forward to Balance Sheet		(79,43,323)	(79,43,323)	(68,25,052)	(68,25,052)

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-3-B-BS

BALANCE SHEET AS AT JUN 30, 2019

(Rs.'000)

Particulars	Schedule	As at 30th JUN 2019	As at 30th JUN 2018
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	98,10,000	92,60,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		6,50,000	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		436	1,355
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		872	43
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,04,61,308	92,61,398
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	28,36,675	29,73,419
INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	58,41,229	39,02,202
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,58,564	3,41,223
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and Bank balances Schedule	1,65,940	81,949
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	16,02,870	8,12,452
Sub-Total (A)	1.9	17,68,810	8,94,401
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	37,27,146	26,18,297
PROVISIONS	NL-18-Provisions Schedule	45,60,148	30,56,602
Sub-Total (B)		82,87,294	56,74,899
NET CURRENT ASSETS (C) = (A - B)		(65,18,483)	(47,80,498)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		79,43,323	68,25,052
TOTAL		1,04,61,308	92,61,398

CONTINGENT LIABILITIES

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Partly paid-up investments	-	-
2	Claims, other than those under Policies, not acknowledged as Debts by the Insurer	-	-
3	Underwriting commitments outstanding	-	-
4	Claims, under policies, not acknowledged as debts*	2,05,326	1,26,416
5	Guarantees given by or on behalf of the Company	-	-
6	Statutory Demands in Dispute, not provided for	1,07,441	84,818
7	Reinsurance Obligations to the Extent Not provided for in Accounts	-	-
	TOTAL	3,12,767	2,11,234

* Includes compensation raised by policyholders against rejected claims

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FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019				FOR THE QUARTER ENDED 30th JUN 2018				UP TO THE QUARTER ENDED 30th JUN 2018			
	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*	23,88,433	1,16,155	-	25,04,588	23,88,433	1,16,155	-	25,04,588	17,97,876	58,005	-	18,55,881	17,97,876	58,005	-	18,55,881
Service Tax/GST	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	2,94,556	29,074	-	3,23,630	2,94,556	29,074	-	3,23,630	1,12,655	21,984	-	1,34,639	1,12,655	21,984	-	1,34,639
Gross Earned Premium	20,93,877	87,081	-	21,80,958	20,93,877	87,081	-	21,80,958	16,85,221	36,021	-	17,21,242	16,85,221	36,021	-	17,21,242
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	5,58,186	20,208	-	5,78,394	5,58,186	20,208	-	5,78,394	4,59,121	10,185	-	4,69,306	4,59,121	10,185	-	4,69,306
Net Premium	18,30,247	95,947	-	19,26,194	18,30,247	95,947	-	19,26,194	13,38,755	47,820	-	13,86,575	13,38,755	47,820	-	13,86,575
Adjustment for change in reserve for unexpired risks	5,06,784	12,914	-	5,19,698	5,06,784	12,914	-	5,19,698	(45,948)	(2,159)	-	(48,107)	(45,948)	(2,159)	-	(48,107)
Premium Earned (Net)	10,28,907	53,959	-	10,82,866	10,28,907	53,959	-	10,82,866	12,72,048	27,995	-	13,00,043	12,72,048	27,995	-	13,00,043

* Net of Service Tax/GST

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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019				FOR THE QUARTER ENDED 30th JUN 2018				UP TO THE QUARTER ENDED 30th JUN 2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid*																
Direct claims	10,00,160	3,587	-	10,03,747	10,00,160	3,587	-	10,03,747	8,38,637	143	-	8,38,779	8,38,637	143	-	8,38,779
Add Claims Outstanding at the end of the period	11,79,987	1,12,428	-	12,92,415	11,79,987	1,12,428	-	12,92,415	8,01,064	39,003	-	8,40,067	8,01,064	39,003	-	8,40,067
Less Claims Outstanding at the beginning	10,34,357	98,300	-	11,32,657	10,34,357	98,300	-	11,32,657	6,08,926	31,491	-	6,40,417	6,08,926	31,491	-	6,40,417
Gross Incurred Claims	11,45,790	17,715	-	11,63,505	11,45,790	17,715	-	11,63,505	10,30,775	7,654	-	10,38,429	10,30,775	7,654	-	10,38,429
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid and outstanding	64,476	(3,929)	-	60,547	64,476	(3,929)	-	60,547	2,29,421	(869)	-	2,28,552	2,29,421	(869)	-	2,28,552
Total Claims Incurred **	10,81,315	21,643	-	11,02,958	10,81,315	21,643	-	11,02,958	8,01,354	8,523	-	8,09,877	8,01,354	8,523	-	8,09,877

*In case of in house TPA, IRDAI Expense of Management Regulations, 2016 permits an insurer to consider expense not exceeding 3% of Premium as a part of claim cost, accordingly amount of claim paid includes an amount of certain expenses aggregating to Rs. 75,137 thousand (previous period ended 30th June 2018 Rs. 49,329 thousand) allocated to claim handling charges. This amount primarily includes employee and other related costs.

** Includes an amount of Rs. 15,127 thousand during the quarter ended 30th June 2019 (previous period ended 30th June 2018 Rs. 23,191 thousand) on account of expenses incurred towards product related benefit paid to policyholders

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HEALTH INSURANCE

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019				FOR THE QUARTER ENDED 30th JUN 2018				UP TO THE QUARTER ENDED 30th JUN 2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	2,81,331	14,595	-	2,95,926	2,81,331	14,595	-	2,95,926	1,92,483	8,240	-	2,00,723	1,92,483	8,240	-	2,00,723
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,45,655	7,329	-	3,52,984	3,45,655	7,329	-	3,52,984	1,88,290	2,916	-	1,91,206	1,88,290	2,916	-	1,91,206
Net Commission	(64,324)	7,266	-	(57,058)	(64,324)	7,266	-	(57,058)	4,193	5,324	-	9,517	4,193	5,324	-	9,517
Break-up of the expenses (Gross) incurred to procure business:																
Agents	1,47,548	1,838	-	1,49,385	1,47,548	1,838	-	1,49,385	1,15,205	1,314	-	1,16,519	1,15,205	1,314	-	1,16,519
Brokers	40,200	66	-	40,266	40,200	66	-	40,266	24,073	13	-	24,086	24,073	13	-	24,086
Corporate Agency	93,584	12,691	-	1,06,275	93,584	12,691	-	1,06,275	53,205	6,913	-	60,118	53,205	6,913	-	60,118
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2,81,331	14,595	-	2,95,926	2,81,331	14,595	-	2,95,926	1,92,483	8,240	-	2,00,723	1,92,483	8,240	-	2,00,723

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th JUN 2019				UP TO THE QUARTER ENDED 30th JUN 2019				FOR THE QUARTER ENDED 30th JUN 2018				UP TO THE QUARTER ENDED 30th JUN 2018			
		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	4,06,782	19,783	-	4,26,565	4,06,782	19,783	-	4,26,565	3,20,535	10,341	-	3,30,876	3,20,535	10,341	-	3,30,876
2	Travel, conveyance and vehicle running expenses	26,534	1,290	-	27,824	26,534	1,290	-	27,824	16,045	518	-	16,563	16,045	518	-	16,563
3	Training expenses	17,242	838	-	18,080	17,242	838	-	18,080	17,900	578	-	18,478	17,900	578	-	18,478
4	Rents, rates and taxes	30,589	1,488	-	32,077	30,589	1,488	-	32,077	30,357	979	-	31,336	30,357	979	-	31,336
5	Repairs	38,747	1,884	-	40,631	38,747	1,884	-	40,631	37,048	1,195	-	38,243	37,048	1,195	-	38,243
6	Printing & stationery	6,977	339	-	7,316	6,977	339	-	7,316	6,357	205	-	6,562	6,357	205	-	6,562
7	Communication	19,560	951	-	20,511	19,560	951	-	20,511	28,504	920	-	29,424	28,504	920	-	29,424
8	Legal & professional charges	1,61,575	7,858	-	1,69,433	1,61,575	7,858	-	1,69,433	1,08,894	3,513	-	1,12,407	1,08,894	3,513	-	1,12,407
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	858	42	-	900	858	42	-	900	795	26	-	821	795	26	-	821
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Tax Audit	-	-	-	-	-	-	-	-	37	1	-	38	37	1	-	38
	(ii) Certification Fees	477	23	-	500	477	23	-	500	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,26,413	6,148	-	1,32,561	1,26,413	6,148	-	1,32,561	91,564	2,954	-	94,518	91,564	2,954	-	94,518
11	Interest and bank charges	8,984	437	-	9,421	8,984	437	-	9,421	6,855	221	-	7,076	6,855	221	-	7,076
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business and Sales Promotion	333	16	-	349	333	16	-	349	95	3	-	98	95	3	-	98
	(b) Membership and Subscription	675	33	-	708	675	33	-	708	457	15	-	472	457	15	-	472
	(c) Insurance	976	48	-	1,024	976	48	-	1,024	754	24	-	778	754	24	-	778
	(d) Sitting Fee	1,526	74	-	1,600	1,526	74	-	1,600	1,162	38	-	1,200	1,162	38	-	1,200
	(e) Board Meeting Expenses	221	11	-	232	221	11	-	232	361	12	-	373	361	12	-	373
	(g) Miscellaneous Expenses*	63	3	-	66	63	3	-	66	77	2	-	79	77	2	-	79
13	Depreciation	41,721	2,029	-	43,750	41,721	2,029	-	43,750	40,027	1,291	-	41,318	40,027	1,291	-	41,318
14	Service Tax A/c & GST	260	13	-	273	260	13	-	273	750	24	-	774	750	24	-	774
	TOTAL	8,90,513	43,308	-	9,33,821	8,90,513	43,308	-	9,33,821	7,08,574	22,860	-	7,31,434	7,08,574	22,860	-	7,31,434

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

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FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Authorised Capital : 1,50,00,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2018:100,00,00,000 Equity Shares of Rs 10 each)	1,50,00,000	1,00,00,000
2	Issued Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2018: 92,60,00,000 Equity Shares of Rs 10 each)	98,10,000	92,60,000
3	Subscribed Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2018: 92,60,00,000 Equity Shares of Rs 10 each)	98,10,000	92,60,000
4	Called-up Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous period ended as at 30th June, 2018: 92,60,00,000 Equity Shares of Rs 10 each)	98,10,000	92,60,000
	Add:Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	98,10,000	92,60,000

Note: Out of the above, 50,03,10,000 (Previous period ended as at 30th June, 2018: 47,22,60,000 Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th JUN 2019		As at 30th JUN 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	50,03,10,000	51.00%	47,22,60,000	51.00%
· Foreign	48,06,90,000	49.00%	45,37,40,000	49.00%
Others	-	-	-	-
TOTAL	98,10,00,000	100.00%	92,60,00,000	100.00%

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

SN	Particulars	As at	As at
		30th JUN 2019	30th JUN 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

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FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-

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



FORM NL-12-INVESTMENT SCHEDULE

INVESTMENTS- SHAREHOLDERS

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,00,376	3,52,537
2	Other Approved Securities	6,12,568	5,65,201
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,03,509	2,54,637
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,46,183	5,49,384
5	Other than Approved Investments	-	-
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds (refer note (b) below)	1,23,987	5,63,153
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	2,93,153
	(e) Other Securities- Fixed Deposits	6,50,054	99,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	2,96,354
5	Other than Approved Investments	-	-
	TOTAL	28,36,676	29,73,419

Notes:

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs. 28,36,675 thousand and (previous period ended 30th June 2018 Rs.29,73,419 thousand). Market value of such investments is Rs. 28,79,627 thousand and (previous period ended 30th June 2018 Rs. 29,24,334 thousand)
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 1,23,550 thousand and (previous period ended 30th June 2018 Rs. 5,61,798 thousand).

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



FORM NL-12A-INVESTMENT SCHEDULE

INVESTMENTS- POLICYHOLDERS

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,92,675	10,94,554
2	Other Approved Securities	1,02,413	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	15,55,176	6,03,262
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,04,945	10,04,862
5	Other than Approved Investments	3,25,318	-
1	Government securities and Government guaranteed bonds including Treasury Bills	4,46,295	1,01,877
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds (refer note (b) below)	4,23,244	41,085
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,48,760	4,34,087
	(e) Other Securities- Fixed Deposits	4,92,600	3,27,500
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	2,94,975
5	Other than Approved Investments	2,49,803	-
	TOTAL	58,41,229	39,02,202

Notes:

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 58,41,229 thousand and (previous period ended 30th June 2018 Rs. 39,02,202 thousand). Market value of such investments is Rs. 59,03,067 thousand and (previous period ended 30th June 2018 Rs. 38,77,467 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 4,22,372 thousands and (previous period ended 30th June 2018 Rs.41,042 thousand).

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



FORM NL-13-LOANS SCHEDULE

LOANS

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
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) Others	-	-
	TOTAL	-	-
	(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	-	-

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



FORM NL-14

FIXED ASSETS

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at Apr 01, 2019	Additions	Deductions	As at Jun 30, 2019	Upto Apr 01, 2019	For the period	On Sales/ Adjustments	Upto Jun 30, 2019	As at Jun 30, 2019	As at Jun 30, 2018
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	6,53,048	40,140	-	6,93,188	4,52,896	28,897	-	4,81,792	2,11,396	2,23,944
	b) Website	11,258	-	-	11,258	11,258	-	-	11,258	-	12
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	1,63,876	2,237	-	1,66,113	1,53,704	1,507	-	1,55,211	10,902	21,722
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	32,839	2,244	-	35,083	29,284	984	-	30,268	4,815	2,760
7	Information Technology Equipment	1,42,344	6,096	-	1,48,440	1,03,435	4,894	-	1,08,329	40,111	42,062
8	Information Technology Equipment - End User Devices	1,28,871	4,778	219	1,33,430	96,733	5,391	162	1,01,962	31,469	35,081
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	76,302	2,529	-	78,831	59,609	2,078	-	61,687	17,144	15,642
	Total	12,08,539	58,024	219	12,66,344	9,06,919	43,750	162	9,50,507	3,15,836	3,41,223
12	Capital work in progress	19,399	23,328	-	42,727	-	-	-	-	42,727	-
	Grand total	12,27,938	81,353	219	13,09,071	9,06,919	43,750	162	9,50,507	3,58,564	3,41,223
	Previous period (Jun 2018)	11,27,966	13,710	119	11,41,557	7,59,133	41,318	118	8,00,333	3,41,223	-

Notes:

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

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



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Cash (including cheques, drafts and stamps)	11,429	9,727
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	63,000	42,500
	(bb) Others	-	-
	(b) Current Accounts	91,511	29,722
	(c) Others		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	1,65,940	81,949
	Balances with non-scheduled banks included in 2(b) above is	193	19

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



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Rs. '000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	49,938	34,046
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others		
	(a) Advance to Suppliers	29,016	35,539
	Less provisions	(7,936)	(6,912)
	Sub-total	21,079	28,627
	TOTAL (A)	71,018	62,673
	OTHER ASSETS		
1	Income accrued on investments	2,14,699	1,81,378
2	Outstanding Premiums*	1,01,248	89,660
	Less provisions	(47,266)	(44,626)
	Sub-total	53,982	45,034
3	Agents' Balances	2,788	246
	Less provisions	(2,788)	(246)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	9,02,096	3,68,057
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent and other deposits	56,284	51,320
	(b) GST unutilized credit	63,152	84,721
	(c) Deposits against unclaimed amount of policyholders	16,000	17,999
	(d) Interest accrued on deposits against unclaimed amount	638	1,270
	(e) Other Receivables	3,01,467	2,210
	Less provisions	(76,467)	(2,210)
	Sub-total	2,25,000	-
	TOTAL (B)	15,31,852	7,49,779
	TOTAL (A+B)	16,02,869	8,12,452

*Includes Rs. 76,234 thousand and (previous period ended 30th June 2018 Rs. 81,033 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 47,266 thousand and (previous period ended 30th June 2018 Rs. 44,626 thousand) has been created.

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



HEALTH INSURANCE

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Agents' Balances	88,030	11,218
2	Balances due to other insurance companies	10,09,071	4,72,701
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	79,035	76,913
5	Unallocated Premium	51,696	56,609
6	Sundry creditors	12,24,753	11,36,506
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	11,27,812	6,77,253
9	Unclaimed amount of policyholders/insured	11,844	13,908
10	Due to Officers/ Directors	-	-
11	Others	-	-
	(a)Tax deducted at Source	75,620	56,579
	(b) Other statutory dues	15,892	10,310
	(c) GST liability	14,076	98,556
	(d) Advance from Corporate Clients	26,685	5,668
	(e) Interest on unclaimed amount of Policyholders	2,632	2,076
	Total	37,27,145	26,18,297

* Includes IBNR and IBNER Reserves

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



FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Reserve for Unexpired Risk*	45,02,136	30,26,149
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For Dividend Distribution Tax	-	-
5	Others		
	(a) Gratuity	20,340	5,406
	(b) Leave Encashment	37,671	25,046
	(c) Reserve for Premium Deficiency	-	-
	TOTAL	45,60,147	30,56,602

* Includes provision for freeloop cancellation Rs. 1095 thousand and previous period ended 30th June 2018 Rs. 533 thousand.

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



FORM NL-19 MISC EXPENDITURE SCHEDULE

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

30-Jun-19

(Rs.'000)

SN	Particulars	As at 30th JUN 2019	As at 30th JUN 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

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



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

HEALTH INSURANCE

Receipts and Payments Account on direct basis for period ended 30th JUN, 2019

(Rs.'000)

Particulars	UP TO THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2018
Net Cash flows from operating activities	(3,37,570)	(1,03,614)
Net Cash flows from investing activities	2,23,808	2,54,951
Net Cash flow from financing activities	6,50,000	-
Effect of foreign exchange rates on cash and cash equivalents, net		
	5,36,238	1,51,338
Cash and cash equivalents at the beginning of the period	8,26,987	5,34,849
Cash and cash equivalents at the end of the period	13,63,225	6,86,187
Net Increase/(decrease) in cash and cash equivalents	5,36,238	1,51,338
Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the period		
Cash and Bank Balances (Refer NL 15)	1,65,940	81,949
Short term liquid investments (Refer NL 12: Investments Schedule)	1,23,987	5,63,153
Short term liquid investments (Refer NL 12A: Investments Schedule)	4,23,244	41,085
Fixed Deposits having original maturity less than 90 days	6,50,054	-
Cash and cash equivalents at the end of the period	13,63,225	6,86,187

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



FORM NL-21 STATEMENT OF LIABILITIES

Date: 30-Jun-19
 (Rs in Lakhs)

Statement of Liabilities

SN	Particular	As at 30th JUN 2019				As at 30th JUN 2018			
		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	45,021	4,219	7,059	56,299	30,261	3,047	3,725	37,034
5	Total Liabilities	45,021	4,219	7,059	56,299	30,261	3,047	3,725	37,034

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



Date: 30-Jun-19

FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(Rs in Lakhs)

STATES	GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th Jun, 2019																			
	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Grand Total	
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.27	1.27	1.27	1.27
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.	4.86	4.86	128.47	128.47	133.34	133.34
Arunachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.08	0.08	1.71	1.71	1.79	1.79
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.	1.34	1.34	47.80	47.80	49.14	49.14
Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.59	8.59	432.17	432.17	440.76	440.76
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.	2.08	2.08	146.66	146.66	148.74	148.74
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.54	0.54	46.08	46.08	46.62	46.62
Dadra & Nagar Haveli	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	0.02	2.90	2.90	2.92	2.92
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.	0.20	0.20	2.63	2.63	2.83	2.83
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.	37.23	37.23	3,667.29	3,667.29	3,704.52	3,704.52
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.	1.17	1.17	123.84	123.84	125.02	125.02
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.	18.03	18.03	786.55	786.55	804.58	804.58
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.	23.71	23.71	2,103.26	2,103.26	2,126.97	2,126.97
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.	1.78	1.78	61.53	61.53	63.31	63.31
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.	1.16	1.16	48.14	48.14	49.29	49.29
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.	1.19	1.19	82.93	82.93	84.12	84.12
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.	21.52	21.52	1,759.79	1,759.79	1,781.31	1,781.31
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.	75.34	75.34	1,920.78	1,920.78	1,996.12	1,996.12
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.22	0.22	0.22	0.22
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.	2.30	2.30	147.56	147.56	149.87	149.87
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.	834.10	834.10	6,207.39	6,207.39	7,041.48	7,041.48
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.	0.11	0.11	1.54	1.54	1.64	1.64
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.	0.16	0.16	5.09	5.09	5.26	5.26
Mizoram	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.53	0.53	0.53	0.53
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.08	0.08	2.32	2.32	2.39	2.39
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.	5.81	5.81	92.54	92.54	98.35	98.35
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.	0.05	0.05	5.48	5.48	5.53	5.53
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.	30.97	30.97	1,088.53	1,088.53	1,119.50	1,119.50
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.	14.51	14.51	565.36	565.36	579.87	579.87
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.	0.05	0.05	3.30	3.30	3.35	3.35
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.	26.95	26.95	554.06	554.06	581.00	581.00
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.	13.78	13.78	919.15	919.15	932.93	932.93
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.64	0.64	9.01	9.01	9.65	9.65
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.	22.77	22.77	1,956.15	1,956.15	1,978.92	1,978.92
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.	1.95	1.95	167.67	167.67	169.63	169.63
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.	8.49	8.49	794.64	794.64	803.13	803.13
TOTAL															1,161.54	1,161.54	23,884.34	23,884.34	25,045.88	25,045.88

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



HEALTH INSURANCE

FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 30-Jun-19
 (Rs in Lakhs)

Reinsurance Risk Concentration

SN	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	1	147	-	-	3%
3	No. of Reinsurers with rating A but less than AA	3	5,600	36.66	-	97%
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-
5	No. of Reinsurers with rating less than BBB		-	-	-	-
6	Others		-	-	-	-
	Total	4	5,747	37	-	100%

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



FORM NL-24 AGEING OF CLAIMS

Date: 30-Jun-19

(Rs in Lakhs)

Ageing of Claims as at 30th June, 2019

SN	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	0	0	0	0	0	0	
2	Marine Cargo	0	0	0	0	0	0	
3	Marine Hull	0	0	0	0	0	0	
4	Engineering	0	0	0	0	0	0	
5	Motor OD	0	0	0	0	0	0	
6	Motor TP	0	0	0	0	0	0	
7	Health	27705	767	2	0	0	28474	9228
8	Overseas Travel	0	0	0	0	0	0	0
9	Personal Accident	2	0	0	0	0	2	33
10	Liability	0	0	0	0	0	0	0
11	Crop	0	0	0	0	0	0	0
12	Miscellaneous	0	0	0	0	0	0	0

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



FORM NL-25 : QUARTERLY CLAIMS DATA FOR NON LIFE

Date: 30-Jun-19
 No. of claims only

SN	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	1983	-	19	-	-	-	-	2,002
2	Claims reported during the period	-	-	-	-	-	-	33649	-	70	-	-	-	-	33,719
3	Claims Settled during the period	-	-	-	-	-	-	28474	-	2	-	-	-	-	28,476
4	Claims Repudiated during the period	-	-	-	-	-	-	2971	-	49	-	-	-	-	3,020
5	Claims closed during the period	-	-	-	-	-	-	0	-	0	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	4187	-	38	-	-	-	-	4,225
	Less than 3months	-	-	-	-	-	-	4112	-	33	-	-	-	-	4,145
	3 months to 6 months	-	-	-	-	-	-	49	-	5	-	-	-	-	54
	6 months to 1 year	-	-	-	-	-	-	23	-	0	-	-	-	-	23
	1year and above	-	-	-	-	-	-	3	-	0	-	-	-	-	3

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



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

Solvency for the period ended 30th Jun, 2019

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claims	Net incurred claims			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	1,01,189	78,536	46,743	38,495	15,707	11,549	15,707
	Total	1,01,189	78,536	46,743	38,495	15,707	11,549	15,707

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



HEALTH INSURANCE

FORM NL-27 OFFICES INFORMATION FOR NON LIFE

Date: 30-Jun-19

SN	Office Information	Number	
1	No. of offices at the beginning of the Quarter	40	
2	No. of branches approved during the Quarter	15	
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	1
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	41	
7	No. of branches approved but not opened	16	
8	No. of rural branches	-	
9	No. of urban branches	41	

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



FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on: 30th Jun, 2019

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs in Lakhs)

SN	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	28,366.75
	Investments (Policyholders)	8A	58,412.29
2	Loans	9	-
3	Fixed Assets	10	3,585.64
4	Current Assets		
	a. Cash & Bank Balance	11	1,659.40
	b. Advances & Other Assets	12	16,028.70
5	Current Liabilities		
	a. Current Liabilities	13	37,271.46
	b. Provisions	14	45,601.48
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		79,433.23
			2,70,358.96
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,585.64
3	Cash & Bank Balance	11	1,659.40
4	Advances & Other Assets	12	16,028.70
5	Current Liabilities	13	37,271.46
6	Provisions	14	45,601.48
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		79,433
		TOTAL (B)	1,83,579.91
	'Investment Assets' As per FORM 3B	(A-B)	86,779.04

SN	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	4,004	15,390	19,393	22.16%	-	19,393	19,815
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl 1) above)	Not less than 30%	-	10,129	16,414	26,543	30.33%	-	26,543	27,118
3	Investment subject to Exposure Norms									
	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%								
	1. Approved Investments	Not exceeding 55%	-	10,497	14,586	25,083	28.66%	-	25,083	25,249
	2. Other Investments	Not exceeding 25%	-	-	5,497	5,497	6.28%	-	5,497	5,347
	b. Approved Investments	Not exceeding 55%	-	7,736	21,652	29,388	33.58%	13	29,401	29,267
	c. Other Investments	Not exceeding 25%	-	-	1,005	1,005	1.15%	-	1,005	845
	Total Investment Assets	100%	-	28,362	59,154	87,516	100.00%	13	87,529	87,827

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

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



FORM NL-29 DETAILS REGARDING DEBT SECURITIES

Date: 30-Jun-19
(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30th JUN 2019	As % of total for this class	As at 30th JUN 2018	As % of total for this class	As at 30th JUN 2019	As % of total for this class	As at 30th JUN 2018	As % of total for this class
Break down by credit rating								
AAA rated	31,814	45%	33,946	59%	31,592	45%	34,297	59%
AA or better	5,804	8%	2,942	5%	5,993	8%	3,010	5%
Rated below AA but above A	-	0%	-	-	-	0%	-	-
Rated below A but above B	6,193	9%	-	-	6,501	9%	-	-
Any other(Sovereign)	27,118	38%	20,822	36%	26,543	38%	21,142	36%
	70,928				70,630			
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	9,372	13%	14,200	25%	9,449	13%	14,204	24%
more than 1 year and upto 3years	31,323	44%	16,552	29%	31,593	45%	16,611	28%
More than 3years and up to 7years	21,505	30%	16,253	28%	21,069	30%	16,512	28%
More than 7years and up to 10years	8,728	12%	10,705	19%	8,519	12%	11,121	19%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	19,815	28%	15,376	27%	19,393	27%	15,490	27%
b. State Government	7,303	10%	5,446	9%	7,150	10%	5,652	10%
c. Corporate Securities	43,810	62%	36,888	64%	44,087	62%	37,307	64%

Note

1. In case a debt instrument is rated by more than one agency, then the lowest rating is taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. The above disclosure does not include investments in fixed deposits and mutual funds.

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



FORM NL-30 ANALYTICAL RATIOS

Date: 30-Jun-19

Analytical Ratios for Non-Life companies

SN	Particular	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019	FOR THE QUARTER ENDED 30th JUN 2018	UP TO THE QUARTER ENDED 30th JUN 2018
1	Gross Direct Premium Growth Rate (Overall)	35%	35%	17%	17%
1a	Gross Direct Premium Growth Rate (Health)	33%	33%	14%	14%
1b	Gross Direct Premium Growth Rate (Personal Accident)	100%	100%	313%	313%
2	Gross Direct Premium to Net Worth ratio	1.34 times	1.34 times	0.76 Times	0.76 Times
3	Growth rate of Net Worth	-23%	-23%	4%	4%
4	Net Retention Ratio (Overall)	77%	77%	75%	75%
4a	Net Retention Ratio (Health)	77%	77%	74%	74%
4b	Net Retention Ratio (Personal Accident)	83%	83%	82%	82%
5	Net Commission Ratio - Overall	-3%	-3%	0%	0%
5a	Net Commission Ratio - Health	-4%	-4%	0%	0%
5b	Net Commission Ratio - Personal Accident	8%	8%	11%	11%
6	Expenses of Management to Gross Direct Premium Ratio	49%	49%	50%	50%
7	Expenses of Management to NWP Ratio	64%	64%	67%	67%
8	Net Incurred Claims to Net Earned Premium	102%	102%	62%	62%
9	Combined Ratio	147%	147%	116%	116%
10	Technical Reserves to Net Premium Ratio	2.92 Times	2.92 Times	2.67 Times	2.67 Times
11	Underwriting Balance Ratio	-0.83 Times	-0.83 Times	-0.19 Times	-0.19 Times
12	Operating Profit Ratio	-44%	-44%	6%	6%
13	Liquid Assets to Liabilities Ratio	0.50 Times	0.50 Times	0.68 Times	0.68 Times
14	Net Earnings Ratio	-39%	-39%	-9%	-9%
15	Return on Net Worth	-41%	-41%	-5%	-5%
16	Reinsurance Ratio	23%	23%	25%	25%
17	Available Solvency Margin to Required Solvency Margin Ratio (times)	1.52 Times	1.52 Times	1.95 Times	1.95 Times
18	NPA ratio				
	- Gross NPA Ratio	6.63%	6.63%	NA	NA
	- Net NPA Ratio	5.05%	5.05%	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	98,10,00,000	98,10,00,000	92,60,00,000	92,60,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51%/49%	51%/49%	51%/49%	51%/49%
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	(0.77)	(0.77)	(0.13)	(0.13)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year	(0.77)	(0.77)	(0.13)	(0.13)
6	(iv) Book value per share (Rs)	1.90	1.90	2.63	2.63

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



FORM NL-31 : RELATED PARTY TRANSACTIONS

Date: 30-Jun-19
(Rs in Lakhs)

Related Party Transactions

SN	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	FOR THE QUARTER ENDED 30th JUN 2019	UP TO THE QUARTER ENDED 30th JUN 2019	FOR THE QUARTER ENDED 30th JUN 2018	UP TO THE QUARTER ENDED 30th JUN 2018
1	Ashish Mehrotra (CEO), Rahul Ahuja (CFO) & Rajat Sharma (CS)	Key Management Personal	Remuneration	293.63	293.63	275.64	275.64
2	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Share Application Money	3,185.00	3,185.00	-	-
3	Max Skill First Ltd	Fellow Subsidiary	Services Received	85.90	85.90	-	-
4	Max India Ltd	Holding Company	Insurance premium received	23.19	23.19	24.37	24.37
5	Max India Ltd	Holding Company	Share Application Money	3,315.00	3,315.00	-	-
6	Max India Ltd	Holding Company	Functional support Charges	354.00	354.00	-	-
7	Antara Purukul Senior Living Limited	Fellow Subsidiary	Insurance premium received	6.84	6.84	-	-
8	Antara Senior Living Limited	Fellow Subsidiary	Insurance premium received	8.41	8.41	-	-

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



FORM NL-32 PRODUCTS INFORMATION

Date: 30-Jun-19

Products Information

List below the products introduced during the period- April 1, 2019 to June 30, 2019

SN	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Max Bupa Health Pulse	MBHI/IRDA/LET/10/18/1180-L&C	MAXHLIP20017V011920	Health Insurance	Class Rated Product	29-Oct-18	30-Apr-19

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



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

STATEMENT AS ON 30TH JUN, 2019

(Rs. in Lakhs)

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-TA):		58,404
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		45,021
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		11,278
4	Excess in Policyholders' Funds (1-2-3)		2,105
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		48,257
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		26,429
7	Excess in Shareholders' Funds (5-6)		21,828
8	Total Available Solvency Margin [ASM] (4+7)		23,933
9	Total Required Solvency Margin [RSM]		15,707
10	Solvency Ratio (Total ASM/Total RSM)		1.52

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



FORM NL-34 : Board of Directors & Key Person

Board of Directors and Key Person information

SN	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman of Board	NA
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	Resigned w.e.f April 26, 2019
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	NA
4	Mr. Mohit Talwar	Director	NA
5	Mr. K Narasimha Murthy	Independent Director	NA
6	Ms. Joy Carolyn Linton	Director	NA
7	Mr. Pradeep Pant	Independent Director	NA
8	Ms. Marielle Theron	Director	NA
9	Mr. Simeon Preston	Director	Resigned w.e.f June 06, 2019
10	Dr. Burjor Phiroze Banaji	Independent Director	NA
11	Mr. Dinesh Kumar Mittal	Independent Director	NA
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
Key Management Persons#			
13	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
14	Mr. Rahul Ahuja	Chief Financial Officer	NA
15	Mr. Tarun Katyal	Director & Chief Human Resources Officer	NA
16	Mr. Partha Banerjee	Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer	NA
17	Mr. A.V Ramanan	Appointed Actuary	NA
18	Mr. Vikas Gujral	Chief Operating Officer	NA
19	Mr. Anurag Gupta	Director & Head - Agency Channel	NA
20	Ms. Anika Agrawal	Director & Head - Marketing, Digital and Direct Sales	NA
21	Mr. Aseem Gupta	Senior Vice President – Portfolio Management & Affinity	NA
22	Mr. Vikas Jain	Chief Investment Officer	NA
23	Mr. Rajat Sharma	Company Secretary	NA
24	Mr. Satyanandan Atyam	Chief Risk Officer	NA

#Key Management Persons in line with Guidelines for Corporate Governance for insurers in India (IRDA/F&A/GDL/CG/100/05/2016)

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



FORM NL-35-NON PERFORMING ASSETS-7A
 Statement as on: 30th Jun, 2019

Name of the Fund: Shareholder Funds and Policyholder Funds

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Date 30-Jun-19
 (Rs. in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	IL&FS	Commercial Papers	NA	NA	2,000	2,000	NA	14-Sep-18	NA	-	-	-	-	-	NPA	25%	500
IODS	IL&FS	Commercial Papers	NA	NA	1,000	1,000	NA	26-Sep-18	NA	-	-	-	-	-	NPA	25%	250
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.65	NA	999	NA	86.41	NA	06-Dec-17	-	-	-	-	-	NPA	25%	250
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90	NA	1,000	NA	89.00	NA	21-Mar-18	-	-	-	-	-	NPA	25%	250
IODS	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90	NA	1,000	NA	89.00	NA	28-Mar-18	-	-	-	-	-	NPA	25%	250

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



FORM NL-36-YIELD ON INVESTMENTS 1

Statement as on: 30th Jun, 2019

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

SN	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	15,430	15,732	295	1.91%	1.91%	15,430	15,732	295	1.91%	1.91%	15,598	15,623	304	1.95%	1.95%
2	STATE GOVERNMENT BONDS	SGGB	7,130	7,111	140	1.96%	1.96%	7,130	7,111	140	1.96%	1.96%	5,654	5,526	111	1.96%	1.96%
3	TREASURY BILLS	CTRB	3,495	3,495	57	1.63%	1.63%	3,495	3,495	57	1.63%	1.63%	-	-	-	-	-
4	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	8,015	8,038	174	2.17%	2.17%	8,015	8,038	174	2.17%	2.17%	5,893	5,906	124	2.11%	2.11%
5	BONDS / DEBENTURES ISSUED BY AUTHORITY	HTDA	1,107	1,122	23	0.02	0.02	1,107	1,122	23	0.02	0.02	-	-	-	0.00%	0.00%
6	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	-	-	-	-	-	-	0.00%	0.00%	1,462	1,462	28	0.02	0.02
7	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	878	895	18	2.09%	2.09%	878	895	18	2.09%	2.09%	-	-	-	0.00%	0.00%
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	6,331	6,331	121	1.91%	1.91%
9	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	10,893	10,870	224	2.05%	2.05%	10,893	10,870	224	2.05%	2.05%	9,999	9,958	205	2.05%	2.05%
10	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	308	308	6	1.96%	1.96%	308	308	6	1.96%	1.96%	3,147	3,125	69	2.20%	2.20%
11	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,539	2,506	55	0.02	0.02	2,539	2,506	55	2.17%	2.17%	2,547	2,542	55	2.16%	2.16%
12	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	165	165	4	2.17%	2.17%
13	CORPORATE SECURITIES - DEBENTURES	ECOS	13,158	13,102	284	2.16%	2.16%	13,158	13,102	284	2.16%	2.16%	4,097	4,046	86	2.11%	2.11%
14	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT),	ECDB	7,938	7,938	162	2.04%	2.04%	7,938	7,938	162	2.04%	2.04%	5,790	5,790	107	1.86%	1.86%
15	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	220	220	5	2.21%	2.21%	220	220	5	2.21%	2.21%	-	-	-	0.00%	0.00%
16	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	-	-
17	COMMERCIAL PAPERS	ECCP	1,054	1,054	25	0.02	0.02	1,054	1,054	25	0.02	0.02	3,164	3,164	57	0.02	0.02
18	APPLICATION MONEY	ECAM	198	198	3	0.01	0.01	198	198	3	0.01	0.01	-	-	-	-	-
19	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,443	4,440	78	0.02	0.02	4,443	4,440	78	0.02	0.02	4,236	4,236	76	0.02	0.02
20	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	HORD	2,498	2,441	57	0.02	0.02	2,498	2,441	57	0.02	0.02	-	-	-	-	-
21	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	2,999	2,934	-0	-0.00	-0.00	2,999	2,934	-0	-0.00	-0.00	-	-	-	-	-
22	DEBENTURES	OLDB	1,005	879	22	0.02	0.02	1,005	879	22	0.02	0.02	-	-	-	-	-
23	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		83,307	83,283	1,627	1.95%	1.95%	83,307	83,283	1,627	1.95%	1.95%	68,082	67,874	1,347	1.98%	1.98%

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



FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: 30th JUN, 2019
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

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

(Rs. in Lakhs)

SN	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
1	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	A+	A	18-Apr-19	
2	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	42731	CARE	A	BBB	43603	
3	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	A	BBB-	14-May-19	
4	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	BBB-	D	05-Jun-19	
5	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	A	BBB-	14-May-19	
6	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	BBB-	D	05-Jun-19	
7	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	A	BBB-	14-May-19	
8	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	BBB-	D	05-Jun-19	
B. As on Date ²									
1	7.95% PNB HOUSING DB 18-10-20	HTDN	500.00	13-Aug-18	FTCH	AAA	AA+	10-Jan-19	
2	8.47% PNB HOUSING DB 01-07-20	HTDN	1,000.00	08-Mar-17	FTCH	AAA	AA+	10-Jan-18	
4	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	AAA	AA+	03-Feb-19	
5	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	AA+	AA-	06-Mar-19	
6	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	AA-	A	31-Mar-19	
7	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	A	BBB-	14-May-19	
8	9.05% DHFCL DB 09-09-2019	HORD	500.00	23-Mar-18	CARE	BBB-	D	05-Jun-19	
9	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	AAA	AA+	03-Feb-19	
10	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	AA+	AA-	06-Mar-19	
11	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	AA-	A	31-Mar-19	
12	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	A	BBB-	14-May-19	
13	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	BBB-	D	05-Jun-19	
14	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	AAA	AA+	03-Feb-19	
15	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	AA+	AA-	06-Mar-19	
16	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	AA-	A	31-Mar-19	
17	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	A	BBB-	14-May-19	
18	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	BBB-	D	05-Jun-19	
19	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	AAA	AA+	24-Mar-17	
20	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	AA+	AA	08-Oct-18	
21	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	AA	A+	06-Mar-19	
22	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	A+	A	18-Apr-19	
23	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	A	BBB	18-May-19	
24	8.65% IFIN DB 06-12-2021	IODS	1,000.00	29-Dec-16	ICRA	AAA	AA+	16-Aug-18	
25	8.65% IFIN DB 06-12-2021	IODS	1,000.00	29-Dec-16	ICRA	AA+	BB	09-Sep-18	
26	8.65% IFIN DB 06-12-2021	IODS	1,000.00	29-Dec-16	ICRA	BB	D	17-Sep-18	
27	8.90% IFIN DB 28-03-2021	IODS	1,000.00	30-Mar-16	ICRA	AAA	AA+	16-Aug-18	
28	8.90% IFIN DB 28-03-2021	IODS	1,000.00	30-Mar-16	ICRA	AA+	BB	09-Sep-18	
29	8.90% IFIN DB 28-03-2021	IODS	1,000.00	30-Mar-16	ICRA	BB	D	17-Sep-18	
30	8.90% IFIN DB 20-03-2021	IODS	1,000.00	21-Mar-16	ICRA	AAA	AA+	16-Aug-18	
31	8.90% IFIN DB 20-03-2021	IODS	1,000.00	21-Mar-16	ICRA	AA+	BB	09-Sep-18	
32	8.90% IFIN DB 20-03-2021	IODS	1,000.00	21-Mar-16	ICRA	BB	D	17-Sep-18	

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



FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Date : 30-Jun-19
 (Rs in Lakhs)

SN	Line of Business	FOR THE QUARTER ENDED 30th JUN 2019		UPTO THE QUARTER ENDED 30th JUN 2019		FOR THE QUARTER ENDED 30th JUN 2018		UPTO THE QUARTER ENDED 30th JUN 2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Cargo & Hull	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Workmen's Compensation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Employer's Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident*	1,162	8,213	1,162	8,213	580	4,192	580	4,192
10	Health	23,884	91,041	23,884	91,041	17,979	70,021	17,979	70,021
11	Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: previous period numbers have been regrouped wherever necessary

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



FORM NL-39 RURAL & SOCIAL OBLIGATIONS

Date: 30-Jun-19
 (Rs in Lakhs)

Rural & Social Obligations (Apr 2019 - Jun 2019)

SN	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	1219	44	19062
		Social	-	-	-
10	Health	Rural	8339	1285	74041
		Social	0	0.53	44
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

Note - RSBY business has been excluded for the purpose of reporting. The business was never included for the purpose of meeting obligation.

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



FORM NL-40: BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Date: 30-Jun-19
 (Rs in Lakhs)

SN	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 30th JUN 2019		UP TO THE QUARTER ENDED 30th JUN 2019		FOR THE QUARTER ENDED 30th JUN 2018		UP TO THE QUARTER ENDED 30th JUNE 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	47,396	9,722	47,396	9,722	36,903	7,969	36,903	7,969
2	Corporate Agents-Banks	13,050	4,217	13,050	4,217	6,430	2,521	6,430	2,521
3	Corporate Agents -Others	391	2,901	391	2,901	6	1,526	6	1,526
4	Brokers	15,919	3,099	15,919	3,099	9,110	1,622	9,110	1,622
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	22,498	5,107	22,498	5,107	21,764	4,921	21,764	4,921
	Total (A)	99,254	25,046	99,254	25,046	74,213	18,559	74,213	18,559
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	99,254	25,046	99,254	25,046	74,213	18,559	74,213	18,559

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



FORM NL-41 GREIVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30th JUN, 2019 DURING THE FINANCIAL YEAR 2019-2020

Date: 30-Jun-19

SN	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	-	24	8	6	10	-	24
b)	Claim	-	168	25	44	99	-	168
c)	Policy related	-	18	14	2	2	-	18
d)	Premium	-	3	-	1	2	-	3
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	3	1	-	2	-	3
i)	Others	-	86	20	25	41	-	86
	Total number of complaints	-	302	68	78	156	-	302
2	Total No. of policies during period ended 30th Jun 2018	74,213						
3	Total No. of claims during period ended 30th Jun 2018	21,076						
4	Total No. of policies during period ended 30th Jun 2019	99,254						
5	Total No. of claims during period ended 30th Jun 2019	33,719						
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	1.81						
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	49.82						
8	Duration wise Pending Status		Complaints made by Customers	Complaints made by intermediaries		Total		
a)	Upto 7 days		291	-		291		
b)	7 - 15 days		11	-		11		
c)	15 - 30 days		-	-		-		
d)	30 - 90 days		-	-		-		
e)	90 days and beyond		-	-		-		
	Total No. of complaint		302	-		302		