

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

FORM NL-1-B-RA  
REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
1	Premiums earned (Net)	NL-4	73,069	73,069	2,16,697	2,16,697	58,085	58,085	1,69,411	1,69,411
2	Profit/ Loss on sale/redemption of Investments		392	392	1,580	1,580	165	165	1,137	1,137
3	Interest, Dividend & Rent – Gross (Refer Note 1)		4,911	4,911	13,986	13,986	3,793	3,793	11,060	11,060
4	Others:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(c) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTID/ Other KMP		114	114	299	299	73	73	267	267
	<b>TOTAL (A)</b>		<b>78,486</b>	<b>78,486</b>	<b>2,32,562</b>	<b>2,32,562</b>	<b>62,116</b>	<b>62,116</b>	<b>1,81,875</b>	<b>1,81,875</b>
6	Claims Incurred (Net)	NL-5	59,219	59,219	1,67,519	1,67,519	44,647	44,647	1,28,695	1,28,695
7	Commission	NL-6	7,218	7,218	24,956	24,956	10,796	10,796	30,355	30,355
8	Operating Expenses related to Insurance Business	NL-7	21,940	21,940	64,736	64,736	20,848	20,848	53,776	53,776
9	Premium Deficiency		-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>88,377</b>	<b>88,377</b>	<b>2,57,211</b>	<b>2,57,211</b>	<b>76,291</b>	<b>76,291</b>	<b>2,12,826</b>	<b>2,12,826</b>
10	<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>		<b>(9,891)</b>	<b>(9,891)</b>	<b>(24,649)</b>	<b>(24,649)</b>	<b>(14,175)</b>	<b>(14,175)</b>	<b>(30,951)</b>	<b>(30,951)</b>
11	<b>APPROPRIATIONS</b>									
	Transfer to Shareholders' Account		(9,891)	(9,891)	(24,649)	(24,649)	(14,175)	(14,175)	(30,951)	(30,951)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>(9,891)</b>	<b>(9,891)</b>	<b>(24,649)</b>	<b>(24,649)</b>	<b>(14,175)</b>	<b>(14,175)</b>	<b>(30,951)</b>	<b>(30,951)</b>

**Note - 1**

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
Interest, Dividend & Rent	5,069	5,069	14,439	14,439	4,026	4,026	11,616	11,616
<b>Add/Less:-</b>								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(158)	(158)	(453)	(453)	(233)	(233)	(556)	(556)
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	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>4,911</b>	<b>4,911</b>	<b>13,986</b>	<b>13,986</b>	<b>3,793</b>	<b>3,793</b>	<b>11,060</b>	<b>11,060</b>

\* Term gross implies inclusive of TDS

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

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

FORM NL-2-B-PL  
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
<b>1</b>	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c ) Miscellaneous Insurance		(9,891)	(24,649)	(14,175)	(30,951)
<b>2</b>	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		1,686	4,607	1,290	4,052
	(b) Profit on sale of investments		119	756	51	518
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(62)	(161)	(57)	(243)
<b>3</b>	<b>OTHER INCOME</b>					
	(a) Profit on Sale/Discard of Fixed Assets		2	16	-	12
	<b>TOTAL (A)</b>		<b>(8,146)</b>	<b>(19,431)</b>	<b>(12,890)</b>	<b>(26,612)</b>
<b>4</b>	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
<b>5</b>	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		47	113	56	132
	(b) Bad debts written off		9	9	-	-
	(c) Interest on delayed refund/claims		17	59	27	50
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTd/ Other KMP		114	299	73	267
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	i) Loss on Sale/Discard of Fixed Assets		-	-	4	-
	<b>TOTAL (B)</b>		<b>187</b>	<b>480</b>	<b>160</b>	<b>449</b>
	<b>Profit / (Loss) Before Tax</b>		<b>(8,333)</b>	<b>(19,911)</b>	<b>(13,050)</b>	<b>(27,061)</b>
	Provision for Taxation		-	-	-	-
	<b>Profit / (Loss) After Tax</b>		<b>(8,333)</b>	<b>(19,911)</b>	<b>(13,050)</b>	<b>(27,061)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year		(1,81,370)	(1,69,792)	(1,65,476)	(1,51,465)
	<b>Balance carried forward to Balance Sheet</b>		<b>(1,89,703)</b>	<b>(1,89,703)</b>	<b>(1,78,526)</b>	<b>(1,78,526)</b>

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

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

**FORM NL-3-B-BS**  
**BALANCE SHEET AS AT 31ST DECEMBER, 2024**

*(Amount in Rs. Lakhs)*

S.No	Particulars	Schedule Ref. Form No.	As at 31st December, 2024	As at 31st December, 2023
	<b>SOURCES OF FUNDS</b>			
1	Share Capital	NL-8	53,800	50,778
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,63,365	2,26,327
4	Fair Value Change Account			
	-Shareholders' Funds		25	17
	-Policyholders' Funds		24	9
5	<b>BORROWINGS</b>	NL-11	-	-
	<b>TOTAL</b>		<b>3,17,214</b>	<b>2,77,131</b>
	<b>APPLICATION OF FUNDS</b>			
1	Investments-Shareholders	NL-12	93,851	71,743
2	Investments-Policyholders	NL-12A	2,95,123	2,25,752
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	19,096	16,765
5	Deferred Tax Asset (Net)		-	-
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15	2,366	3,442
	Advances and Other Assets	NL-16	43,672	27,240
	<b>Sub-Total (A)</b>		<b>46,038</b>	<b>30,682</b>
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	1,52,995	1,19,702
9	Provisions	NL-18	1,73,602	1,26,635
	<b>Sub-Total (B)</b>		<b>3,26,597</b>	<b>2,46,337</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,80,559)</b>	<b>(2,15,655)</b>
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,89,703	1,78,526
	<b>TOTAL</b>		<b>3,17,214</b>	<b>2,77,131</b>

**CONTINGENT LIABILITIES**

*(Amount in Rs. Lakhs)*

Particulars	As at 31st December, 2024	As at 31st December, 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	501	30
5. Statutory demands/ liabilities in dispute, not provided for	12,379	12,379
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others	5,488	3,072
(a). Claims against policies under litigation		
<b>TOTAL</b>	<b>18,368</b>	<b>15,481</b>

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
Gross Direct Premium	86,646	16,955	1,176	1,04,776	2,88,264	29,462	4,131	3,21,857
Add: Premium on reinsurance accepted	11,870	-	-	11,870	11,870	-	-	11,870
Less: Premium on reinsurance ceded	24,016	6,869	81	30,966	75,700	9,797	244	85,741
<b>Net Written Premium</b>	<b>74,500</b>	<b>10,087</b>	<b>1,094</b>	<b>85,680</b>	<b>2,24,434</b>	<b>19,665</b>	<b>3,887</b>	<b>2,47,986</b>
Add: Opening balance of UPR	1,47,498	10,903	588	1,58,990	1,29,784	10,363	165	1,40,312
Less: Closing balance of UPR	1,57,722	13,384	495	1,71,601	1,57,722	13,384	495	1,71,601
<b>Net Earned Premium</b>	<b>64,276</b>	<b>7,606</b>	<b>1,188</b>	<b>73,069</b>	<b>1,96,496</b>	<b>16,644</b>	<b>3,557</b>	<b>2,16,697</b>
<b>Gross Direct Premium</b>								
- In India	86,646	16,955	1,176	1,04,776	2,88,264	29,462	4,131	3,21,857
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2023				For The Period Ended 31st December, 2023			
Gross Direct Premium	77,848	5,339	702	83,890	2,22,906	14,430	2,605	2,39,941
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	17,646	314	55	18,014	51,490	804	181	52,475
<b>Net Written Premium</b>	<b>60,203</b>	<b>5,026</b>	<b>647</b>	<b>65,876</b>	<b>1,71,416</b>	<b>13,626</b>	<b>2,424</b>	<b>1,87,466</b>
Add: Opening balance of UPR	1,09,715	7,670	111	1,17,497	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,16,571	8,641	76	1,25,288	1,16,571	8,641	76	1,25,288
<b>Net Earned Premium</b>	<b>53,347</b>	<b>4,054</b>	<b>683</b>	<b>58,085</b>	<b>1,54,389</b>	<b>12,422</b>	<b>2,600</b>	<b>1,69,411</b>
<b>Gross Direct Premium</b>								
- In India	77,848	5,339	702	83,890	2,22,906	14,430	2,605	2,39,941
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
Claims paid (Direct)	71,264	744	601	72,610	1,90,270	2,236	1,483	1,93,989
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	13,734	46	24	13,805	33,694	387	59	34,140
<b>Net Claim Paid</b>	<b>57,530</b>	<b>698</b>	<b>577</b>	<b>58,804</b>	<b>1,56,576</b>	<b>1,849</b>	<b>1,424</b>	<b>1,59,849</b>
Add: Claims Outstanding at the end of the year	31,490	2,475	1,467	35,431	31,490	2,475	1,467	35,432
Less: Claims Outstanding at the beginning of the year	31,591	2,383	1,042	35,016	24,816	2,145	801	27,762
<b>Net Incurred Claims</b>	<b>57,429</b>	<b>790</b>	<b>1,002</b>	<b>59,219</b>	<b>1,63,250</b>	<b>2,179</b>	<b>2,090</b>	<b>1,67,519</b>
<b>Claims Paid (Direct)</b>								
-In India	71,264	744	0	72,009	1,90,270	2,236	27	1,92,533
-Outside India	-	-	601	601	-	-	1,456	1,456
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>17,145</b>	<b>1,926</b>	<b>890</b>	<b>19,961</b>	<b>17,145</b>	<b>1,926</b>	<b>890</b>	<b>19,961</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>16,004</b>	<b>1,771</b>	<b>718</b>	<b>18,493</b>	<b>15,906</b>	<b>1,569</b>	<b>521</b>	<b>17,996</b>

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2023				For The Period Ended 31st December, 2023			
Claims paid (Direct)	49,772	627	494	50,893	1,40,657	1,512	1,307	1,43,476
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,993	60	20	8,072	22,204	124	97	22,425
<b>Net Claim Paid</b>	<b>41,779</b>	<b>568</b>	<b>474</b>	<b>42,821</b>	<b>1,18,453</b>	<b>1,388</b>	<b>1,210</b>	<b>1,21,051</b>
Add: Claims Outstanding at the end of the year	26,938	2,672	960	30,570	26,938	2,672	960	30,570
Less: Claims Outstanding at the beginning of the year	24,916	2,921	907	28,743	19,516	2,721	689	22,926
<b>Net Incurred Claims</b>	<b>43,801</b>	<b>318</b>	<b>528</b>	<b>44,647</b>	<b>1,25,875</b>	<b>1,339</b>	<b>1,481</b>	<b>1,28,695</b>
<b>Claims Paid (Direct)</b>								
-In India	49,772	627	125	50,524	1,40,657	1,512	156	1,42,325
-Outside India	-	-	369	369	-	-	1,151	1,151
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>13,749</b>	<b>1,871</b>	<b>634</b>	<b>16,254</b>	<b>13,749</b>	<b>1,871</b>	<b>634</b>	<b>16,254</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>13,317</b>	<b>2,328</b>	<b>528</b>	<b>16,173</b>	<b>11,369</b>	<b>2,184</b>	<b>340</b>	<b>13,892</b>

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
Commission & Remuneration	19,882	1,342	606	21,830	61,645	4,605	2,142	68,392
Rewards	1,017	78	-	1,095	2,981	143	-	3,125
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>20,899</b>	<b>1,420</b>	<b>606</b>	<b>22,925</b>	<b>64,626</b>	<b>4,749</b>	<b>2,142</b>	<b>71,517</b>
Add: Commission on Re-insurance Accepted	831	-	-	831	831	-	-	831
Less: Commission on Re-insurance Ceded	12,026	4,507	5	16,538	40,717	6,658	17	47,392
<b>Net Commission</b>	<b>9,705</b>	<b>(3,087)</b>	<b>601</b>	<b>7,218</b>	<b>24,740</b>	<b>(1,909)</b>	<b>2,125</b>	<b>24,956</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	2,287	88	-	2,375	7,703	301	-	8,004
Corporate Agents-Banks/FII/HFC	7,678	532	-	8,210	24,608	2,258	-	26,866
Corporate Agents-Others	4,981	149	596	5,726	14,423	1,234	2,118	17,775
Insurance Brokers	5,924	650	10	6,584	17,803	950	24	18,777
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	10	0	-	10	33	0	-	33
Insurance Marketing Firm	11	2	-	13	31	3	-	34
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	7	0	-	7	25	3	-	28
Other (to be specified)	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>20,899</b>	<b>1,420</b>	<b>606</b>	<b>22,925</b>	<b>64,626</b>	<b>4,749</b>	<b>2,142</b>	<b>71,517</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	20,899	1,420	606	22,925	64,626	4,749	2,142	71,517
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2023				For The Period Ended 31st December, 2023			
Commission & Remuneration	16,003	1,754	287	18,044	42,469	4,185	685	47,339
Rewards	634	27	-	661	2,823	108	-	2,931
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>16,637</b>	<b>1,781</b>	<b>287</b>	<b>18,705</b>	<b>45,292</b>	<b>4,293</b>	<b>685</b>	<b>50,270</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7,882	25	3	7,909	19,839	66	10	19,916
<b>Net Commission</b>	<b>8,756</b>	<b>1,756</b>	<b>284</b>	<b>10,796</b>	<b>25,453</b>	<b>4,227</b>	<b>675</b>	<b>30,355</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	2,134	76	-	2,210	6,032	231	-	6,263
Corporate Agents-Banks/FII/HFC	5,423	855	-	6,278	15,074	2,302	-	17,376
Corporate Agents-Others	4,425	621	287	5,333	10,796	1,244	685	12,725
Insurance Brokers	4,639	229	-	4,869	13,321	515	-	13,836
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	8	0	-	9	35	0	-	35
Insurance Marketing Firm	7	0	-	7	33	1	-	34
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>16,637</b>	<b>1,781</b>	<b>287</b>	<b>18,705</b>	<b>45,292</b>	<b>4,293</b>	<b>685</b>	<b>50,270</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	16,637	1,781	287	18,705	45,292	4,293	685	50,270
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
1	Employees' remuneration & welfare benefits	12,706	1,865	35	14,606	39,047	2,958	149	42,154
2	Travel, conveyance and vehicle running expenses	406	67	5	478	1,136	112	16	1,264
3	Training expenses	25	13	-	38	313	31	4	348
4	Rents, rates & taxes	805	121	10	936	1,951	192	27	2,170
5	Repairs	49	11	-	60	235	23	3	261
6	Printing & stationery	31	20	-	51	203	20	-	223
7	Communication expenses	195	32	2	229	574	56	8	638
8	Legal & professional charges	564	92	7	663	1,576	155	22	1,753
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	7	1	-	8	21	2	-	23
	(b) Management services	-	-	-	-	-	-	-	-
	(c) in any other capacity	2	-	-	2	3	-	-	3
10	Advertisement and publicity	238	61	(5)	294	2,028	199	28	2,255
11	Interest & Bank Charges	115	21	1	137	390	38	5	433
12	Depreciation	1,168	201	14	1,383	3,541	348	49	3,938
13	Business Development and Sales Promotion Expenses	462	98	12	572	1,169	115	16	1,300
14	Information Technology Expenses	814	306	-	1,120	3,229	313	-	3,542
15	Others (to be specified)	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	90	23	-	113	235	23	-	258
	(b) Insurance	3	-	-	3	9	1	-	10
	(c) Miscellaneous expenses	24	5	-	29	96	9	1	106
	(d) Stamp duty	8	3	-	11	35	3	-	38
	(e) Electricity expense	63	12	1	76	214	21	3	238
	(f) Housekeeping charges	237	40	2	279	689	68	9	766
	(g) Data center charges	137	45	1	183	1,013	99	14	1,126
	(h) Agent training expenses	12	2	-	14	34	3	-	37
	(i) Medical fees	70	197	-	267	439	200	-	639
	(j) Call centre charges	145	28	1	174	521	51	7	579
	(k) Transaction processing services	180	32	2	214	570	56	8	634
	<b>TOTAL</b>	<b>18,556</b>	<b>3,296</b>	<b>88</b>	<b>21,940</b>	<b>59,271</b>	<b>5,096</b>	<b>369</b>	<b>64,736</b>
	In India	18,544	3,294	88	21,926	59,258	5,094	369	64,721
	Outside India	12	2	0	14	13	2	0	15

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st December, 2023				For The Period Ended 31st December, 2023			
1	Employees' remuneration & welfare benefits	11,875	883	37	12,795	32,848	2,109	129	35,086
2	Travel, conveyance and vehicle running expenses	342	24	3	369	999	65	12	1,076
3	Training expenses	154	11	2	166	414	27	5	446
4	Rents, rates & taxes	362	25	4	391	1,080	70	13	1,163
5	Repairs	155	10	1	167	372	24	4	400
6	Printing & stationery	64	7	(0)	71	241	17	-	258
7	Communication expenses	168	12	1	181	538	35	6	579
8	Legal & professional charges	636	42	7	686	1,157	75	14	1,246
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) As auditor	8	-	-	8	22	1	-	23
	(b) Management services	-	-	-	-	4	-	-	4
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,555	102	17	1,674	2,365	153	28	2,546
11	Interest & Bank Charges	59	4	0	63	340	22	4	366
12	Depreciation	1,121	77	10	1,207	3,208	208	37	3,453
13	Business Development and Sales Promotion Expenses	267	17	3	288	440	28	5	473
14	Information Technology Expenses	1,107	95	-	1,202	2,635	181	-	2,816
15	Others:	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	40	4	-	44	133	9	-	142
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	(2)	-	-	(2)
	(c) Insurance	3	-	-	3	11	1	-	12
	(d) Miscellaneous expenses	39	3	1	43	147	10	2	159
	(e) Stamp duty	14	1	-	15	35	2	-	37
	(f) Electricity expense	36	3	-	39	154	10	2	166
	(g) Housekeeping charges	192	13	2	207	529	34	6	569
	(h) Data center charges	530	35	5	571	1,126	73	13	1,215
	(i) Agent training expenses	1	37	-	38	19	1	-	20
	(j) Medical fees	73	37	-	110	203	78	-	281
	(k) Call centre charges	207	13	2	222	440	28	5	473
	(l) Transaction processing services	302	20	3	325	715	46	8	769
	<b>TOTAL</b>	<b>19,311</b>	<b>1,440</b>	<b>97</b>	<b>20,848</b>	<b>50,176</b>	<b>3,307</b>	<b>293</b>	<b>53,776</b>
	In India	19,304	1,439	97	20,840	50,058	3,299	292	53,649
	Outside India	7	1	-	8	118	8	1	127

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

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

**FORM NL-8-SHARE CAPITAL SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	<b>Authorised Capital</b>		
	60,00,00,000 equity shares of Rs.10 each (31st Dec 2023: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	<b>Issued Capital</b>		
	53,80,03,456 Equity Shares of Rs 10 each (31st Dec, 2023: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
3	<b>Subscribed Capital</b>		
	53,80,03,456 Equity Shares of Rs 10 each (31st Dec, 2023: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
4	<b>Called-up Capital</b>		
	53,80,03,456 Equity Shares of Rs 10 each (31st Dec, 2023: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	<b>Paid-up Capital</b>		
	53,80,03,456 Equity Shares of Rs 10 each (31st Dec, 2023: 50,77,84,530 Equity Shares of Rs 10 each)	53,800	50,778
	<b>TOTAL</b>	<b>53,800</b>	<b>50,778</b>

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





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

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

Shareholder	As at 31st December, 2024		As at 31st December, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	24,68,72,585	45.89%	23,30,06,086	45.89%
· Foreign	23,71,91,294	44.09%	22,38,68,580	44.09%
Investors				
· Indian	-	-	-	-
· Foreign	5,39,39,577	10.03%	5,09,09,864	10.03%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
<b>TOTAL</b>	<b>53,80,03,456</b>	<b>100.00%</b>	<b>50,77,84,530</b>	<b>100%</b>

**Note :**

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

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

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED  
AS AT QUARTER ENDED 31ST DECEMBER, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	24,68,72,585	45.89	24,687	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	23,71,91,294	44.08	23,719	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other								
	a)Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,39,39,577	10.03	5,394	-	-	-	-
	<b>Total</b>	<b>3</b>	<b>53,80,03,456</b>	<b>100</b>	<b>53,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

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

Name of the Indian Promoter / Indian Investor: **ADITYA BIRLA CAPITAL LIMITED**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	22,68,790	0.09	227	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.00	13	-	-	-	-
ii)	Bodies Corporate:								
	BIRLA CONSULTANTS LIMITED	1	1,22,334	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL FINANCE (INDIA) LIMITED	1	1,22,479	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	3	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,36,98,09,351	52.58	1,36,981	-	-	6,05,69,351	4
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.52	3,951	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	22,19,50,922	8.52	22,195	-	-	-	-
	RAJATNA HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	VIKRAM HOLDINGS PVT LTD	1	1,050	0.00	0	-	-	-	-
	VAIBHAV HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.29	3,360	-	-	-	-
	RENUKA INVESTMENTS & FINANCE LIMITED	1	3,39,059	0.01	34	-	-	-	-
	ESSEL MINING & INDUSTRIES LTD	1	5,36,92,810	2.06	5,369	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.08	2,801	-	-	-	-
	P.T. Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P.T. Elegant Textile Industry (GDR)	1	11,32,250	0.04	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.10	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	3,76,49,337	1.45	3,765	-	-	1,51,42,337	40
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	56	8,97,93,871	3.44	8,979	-	-	-	-
ii)	Foreign Portfolio Investors	210	12,34,12,949	4.73	12,341	-	-	-	-
iii)	Financial Institutions/Banks	130	3,15,298	0.01	32	-	-	-	-
iv)	Insurance Companies	22	5,65,17,574	2.17	5,652	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	15	10,09,21,933	3.87	10,092	-	-	-	-
ix)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.84	10,000	-	-	-	-
	Qualified Institutional Buyer	2	4,02,615	0.02	40	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	14,629	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	5,39,906	17,40,14,143	6.68	17,401	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	848	5,82,49,661	2.23	5,825	-	-	-	-
iii)	NBFCs registered with RBI	5	1,34,966	0.01	13	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,747	68,41,264	0.26	684	-	-	-	-
	Clearing Members	14	10,483	0.00	1	-	-	-	-
	Non Resident Indian Non Repatriable	4,405	51,18,281	0.20	512	-	-	-	-
	Bodies Corporate	2,523	5,00,78,834	1.92	5,008	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	39	18,49,524	0.07	185	-	-	-	-
	HUF	9,110	87,74,612	0.34	877	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.70	1,836	-	-	-	-
	Foreign Nationals	13	6,915	0.00	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	1,68,87,876	0.65	1,689	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>5,63,086</b>	<b>2,60,65,06,682</b>	<b>100</b>	<b>2,60,651</b>	<b>-</b>	<b>-</b>	<b>7,57,11,688</b>	<b>2.90</b>

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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,26,216	2,25,969
	- Add: Additions during the year	36,978	247
	- Balance at the end of the year	2,63,194	2,26,216
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Employee Stock Option Outstanding	-	-
	- Balance at the beginning of the year	136	40
	- Additions during the year	35	72
	- Balance at the end of the year	171	112
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,63,365</b>	<b>2,26,327</b>

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

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

**FORM NL-11-BORROWINGS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

*(Amount in Rs. Lakhs)*

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	34,070	23,256	81,495	83,940	1,15,565	1,07,196
2	Other Approved Securities	19,403	24,548	91,255	73,454	1,10,658	98,002
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	12,994	10,496	34,401	35,147	47,395	45,643
	(e) Other Securities						
	- Fixed Deposits	286	265	-	-	286	265
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,539	2,532	22,777	12,868	25,316	15,400
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	7,018	2,499	32,251	5,982	39,269	8,481
5	Other than Approved Investments	-	-	2,499	-	2,499	-
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,037	-	4,035	-	6,072	-
2	Other Approved Securities	3,546	1,015	1,512	-	5,058	1,015
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	14	12	-	-	14	12
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,663	3,979	11,495	3,721	15,158	7,700
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,498	-	-	4,018	2,498	4,018
	(e) Other Securities						
	- Fixed Deposits	790	750	4,500	3,200	5,290	3,950
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,485	2,389	7,409	2,417	9,894	4,806
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	2,508	-	-	-	2,508	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	1,494	1,006	1,494	1,006
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>93,851</b>	<b>71,743</b>	<b>2,95,123</b>	<b>2,25,752</b>	<b>3,88,974</b>	<b>2,97,495</b>

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023
1	<b>Long Term Investments--</b>						
	Book Value	76,310	63,597	2,64,677	2,11,390	3,40,987	2,74,987
	Market Value	76,313	62,750	2,64,206	2,07,562	3,40,519	2,70,312
2	<b>Short Term Investments--</b>						
	Book Value	17,541	8,146	30,445	14,363	47,986	22,508
	Market Value	17,509	8,131	30,418	14,334	47,927	22,465

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

## FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2024	As at 31st December, 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 (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

## Provisions against Non-performing Loans

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 31st December, 2024	As at 31st December, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	26,357	3,038	-	29,395	13,221	2,805	-	16,026	13,369	12,723
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	384	30	20	394	280	34	15	299	95	99
Information Technology Equipment	3,217	1,155	75	4,297	2,288	346	73	2,561	1,736	948
Vehicles	1,643	601	163	2,081	429	333	64	698	1,383	961
Office Equipment	970	79	51	998	643	103	48	698	300	260
Others:Leasehold Improvement	2,706	236	121	2,821	1,136	317	119	1,335	1,486	1,500
<b>TOTAL</b>	<b>35,278</b>	<b>5,139</b>	<b>431</b>	<b>39,986</b>	<b>17,998</b>	<b>3,938</b>	<b>319</b>	<b>21,617</b>	<b>18,369</b>	<b>16,491</b>
Capital Work in progress	153	1,084	509	727	-	-	-	-	727	274
<b>Grand Total</b>	<b>35,431</b>	<b>6,223</b>	<b>940</b>	<b>40,713</b>	<b>17,998</b>	<b>3,938</b>	<b>319</b>	<b>21,617</b>	<b>19,096</b>	<b>16,765</b>
<b>Previous Year</b>	<b>28,116</b>	<b>9,268</b>	<b>3,733</b>	<b>33,648</b>	<b>13,762</b>	<b>3,453</b>	<b>332</b>	<b>16,883</b>	<b>16,765</b>	

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



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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Cash (including cheques, drafts and stamps)	29	35
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	30	20
	(bb) Others	503	32
	(b) Current Accounts	1,804	3,356
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>2,366</b>	<b>3,442</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,366	3,442
	Outside India	-	-

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

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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,112	1,298
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	553	607
6	Goods & Service Tax Credit	10,186	9,464
7	Others:		
	(a) Advance to Suppliers	2,198	1,182
	(b) Other advances	5,473	4,512
	<b>TOTAL (A)</b>	<b>20,522</b>	<b>17,064</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	9,826	7,362
2	Outstanding Premiums	-	-
3	Agents' Balances	193	135
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	11,742	1,088
6	Due from subsidiaries/ holding/Group Companies	(0)	2
7	Investments held for Unclaimed Amount of Policyholders	212	245
8	Others:		
	(a) Rent and other deposits	1,170	1,327
	(b) Other Receivable	7	16
	<b>TOTAL (B)</b>	<b>23,150</b>	<b>10,176</b>
	<b>TOTAL (A+B)</b>	<b>43,672</b>	<b>27,240</b>

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

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

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

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Agents' Balances	15,296	12,343
2	Balances due to other insurance companies	12,203	18,011
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	16,818	-
	(b) For Other Policies	5,004	2,883
5	Unallocated Premium	36,947	28,297
6	Sundry creditors	9,746	10,801
7	Due to subsidiaries/ holding /Group Companies	1,913	2,376
8	Claims Outstanding	35,431	30,560
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	58	138
11	Income accrued on Unclaimed amounts	39	21
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	12,490	9,238
14	Others:		
	(a) Other statutory dues	2,751	1,754
	(b) Provident fund payable	387	374
	(c) Due to employees	3,141	2,562
	(d) Claims Payable	767	344
	<b>TOTAL</b>	<b>1,52,995</b>	<b>1,19,702</b>

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

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

**FORM NL-18-PROVISIONS SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Reserve for Unexpired Risk	1,71,467	1,25,191
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	521	168
	(b) For Compensated absence	563	476
	(c) For Long Term Incentive Plan	917	703
	(d) Free look Reserve	134	97
	<b>TOTAL</b>	<b>1,73,602</b>	<b>1,26,635</b>

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

## Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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

**FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE**

(To the extent not written off or adjusted)

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

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

**FORM NL-20 -ANALYTICAL RATIOS**

S.No	Particular	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
1	Gross Direct Premium Growth Rate**	25%	34%	43%	29%
2	Gross Direct Premium to Net worth Ratio	0.82	2.53	0.85	2.43
3	Growth rate of Net Worth	19%	19%	-21%	-21%
4	Net Retention Ratio**	73%	74%	79%	78%
5	Net Commission Ratio**	8%	10%	16%	16%
6	Expense of Management to Gross Direct Premium Ratio**	43%	42%	47%	43%
7	Expense of Management to Net Written Premium Ratio**	34%	36%	48%	45%
8	Net Incurred Claims to Net Earned Premium**	81%	77%	77%	76%
9	Claims paid to claims provisions**	84%	82%	76%	70%
10	Combined Ratio**	115%	113%	125%	121%
11	Investment income ratio	2%	6%	2%	6%
12	Technical Reserves to net premium ratio **	2.42	0.83	2.37	0.83
13	Underwriting balance ratio	-0.21	-0.19	-0.31	-0.25
14	Operating Profit Ratio	-14%	-11%	-24%	-18%
15	Liquid Assets to liabilities ratio	0.19	0.19	0.12	0.12
16	Net earning ratio	-10%	-8%	-20%	-14%
17	Return on net worth ratio	-7%	-16%	-13%	-27%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.637	1.637	1.73	1.73
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.58	-3.78	-2.57	-5.33
24	Book value per share	24.17	24.17	19.41	19.41

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

FORM NL-20 - ANALYTICAL RATIOS

\*\*SEGMENTAL REPORTING UPTO THE QUARTER ENDED 31ST DECEMBER 2024

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 31st December, 2024	29%	78%	11%	43%	37%	83%	86%	121%	0.84	-0.26
Previous Period ended 31st December, 2023	32%	77%	15%	43%	44%	82%	79%	125%	0.84	-0.30
Personal Accident										
Current Period ended 31st December, 2024	104%	67%	-10%	33%	16%	13%	28%	29%	0.81	0.68
Previous Period ended 31st December, 2023	20%	94%	31%	53%	11%	36%	66%	66%	0.83	0.29
Travel Insurance										
Current Period ended 31st December, 2024	59%	94%	55%	61%	59%	59%	0%	123%	0.50	-0.29
Previous Period ended 31st December, 2023	-52%	93%	28%	55%	59%	57%	29%	116%	0.43	-0.12
Total Health										
Current Period ended 31st December, 2024	34%	74%	10%	42%	36%	77%	82%	113%	0.83	-0.19%
Previous Period ended 31st December, 2023	29%	78%	16%	43%	45%	76%	70%	121%	0.83	-0.25
Workmen's Compensation/ Employer's liability										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st December, 2023	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 31st December, 2024	34%	74%	10%	42%	36%	77%	82%	113%	0.83	-0.19
Previous Period ended 31st December, 2023	29%	78%	16%	43%	45%	76%	70%	121%	0.83	-0.25
Total-Current Period ended 31st December, 2024	34%	74%	10%	42%	36%	77%	82%	113%	0.83	-0.19
Total-Previous Period ended 31st December, 2023	29%	78%	16%	43%	45%	76%	70%	121%	0.83	-0.25

Current Period is Period Ended 31st December, 2024  
Previous Period is Period Ended 31st December, 2023

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

FORM NL-21 -RELATED PARTY TRANSACTIONS

(Amount in Rs. Lakhs)

PART-A-RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of Expenses (including ESOP)	191	456	222	601
			b) Recovery of Expenses (Others)	-	-	-	22
			c) Issue of Equity Share Capital including Securities Premium	2,294	18,355	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	742	3,842	696	696
			b) Reimbursement of Expenses (Rent)	93	271	87	203
			c) Recovery of Expenses (Others)	-	-	1	4
			d) Recovery of Rent	-	19	13	17
			e) Transfer of Assets (Car)	-	14	-	-
			f) Security Deposit Paid	-	66	-	-
			g) Transfer of Liability (Employee Transfer)	1	1	8	8
			h) Security Deposit Refundable (Liability)	4	4	4	4
			i) Security Deposit Receivable (Assets)	103	103	38	38
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	86	86	113	113
			b) Reimbursement of Expenses (Others)	580	2,021	512	2,176
			c) Transfer of Asset (Employee Transfer)	-	1	-	77
			d) Transfer of Liability (Employee Transfer)	1	3	7	12
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	95	1,407	290	699
			b) Reimbursement of Expenses (Rent)	7	22	2	2
			c) Reimbursement of Expense (Others)	-	-	-	2
			d) Recovery of Rent	-	2	-	3
			e) Recovery of Expenses (Others)	0	0	0	0
			f) Transfer of Asset (Employee Transfer)	-	-	-	0
			g) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	-	9	27	51
			b) Recovery of Expenses (Others)	-	-	-	1
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	3	12	-	-
			b) Reimbursement of Expenses (Rent)	-	-	-	3
			c) Recovery of Expenses (Others)	-	-	-	-
			d) Security Deposit Receivable (Assets)	4	4	4	4
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	-	98	102	231
			b) Recovery of Expenses (Others)	-	-	-	2
8	Momentum Strategic Investments (Pty) Ltd, formerly know as (Formerly known as Momentum Metropolitan Strategic Investments (MMSI) (Pty) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	2,204	17,635	-	-
9	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	13	16	25	25
			b) Group Insurance Refund	-	-	-	3
			c) Reimbursement of Expenses (Salary)	8	32	8	36
			d) Reimbursement of Expenses (Rent)	231	497	204	362
			e) Reimbursement of Expenses (Others)	-	15	2	2
			f) Transfer of Asset (Employee Transfer)	2	2	19	19
			g) Transfer of Liability (Employee Transfer)	6	18	3	4
			h) Recovery of Rent	-	2	-	3
			i) Recovery of Expenses (Salary)	-	-	18	151
			j) Recovery of Expenses (Others)	-	-	27	27
			k) Security Deposit Paid	0	54	-	24
			l) Security Deposit Received	-	-	-	0
			m) Interest on NCD	-	-	-	-
			n) Insurance Deposit - Liability	1	1	2	2
			o) Insurance Deposit -Assets	-	-	0	0
			p) Investment in NCD	1,000	1,000	1,000	1,000
			q) Security Deposit Receivable (Assets)	194	194	140	140
			r) Security Deposit Refundable (Liability)	2	2	2	2
10	Grasim Industries Limited	Parent of Entity having joint control	a) Transfer of Asset (Employee Transfer)	-	1	-	-
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	-	-	3
			b) Wellness Tracking services	68	134	81	125
			c) Transfer of Assets (Employee Transfer)	-	-	-	3
			d) Transfer of Liability (Employee Transfer)	-	-	1	6
			e) Purchase of Assets (Others)	-	-	-	1
			f) Recovery of Rent	15	46	15	45
			g) Recovery of Expenses (Salary)	-	-	-	-
12	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	-	-	415	1,648



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

Sr No	Name of the Related Party	Nature of Relationship with the Company	Related Party Transactions Description of Transactions / Categories	Consideration paid/(received) <sup>1</sup>			
				For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023
13	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Insurance Receipts	-	-	-	-
			b) Reimbursement of Expenses (Rent)	18	58	10	80
			c) Security Deposit Paid	-	11	-	-
			d) Transfer of Liability (Employee Transfer)	3	3	1	1
			e) Recovery of Rent	-	3	2	5
			f) Reimbursement of Expenses (Others)	0	4	6	6
			g) Recovery of Expenses (Others)	-	-	4	4
			h) Security Deposit Received	-	-	-	3
			i) Security Deposit Refundable (Liability)	3	3	2	2
			j) Security Deposit Receivable (Assets)	24	24	14	14
14	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	501	4,010	267	267
15	Momentum Metropolitan Services Private Limited (Formerly Known as MMI BUSINESS AND TECHNOLOGY SOLUTIONS PRIVATE LIMITED)	Other Related party	a) Group Insurance Refund	-	4	-	-
16	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	104	271	66	172
17	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	5	12	10	16
18	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	126	211	61	189
19	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	62	245	-	-
			b) Transfer of Liability (Employee Transfer)	7	29	2	7
			c) Reimbursement of Expenses (Others)	26	65	-	0
			d) Recovery of Expenses (Rent)	-	0	-	-
			e) Recovery of Expenses (car transfer)	-	14	-	-
20	Mr. Mayank Rathwal	Key Managerial Personnel	a) Managerial Remuneration	146	595	125	878
21	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	-	82	66	338
22	Bhavina Nandu	Key Managerial Personnel	a) Remuneration	9	37	9	39
23	Veer Rathwal	Relative of Key Managerial Personnel	a) ABC Pratibha Scholarship	-	-	-	25
24	Sandeep Kedia	Key Managerial Personnel	a) Remuneration	21	57	-	-

**Aditya Birla Health Insurance Co. Limited**  
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**PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST DECEMBER, 2024**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the	Expenses recognised up to the quarter end during the year in respect of bad or
1	Aditya Birla Capital Ltd.	Entity having joint control	199	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	663	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	303	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	37	Payable	No	-	-	-
5	Aditya Birla Money Limited	Subsidiary of entity having joint control	15	Payable	No	-	-	-
6	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	392	Payable	No	-	-	-
7	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	64	Payable	No	-	-	-
8	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	9	Payable	No	-	-	-
9	Birla Management Centre Service Pvt. Ltd.	Other related party	123	Payable	No	-	-	-
10	Aditya Birla Educational Trust	Other related party	1	Payable	No	-	-	-
11	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	107	Payable	No	-	-	-

**Aditya Birla Health Insurance Co. Limited**  
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**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**STATEMENT OF ADMISSIBLE ASSETS :**  
**AS AT 31ST DECEMBER, 2024**

(Amount in Rs. Lakhs)

Item No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	93,851	93,851
	Policyholders as per NL-12 A of BS	2,95,123	-	2,95,123
(A)	Total Investments as per BS	<b>2,95,123</b>	<b>93,851</b>	<b>3,88,974</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	1,076	1,076
(C)	Fixed assets as per BS	19,096	-	19,096
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	8,763	-	8,763
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,365	1	2,366
(F)	Advances and Other assets as per BS	41,295	2,377	43,673
(G)	Total Current Assets as per BS...(E)+(F)	<b>43,660</b>	<b>2,378</b>	<b>46,038</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,924	34	1,958
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	24	25	49
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	<b>3,57,879</b>	<b>96,229</b>	<b>4,54,108</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,711	1,136	11,847
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	<b>3,47,168</b>	<b>95,093</b>	<b>4,42,262</b>

Item No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
(a)	Furniture & Fixture	95	-	95
(b)	Leasehold Improvements	1,486	-	1,486
(c)	Software	7,182	-	7,182
	Inadmissible Current assets			
(a)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	217	-	217
(b)	co-insurer's balances outstanding for more than ninety days	15	-	15
(c)	Investments pertaining to Unclaimed Policyholder's accounts	212	-	212
(d)	Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	935	-	935
(e)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	533	1,111	1,644
(f)	Loans or Temporary Advances to the Full time Employees of the Insurers	11	-	11
(g)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
(h)	Other Reinsurer's balances outstanding for more than 180 days	-	-	-
	Fair value change account	24	25	49



**Aditya Birla Health Insurance Co. Limited**  
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FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :  
 AS AT 31ST DECEMBER, 2024

*(Amount in Rs. Lakhs)*

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,26,409	1,71,467
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	<b>2,26,409</b>	<b>1,71,467</b>
(d)	Outstanding Claim Reserve (other than IBNR reserve)	19,820	<b>15,469</b>
(e)	IBNR reserve	23,702	19,962
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>2,69,932</b>	<b>2,06,898</b>

**Aditya Birla Health Insurance Co. Limited**  
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FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 31ST DECEMBER, 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	4,63,918	3,53,610	2,62,850	2,16,435	70,722	64,931	70,722
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	<b>Total</b>	<b>4,63,918</b>	<b>3,53,610</b>	<b>2,62,850</b>	<b>2,16,435</b>	<b>70,722</b>	<b>64,931</b>	<b>70,722</b>



**Aditya Birla Health Insurance Co. Limited**  
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST DECEMBER, 2024

*(Amount in Rs. Lakhs)*

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,47,168
	Deduct:	
(B)	Current Liabilities as per BS	2,06,898
(C)	Provisions as per BS	2,135
(D)	Other Liabilities	1,17,467
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	20,668
	Shareholder's FUNDS	
(F)	Available Assets	95,093
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	95,093
(I)	Total ASM (E+H)	1,15,761
(J)	Total RSM	70,722
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.637</b>

**Aditya Birla Health Insurance Co. Limited**  
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**FORM NL-27 -PRODUCTS INFORMATION**

**Products Information**

*List below the products and/or add-ons introduced during the Quarter ended 31ST DECEMBER, 2024.*

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Group Activ Health Plus	153	ADIHLGP25036V012425	Health	Class rated product	03.12.2024
2	Group Activ Secure Plus	153	ADIHLGP25037V012425	Health	Class rated product	03.12.2024
3	Group Protect Plus	153	ADIHLGP25038V012425	Health	Class rated product	03.12.2024

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

**FORM NL-28-STATEMENT OF ASSETS - 3B**

Statement of Investment Assets (General Insurer)  
(Business within India)

Periodicity of Submission: Quarterly (As at 31st December, 2024)

(Amount in Rs. Lakhs)			
S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	93,851
	Investments (Policyholders)		2,95,123
2	Loans	9	-
3	Fixed Assets	10	19,096
4	Current Assets		
	a. Cash & Bank Balance	11	2,366
	b. Advances & Other Assets	12	43,672
5	Current Liabilities		
	a. Current Liabilities	13	1,52,995
	b. Provisions	14	1,73,602
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,89,703
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,17,214</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	19,096
3	Cash & Bank Balance (if any)	11	2,366
4	Advances & Other Assets (if any)	12	43,672
5	Current Liabilities	13	1,52,995
6	Provisions	14	1,73,602
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,89,703
	<b>(B)</b>		<b>(71,760)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>3,88,974</b>

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)						
1	G. Sec.	Not less than 20%	-	36,108	85,529	1,21,637	31%	-	1,21,637	1,20,812
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	59,056	1,78,296	2,37,352	61%	-	2,37,352	2,36,776
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment		-	12,065	56,522	68,587	18%	-	68,587	68,535
	b. Other Investment	Not exceeding 70%	-	-	-	-	0%	-	-	-
	2. Approved Investments		-	22,705	57,782	80,487	21%	49	80,536	80,645
	3. Other Investments		-	-	2,499	2,499	1%	-	2,499	2,489
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>93,826</b>	<b>2,95,098</b>	<b>3,88,924</b>	<b>100%</b>	<b>49</b>	<b>3,88,974</b>	<b>3,88,446</b>

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

**PART - B**

**Statement of Accretion of Assets**

(Amount in Rs. Lakhs)								
No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities	Not less than 20%	95,675	26%	25,962	109%	1,21,637	31%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,20,175	60%	17,177	72%	2,37,352	61%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		35,737	10%	5,026	21%	40,763	10%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments	Not Exceeding 70%	27,860	8%	(36)	0%	27,824	7%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		81,226	22%	(739)	-3%	80,487	21%
	d. Other Investments (not exceeding 15%)		-	0%	2,499	10%	2,499	1%
	<b>TOTAL</b>		<b>3,64,998</b>	<b>100.00%</b>	<b>23,927</b>	<b>100.00%</b>	<b>3,88,924</b>	<b>100%</b>

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



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

**FORM NL-29 - DETAILS REGARDING DEBT SECURITIES**

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31st December 2024	As % of total for this class	As at 31st December 2023	As % of total for this class	As at 31st December 2024	As % of total for this class	As at 31st December 2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,22,241	31%	72,650	25%	1,22,154	31%	73,311	25%
AA or better	6,191	2%	1,139	0%	6,220	2%	1,237	0%
Rated below AA but above A	2,489	1%	-	0%	2,499	1%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD and MF)	2,57,524	66%	2,18,988	75%	2,58,101	66%	2,22,947	75%
	<b>3,88,446</b>	<b>100%</b>	<b>2,92,777</b>	<b>100%</b>	<b>3,88,974</b>	<b>100%</b>	<b>2,97,495</b>	<b>100%</b>
<b>Breakdown By Residual Maturity</b>								
Upto 1 year	32,755	8%	14,752	5%	32,814	8%	14,796	5%
More than 1 year and upto 3 years	86,351	22%	50,729	17%	86,560	22%	51,397	17%
More than 3 years and upto 7 years	1,37,240	35%	1,53,569	52%	1,38,068	35%	1,57,089	53%
More than 7 years and upto 10 years	56,932	15%	34,472	12%	56,496	15%	34,696	12%
above 10 years	59,996	15%	31,543	11%	59,864	15%	31,805	11%
<b>Any other</b>	-	-	-	-	-	-	-	-
Mutual Fund	15,172	4%	7,713	3%	15,172	4%	7,713	3%
	<b>3,88,446</b>	<b>100%</b>	<b>2,92,777</b>	<b>100%</b>	<b>3,88,974</b>	<b>100%</b>	<b>2,97,495</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,20,812	31%	1,05,116	36%	1,21,637	31%	1,07,196	36%
b. State Government	1,15,964	30%	97,148	33%	1,15,715	30%	99,017	33%
c. Corporate Securities	1,30,921	34%	78,585	27%	1,30,873	34%	79,354	27%
d. Any other (includes FD and MF)	20,748	5%	11,928	4%	20,748	5%	11,928	4%
	<b>3,88,446</b>	<b>100%</b>	<b>2,92,777</b>	<b>100%</b>	<b>3,88,974</b>	<b>100%</b>	<b>2,97,495</b>	<b>100%</b>

**Note**

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

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

**FORM NL-30-NON PERFORMING ASSETS**

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024
1	Investments Assets	1,20,979	80,001	-	-	9,895	12,302	2,58,051	2,38,361	3,88,924	3,30,663
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,20,979	80,001	-	-	9,895	12,302	2,58,051	2,38,361	3,88,924	3,30,663
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Note:**

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

Aditya Birla Health Insurance Co. Limited  
Registration No. 153 and Dated 11 July 2016FORM NI-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
Statement as at 31st December, 2024

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 31st December, 2024				Upto the Period Ended 31st December, 2024				Upto the Period Ended 31st December, 2023			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGBB	1,14,405	1,905	1.67%	1.67%	1,14,701	6,789	5.92%	5.92%	1,10,892	6,428	5.80%	5.80%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SOGB	1,20,642	2,307	1.92%	1.92%	1,15,974	6,384	5.48%	5.48%	99,767	5,405	5.42%	5.42%
C	(a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FEE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,364	41	5.87%	5.87%
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	2,521	33	1.93%	1.93%	2,521	33	5.76%	5.76%	-	-	-	-
C08	Bonds / Debentures issued by HUDCO	HTHD	1,557	29	1.86%	1.86%	1,388	86	5.50%	5.50%	-	-	0.00%	0.00%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTUN	29,234	580	1.98%	1.98%	22,329	1,309	5.86%	5.86%	7,878	438	5.56%	5.56%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	5,020	93	1.86%	1.86%	5,020	115	5.40%	5.40%	-	-	0.00%	0.00%
(b) OTHER INVESTMENTS (HOUSING)														
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	-	8	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C28	Infrastructure - PSU / Debentures / Bonds	IPTD	27,841	501	1.80%	1.80%	22,321	1,324	5.93%	5.93%	14,310	728	5.09%	5.09%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	9,985	184	1.84%	1.84%	12,427	555	4.47%	4.47%	12,373	660	5.33%	5.33%
D09	Corporate Securities - Debentures	ECOS	38,909	784	2.01%	2.01%	38,802	2,315	5.97%	5.97%	28,783	1,713	5.95%	5.95%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	19	1.90%	1.90%	999	56	5.57%	5.57%	999	56	5.57%	5.57%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5,542	116	2.09%	2.09%	4,885	299	6.13%	6.13%	2,022	120	5.95%	5.95%
D17	Deposits - CDs with Scheduled Banks	EDCD	9,968	187	1.88%	1.88%	10,031	556	5.54%	5.54%	6,184	335	5.74%	5.74%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,111	29	5.77%	5.77%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EQMF	14,053	238	1.70%	1.70%	16,095	860	5.35%	5.35%	9,553	513	5.38%	5.38%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,367	24	1.74%	1.74%	1,595	83	5.23%	5.23%	996	56	5.61%	5.61%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	11	-	0.00%	0.00%	11	-	0.00%	0.00%	11	-	0.00%	0.00%
E	OTHER INVESTMENTS													
E52	Debt Capital Instruments (DCI-Basel III)	ODCI	2,499	27	0	0	2,499	27	0	0	-	-	-	-
TOTAL			3,82,414	7,837	1.94%	1.94%	3,64,468	28,757	5.69%	5.69%	2,94,593	16,522	5.61%	5.61%

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



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

**FORM NL-33 - REINSURANCE RISK CONCENTRATION**

Statement as at 31st December, 2024

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st December, 2024			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	2	21,808	295	12	26%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	<b>Total (A)</b>	<b>2</b>	<b>21,808</b>	<b>295</b>	<b>12</b>	<b>26%</b>
	<b>Within India</b>					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	31,488	-	33	37%
3	GIC Re	1	31,998	107	-	37%
4	Other	-	-	-	-	0%
	<b>Total (B)</b>	<b>3</b>	<b>63,486</b>	<b>107</b>	<b>33</b>	<b>74%</b>
	<b>Grand Total (C) = (A) + (B)</b>	<b>5</b>	<b>85,294</b>	<b>402</b>	<b>45</b>	<b>100%</b>

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GRSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024	For The Quarter Ended 31st December, 2024
Andhra Pradesh	-	-	-	-	-	-	1,207	65	-	-	-	1,272	1,272
Arunchal Pradesh	-	-	-	-	-	-	34	1	-	-	-	34	34
Assam	-	-	-	-	-	-	806	30	-	-	-	836	836
Bihar	-	-	-	-	-	-	612	31	-	-	-	643	643
Chhattisgarh	-	-	-	-	-	-	332	14	-	-	-	345	345
Goa	-	-	-	-	-	-	81	3	-	-	-	84	84
Gujarat	-	-	-	-	-	-	3,904	243	-	-	-	4,147	4,147
Haryana	-	-	-	-	-	-	3,800	75	26	-	-	3,901	3,901
Himachal Pradesh	-	-	-	-	-	-	92	8	-	-	-	100	100
Jharkhand	-	-	-	-	-	-	350	15	-	-	-	365	365
Karnataka	-	-	-	-	-	-	22,571	882	-	-	-	23,452	23,452
Kerala	-	-	-	-	-	-	1,842	15	-	-	-	1,857	1,857
Madhya Pradesh	-	-	-	-	-	-	1,545	57	-	-	-	1,602	1,602
Maharashtra	-	-	-	-	-	-	26,638	982	1,141	-	-	28,762	28,762
Manipur	-	-	-	-	-	-	57	2	-	-	-	59	59
Meghalaya	-	-	-	-	-	-	25	1	-	-	-	26	26
Mizoram	-	-	-	-	-	-	2	1	-	-	-	3	3
Nagaland	-	-	-	-	-	-	7	1	-	-	-	9	9
Odisha	-	-	-	-	-	-	701	30	-	-	-	731	731
Punjab	-	-	-	-	-	-	850	42	-	-	-	893	893
Rajasthan	-	-	-	-	-	-	1,676	7,137	-	-	-	8,813	8,813
Sikkim	-	-	-	-	-	-	16	1	-	-	-	17	17
Tamil Nadu	-	-	-	-	-	-	3,772	129	-	-	-	3,901	3,901
Telangana	-	-	-	-	-	-	6,415	273	-	-	-	6,687	6,687
Tripura	-	-	-	-	-	-	53	2	-	-	-	55	55
Uttarakhand	-	-	-	-	-	-	226	16	-	-	-	243	243
Uttar Pradesh	-	-	-	-	-	-	4,681	113	8	-	-	4,803	4,803
West Bengal	-	-	-	-	-	-	1,534	59	-	-	-	1,593	1,593
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>83,828</b>	<b>10,227</b>	<b>1,176</b>	-	-	<b>95,231</b>	<b>95,231</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	8	0	-	-	-	8	8
Chandigarh	-	-	-	-	-	-	62	2	-	-	-	63	63
Dadra and Nagar Haveli	-	-	-	-	-	-	22	1	-	-	-	23	23
Daman & Diu	-	-	-	-	-	-	11	1	-	-	-	12	12
Govt. of NCT of Delhi	-	-	-	-	-	-	2,595	6,721	-	-	-	9,316	9,316
Jammu & Kashmir	-	-	-	-	-	-	81	3	-	-	-	84	84
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Paducherry	-	-	-	-	-	-	37	1	-	-	-	38	38
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>2,817</b>	<b>6,728</b>	-	-	-	<b>9,546</b>	<b>9,546</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>86,646</b>	<b>16,955</b>	<b>1,176</b>	-	-	<b>1,04,776</b>	<b>1,04,776</b>

Aditya Birla Health Insurance Co. Limited

Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024	Upto The Period Ended 31st December, 2024
Andhra Pradesh	-	-	-	-	-	-	4,112	358	-	-	-	4,471	4,471
Arunachal Pradesh	-	-	-	-	-	-	141	6	-	-	-	147	147
Assam	-	-	-	-	-	-	2,754	112	-	-	-	2,866	2,866
Bihar	-	-	-	-	-	-	2,352	179	-	-	-	2,530	2,530
Chhattisgarh	-	-	-	-	-	-	1,109	59	-	-	-	1,169	1,169
Goa	-	-	-	-	-	-	336	14	-	-	-	350	350
Gujarat	-	-	-	-	-	-	13,423	1,116	-	-	-	14,539	14,539
Haryana	-	-	-	-	-	-	22,406	1,026	209	-	-	23,642	23,642
Himachal Pradesh	-	-	-	-	-	-	286	20	-	-	-	306	306
Jharkhand	-	-	-	-	-	-	1,370	86	-	-	-	1,456	1,456
Karnataka	-	-	-	-	-	-	53,847	1,923	8	-	-	55,779	55,779
Kerala	-	-	-	-	-	-	5,012	91	-	-	-	5,103	5,103
Madhya Pradesh	-	-	-	-	-	-	5,084	204	-	-	-	5,288	5,288
Maharashtra	-	-	-	-	-	-	93,352	6,092	3,894	-	-	1,03,338	1,03,338
Manipur	-	-	-	-	-	-	236	13	-	-	-	249	249
Meghalaya	-	-	-	-	-	-	94	5	-	-	-	98	98
Mizoram	-	-	-	-	-	-	8	2	-	-	-	10	10
Nagaland	-	-	-	-	-	-	33	5	-	-	-	38	38
Odisha	-	-	-	-	-	-	2,633	138	-	-	-	2,770	2,770
Punjab	-	-	-	-	-	-	3,123	167	-	-	-	3,290	3,290
Rajasthan	-	-	-	-	-	-	6,134	7,608	-	-	-	13,742	13,742
Sikkim	-	-	-	-	-	-	92	8	-	-	-	99	99
Tamil Nadu	-	-	-	-	-	-	11,323	495	-	-	-	11,818	11,818
Telangana	-	-	-	-	-	-	25,934	794	-	-	-	26,727	26,727
Tripura	-	-	-	-	-	-	210	9	-	-	-	219	219
Uttarakhand	-	-	-	-	-	-	748	48	-	-	-	795	795
Uttar Pradesh	-	-	-	-	-	-	16,273	498	20	-	-	16,791	16,791
West Bengal	-	-	-	-	-	-	5,192	275	-	-	-	5,467	5,467
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>2,77,615</b>	<b>21,352</b>	<b>4,131</b>	-	-	<b>3,03,097</b>	<b>3,03,097</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	18	1	-	-	-	19	19
Chandigarh	-	-	-	-	-	-	249	12	-	-	-	261	261
Dadra and Nagar Haveli	-	-	-	-	-	-	54	4	-	-	-	59	59
Daman & Diu	-	-	-	-	-	-	51	4	-	-	-	55	55
Govt. of NCT of Delhi	-	-	-	-	-	-	9,909	8,070	-	-	-	17,978	17,978
Jammu & Kashmir	-	-	-	-	-	-	263	13	-	-	-	276	276
Ladakh	-	-	-	-	-	-	4	1	-	-	-	5	5
Lakshadweep	-	-	-	-	-	-	1	0	-	-	-	1	1
Poducherry	-	-	-	-	-	-	101	5	-	-	-	106	106
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>10,649</b>	<b>8,111</b>	-	-	-	<b>18,760</b>	<b>18,760</b>
<b>Outside India</b>							-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>2,88,264</b>	<b>29,462</b>	<b>4,131</b>	-	-	<b>3,21,857</b>	<b>3,21,857</b>

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 31st December, 2024		For the Quarter 31st December, 2023		Upto the Quarter Ended 31st December, 2024		Upto the Quarter Ended 31st December, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	86,646	1,24,613	77,762	1,03,941	2,88,264	3,82,135	2,22,905	3,44,999
7	Personal Accident	16,955	60,531	5,339	56,151	29,462	1,74,620	14,430	1,32,110
8	Travel	1,176	74	789	2	4,131	203	2,605	25
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-



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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 31st December, 2024		Upto the Quarter Ended 31st December, 2024		For the Quarter 31st December, 2023		Upto the Quarter Ended 31st December, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	68,989	13,219	1,95,628	44,129	59,290	12,524	1,75,491	34,566
2	Corporate Agents-Banks	59,413	14,963	1,88,429	57,733	58,549	15,756	1,68,696	44,076
3	Corporate Agents -Others	4,018	12,235	11,165	41,565	1,072	11,882	2,450	29,485
4	Brokers	44,190	55,652	1,36,185	1,64,700	32,024	41,651	1,04,973	1,25,130
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	4,657	8,049	14,108	11,544	6,086	1,347	19,830	5,542
	Online (Through Company Website)	2,876	510	8,788	1,682	2,520	623	3,369	745
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	186	65	683	199	210	47	1,423	244
9	Point of sales person (Direct)	701	46	1,365	181	141	25	172	28
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	188	36	607	123	202	34	730	126
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>1,85,218</b>	<b>1,04,776</b>	<b>5,56,958</b>	<b>3,21,857</b>	<b>1,60,094</b>	<b>83,890</b>	<b>4,77,134</b>	<b>2,39,941</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,85,218</b>	<b>1,04,776</b>	<b>5,56,958</b>	<b>3,21,857</b>	<b>1,60,094</b>	<b>83,890</b>	<b>4,77,134</b>	<b>2,39,941</b>

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 31ST DECEMBER, 2024**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	41,932	142	360	42,434
2	<u>Claims reported during the period</u>	5,60,962	447	2,883	5,64,292
	(a) Booked During the period	5,60,160	435	2,864	5,63,459
	(b) Reopened during the Period	802	12	19	833
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	5,35,978	244	2,621	5,38,843
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	19,588	172	447	20,207
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	47,328	173	175	47,676
	Less than 3months	47,328	171	175	47,674
	3 months to 6 months	-	2	-	2
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

**FOR THE PERIOD ENDED 31ST DECEMBER, 2024**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	15,197	85	180	15,462
2	<u>Claims reported during the period</u>	16,02,179	1,147	8,737	16,12,063
	(a) Booked During the period	15,98,433	1,104	8,709	16,08,246
	(b) Reopened during the Period	3,746	43	28	3,817
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	15,11,524	676	7,790	15,19,990
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	58,524	383	952	59,859
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	47,328	173	175	47,676
	Less than 3months	47,328	171	175	47,674
	3 months to 6 months	-	2	-	2
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 31ST DECEMBER, 2024**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	20,366	796	358	21,520
2	<u>Claims reported during the period</u>	89,204	1,334	652	91,190
	(a) Booked During the period	88,466	1,303	638	90,406
	(b) Reopened during the Period	739	31	14	784
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	68,932	389	601	69,922
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	9,538	892	239	10,670
	Other Adjustment	13,637	96	(568)	13,166
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	17,463	753	738	18,953
	Less than 3months	17,463	733	738	18,933
	3 months to 6 months	-	20	-	20
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

**FOR THE PERIOD ENDED 31ST DECEMBER, 2024**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	10,708	650	312	11,670
2	<u>Claims reported during the period</u>	2,49,823	4,474	2,542	2,56,839
	(a) Booked During the period	2,46,651	4,284	2,502	2,53,437
	(b) Reopened during the Period	3,172	190	40	3,402
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,82,009	1,694	1,459	1,85,163
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	26,088	2,450	538	29,076
	Other Adjustment	34,972	227	119	35,317
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	17,463	753	738	18,953
	Less than 3months	17,463	733	738	18,933
	3 months to 6 months	-	20	-	20
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

(Amount in Rs. Lakhs)

[illegible]

## Ageing of Claims

[illegible]

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

**FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE**  
**Statement as at 31st December, 2024**

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		225
2	No. of branches approved during the quarter (period ended December 31, 2024)		-
3	No. of branches opened during the quarter	Out of approvals of previous year	2
4		Out of approvals of this year	-
5	No. of branches closed during the quarter (period ended December 31, 2024)		-
6	No of branches at the end of the quarter (period ended December 31, 2024		227
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		227
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		3
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		6,671
	(b) Off-roll:		313
	(c) Total		6,984
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,34,427
	(b) Corporate Agents-Banks		19
	(c)Corporate Agents-Others		59
	(d) Insurance Brokers		349
	(e) Web Aggregators		7
	(f) Insurance Marketing Firm		64
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		3,515
	(i) Other as allowed by IRDAI		Nil

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

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,909	1,31,605
Recruitments during the quarter	600	10,704
Attrition during the quarter	838	3,869
Number at the end of the quarter	6,671	1,38,440

Note:

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

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

**FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS**

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended December 31st, 2024
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Ms. Pinky Mehta	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Dr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Dr. Nandakumar Jairam	Independent Director	Director	-
11	Mr. N K Prasad	Independent Director	Director	-
12	Mr. Dhananjaya Tambe	Independent Director	Director	-
13	Mr. Navin Puri	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Distribution Officer	KMP	-
16	Mr. Sandeep Kedia	Chief Financial Officer	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
18	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
19	Mr. Dhruv Shankar	Head – Digital & Direct Sales	KMP	-
20	Ms. Anu Raj	Head - Marketing	KMP	-
21	Mr. Nirav Shah	Appointed Actuary	KMP	-
22	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
23	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
24	Ms. Bhavita Nandu	Company Secretary	KMP	-
25	Mr. Samir Gupta	Chief Data & Innovation Officer	KMP	-
26	Mr. Virendra Agarwal	Head – Internal Audit	KMP	-
27	Mr. Lalit Vermani	Chief Compliance, Risk & Legal Officer	KMP	From October 01, 2024
28	Mr. Saif Gondekar	Chief Operations Officer	KMP	From October 30, 2024

**Notes:-**

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

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

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

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

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST DECEMBER, 2024					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	1,882	7	2,206
		Social	2,951	4,155	3,38,795
7	Personal Accident	Rural	1,872	2	7,405
		Social	4,775	7,371	3,00,98,839
8	Travel	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	3,754	9	9,611
		Social	7,726	11,526	3,04,37,634

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

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

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

**STATEMENT FOR THE QUARTER ENDING 31ST DECEMBER, 2024**

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 31st December, 2024	Upto the Quarter Ending 31st December, 2024
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



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

**FORM NL-45 - GRIEVANCE DISPOSAL**

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	2	7	2	3	3	1	24
b)	Claims Related	75	1,061	225	270	543	98	2,965
c)	Policy Related	12	187	89	67	31	12	493
d)	Premium Related	2	21	5	4	12	2	69
e)	Refund Related	1	67	39	14	9	6	221
f)	Coverage Related	2	5	1	3	2	1	13
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	2	40	11	11	17	3	120
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	8	48	27	17	10	2	198
	<b>Total</b>	<b>104</b>	<b>1,436</b>	<b>399</b>	<b>389</b>	<b>627</b>	<b>125</b>	<b>4,103</b>

2	Total No. of policies during previous year:*	14,70,560
3	Total No. of claims during previous year:	6,13,163
4	Total No. of policies during current year:*	3,06,56,231
5	Total No. of claims during current year:	16,35,884
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.4
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	18

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

Complaints Made by Intermediaries								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	125	100%	-	-	125	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	<b>125</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>125</b>	<b>100%</b>

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

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 31st December, 2024

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