



HEALTH INSURANCE

PUBLIC DISCLOSURES
UPTO THE QUARTER ENDED
31st March, 2026

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Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 31st March, 2026

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2026	Upto the Quarter ended 31st March, 2026	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025
1	Premiums Earned (Net)	NL-4	2,13,308	7,25,594	1,78,641	6,34,722
2	Profit/ Loss On Sale/Redemption Of Investments		394	1,641	540	1,752
3	Interest, Dividend & Rent – Gross (Note 1)		13,924	48,693	10,052	35,006
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution From The Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		197	991	411	913
	(iii) Others		-	-	-	-
	TOTAL (A)		2,27,823	7,76,919	1,89,644	6,72,393
1	Claims Incurred (Net)	NL-5	1,26,769	5,05,089	1,05,418	4,09,589
2	Commission	NL-6	48,996	1,48,279	40,618	1,35,684
3	Operating Expenses Related To Insurance Business	NL-7	44,735	1,38,672	27,434	1,22,249
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,20,500	7,92,040	1,73,470	6,67,522
	Operating Profit/(Loss) C= (A - B)		7,323	(15,121)	16,174	4,871
	APPROPRIATIONS					
	Transfer To Shareholders' Account		7,323	(15,121)	16,174	4,871
	Transfer To Catastrophe Reserve		-	-	-	-
	Transfer To Other Reserves		-	-	-	-
	TOTAL (C)		7,323	(15,121)	16,174	4,871

Note - 1

(Amount in Rs. Lakhs)

Pertaining to Policyholder's funds	For the Quarter ended 31st March, 2026	Upto the Quarter ended 31st March, 2026	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025
Interest, Dividend & Rent	14,090	49,316	10,192	35,656
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(166)	(623)	(140)	(650)
Amount written off in respect of depreciated investments				
Provision for Bad and Doubtful Debts				
Provision for diminution in the value of other than actively traded equities				
Investment Income From Pool				
Interest, Dividend & Rent – Gross*	13,924	48,693	10,052	35,006

* Term gross implies inclusive of TDS

Care Health Insurance Limited

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FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st March, 2026

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2026	Upto the Quarter ended 31st March, 2026	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		7,323	(15,121)	16,174	4,871
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,349	17,932	3,921	16,311
	(b) Profit on sale of investments		146	1,447	115	1,681
	(c) Loss on sale/ redemption of investments		(131)	(131)	(77)	(308)
	(d) Amortization of Premium / Discount on Investments		(84)	(328)	(97)	(422)
3	OTHER INCOME					
	(a) Bad debts recovered		-	-	-	196
	(b) Liability written back		159	194	-	-
	TOTAL (A)		11,762	3,993	20,036	22,329
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		641	773	16	50
	(b) Bad debts written off (Net of Provision)		43	46	126	127
	(c) Interest on subordinated debt		3	3	-	-
	(d) Expenses towards CSR activities		158	631	125	502
	(e) Penalties		-	201	1	1
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		197	991	411	913
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		3	(433)	(14)	(84)
	TOTAL (B)		1,045	2,212	665	1,509
	Profit / (Loss) Before Tax		10,717	1,781	19,371	20,820
	Provision for Taxation					
	- Current tax		-	-	4,073	5,681
	-Tax relating to earlier years		-	(62)	-	(100)
	-Deferred Tax Expense/(Income)		2,837	627	863	(279)
	Profit / (Loss) After Tax		7,880	1,216	14,435	15,518
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		55,745	62,409	47,974	46,891
	Balance carried forward to Reserves and Surplus/Balance Sheet		63,625	63,625	62,409	62,409

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-3-B-BS BALANCE SHEET AS AT 31st March, 2026

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 31st March, 2026	As at 31st March, 2025
SOURCES OF FUNDS			
Share Capital	NL-8	99,587	97,418
Share Application Money Pending Allotment		28	-
Reserves And Surplus	NL-10	1,67,022	1,35,702
Fair Value Change Account			
-Shareholders' Funds		(2,752)	2,791
-Policyholders' Funds		380	1,304
Borrowings	NL-11	10,000	-
TOTAL		2,74,265	2,37,215
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,40,492	2,46,633
INVESTMENTS - Policyholders	NL-12A	8,53,877	5,93,311
Loans	NL-13	-	-
Fixed Assets	NL-14	2,656	3,385
Deferred Tax Asset (Net)		3,775	4,402
CURRENT ASSETS			
Cash and Bank Balances	NL-15	52,188	19,346
Advances and Other Assets	NL-16	46,501	35,012
Sub-Total (A)		98,689	54,358
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	5,45,941	3,34,310
Provisions	NL-18	3,79,283	3,30,564
Sub-Total (B)		9,25,224	6,64,874
Net Current Assets (C) = (A - B)		(8,26,535)	(6,10,516)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,74,265	2,37,215

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 31st March, 2026	As at 31st March, 2025
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	128	109
5. Statutory demands/ liabilities in dispute, not provided for	23,713	19,871
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
-Penalty imposed by IRDAI	-	100
Total	23,841	20,080

Care Health Insurance Limited

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FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2026				Upto the Quarter ended 31st March, 2026				For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	3,04,832	8,208	2,199	3,15,239	9,65,808	26,289	11,033	10,03,130	2,23,599	4,699	2,172	2,30,470	8,01,778	18,290	11,757	8,31,825
Add: Premium on reinsurance accepted	9,248	-	-	9,248	38,490	-	25	38,515	5,781	-	-	5,781	24,374	-	-	24,374
Less : Premium on reinsurance ceded	90,363	1,785	509	92,657	2,59,951	6,210	2,710	2,68,871	54,473	875	349	55,697	1,77,667	3,230	2,031	1,82,928
Net Written Premium	2,23,717	6,423	1,690	2,31,830	7,44,347	20,079	8,348	7,72,774	1,74,907	3,824	1,823	1,80,554	6,48,485	15,060	9,726	6,73,271
Add: Opening balance of UPR	3,47,349	8,470	758	3,56,577	3,19,439	7,416	1,064	3,27,919	3,17,631	7,367	1,008	3,26,006	2,79,522	8,767	1,081	2,89,370
Less: Closing balance of UPR	3,64,359	9,836	904	3,75,099	3,64,359	9,836	904	3,75,099	3,19,439	7,416	1,064	3,27,919	3,19,439	7,416	1,064	3,27,919
Net Earned Premium	2,06,707	5,057	1,544	2,13,308	6,99,427	17,659	8,508	7,25,594	1,73,099	3,775	1,767	1,78,641	6,08,568	16,411	9,743	6,34,722
Gross Direct Premium																
- In India	3,04,244	8,208	2,199	3,14,651	9,62,163	26,289	11,023	9,99,475	2,23,126	4,699	2,164	2,29,990	7,99,639	18,290	11,727	8,29,656
- Outside India	588	-	-	588	3,645	-	10	3,655	473	-	8	480	2,139	-	30	2,169

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503


FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2026				Upto the Quarter ended 31st March, 2026				For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	1,70,556	3,218	2,214	1,75,988	5,83,569	7,235	5,476	5,96,280	1,33,767	1,474	1,229	1,36,470	4,79,338	5,621	3,802	4,88,761
Add: Re-insurance accepted to direct claims	6,848	-	-	6,848	25,500	-	1	25,501	6,173	-	-	6,173	19,578	-	-	19,578
Less: Re-insurance Ceded to claims paid	46,347	512	451	47,310	1,42,002	1,193	1,261	1,44,456	36,067	215	199	36,481	1,02,289	669	594	1,03,552
Net Claim Paid	1,31,057	2,706	1,763	1,35,526	4,67,067	6,042	4,216	4,77,325	1,03,873	1,259	1,030	1,06,162	3,96,627	4,952	3,208	4,04,787
Add: Claims Outstanding at the end of the Period *	95,506	6,270	1,976	1,03,752	95,506	6,270	1,976	1,03,752	67,332	5,907	2,749	75,988	67,332	5,907	2,749	75,988
Less: Claims Outstanding at the beginning of the Period *	1,02,745	6,848	2,916	1,12,509	67,332	5,907	2,749	75,988	67,902	5,692	3,138	76,732	60,625	6,710	3,851	71,186
Net Incurred Claims	1,23,818	2,128	823	1,26,769	4,95,241	6,405	3,443	5,05,089	1,03,303	1,474	641	1,05,418	4,03,334	4,149	2,106	4,09,589
Claims Paid (Direct)																
-In India	1,69,401	3,218	892	1,73,511	5,79,413	7,235	2,780	5,89,428	1,33,193	1,474	401	1,35,068	4,77,994	5,621	1,956	4,85,571
-Outside India	1,155	-	1,322	2,477	4,156	-	2,696	6,852	1,644	-	827	2,471	1,344	-	1,846	3,190
Estimates of IBNR and IBNER at the end of the period (net)	34,800	2,154	926	37,880	34,800	2,154	926	37,880	24,732	1,746	740	27,218	24,732	1,746	740	27,218
Estimates of IBNR and IBNER at the beginning of the period (net)	31,698	2,336	945	34,979	24,732	1,746	740	27,218	24,332	1,694	777	26,803	23,225	2,048	918	26,191

*Net of Reinsurance & including IBNR

Care Health Insurance Limited

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FORM NL-6 COMMISSION SCHEDULE

COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2026				Upto the Quarter ended 31st March, 2026				For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration*	65,678	2,106	222	68,006	2,00,558	10,164	4,296	2,15,018	49,607	1,393	1,230	52,230	1,63,282	5,074	5,222	1,73,578
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	65,678	2,106	222	68,006	2,00,558	10,164	4,296	2,15,018	49,607	1,393	1,230	52,230	1,63,282	5,074	5,222	1,73,578
Add: Re-insurance Accepted	1,481	-	-	1,481	6,205	-	14	6,219	7	-	-	7	40	-	-	40
Less: Commission on Re-insurance Ceded	19,926	465	100	20,491	70,579	1,650	729	72,958	11,269	243	107	11,619	36,625	740	569	37,934
Net Commission	47,233	1,641	122	48,996	1,36,184	8,514	3,581	1,48,279	38,345	1,150	1,123	40,618	1,26,697	4,334	4,653	1,35,684

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	25,142	575	(146)	25,571	65,696	4,382	1,513	71,591	18,027	114	435	18,576	55,577	442	2,414	58,433
Corporate Agents-Banks/FII/HFC	5,535	218	3	5,756	18,982	834	19	19,835	5,700	298	(11)	5,987	19,924	1,358	7	21,289
Corporate Agents-Others	16,636	657	74	17,367	49,418	2,890	738	53,046	10,137	648	230	11,015	29,831	1,827	380	32,038
Insurance Brokers	17,324	595	302	18,221	63,649	1,733	1,716	67,098	15,069	244	431	15,744	55,779	1,097	1,879	58,755
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	58	44	-	102	187	300	2	489	69	86	1	156	295	340	5	640
Insurance Marketing Firm	302	-	(3)	299	1,026	1	14	1,041	269	-	3	272	1,020	1	30	1,051
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	681	17	(8)	690	1,600	24	294	1,918	336	3	141	480	856	9	507	1,372
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	65,678	2,106	222	68,006	2,00,558	10,164	4,296	2,15,018	49,607	1,393	1,230	52,230	1,63,282	5,074	5,222	1,73,578
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	65,655	2,106	222	67,983	2,00,372	10,164	4,296	2,14,832	49,583	1,393	1,230	52,206	1,63,180	5,074	5,222	1,73,476
Outside India	23	-	-	23	186	-	-	186	24	-	-	24	102	-	-	102

*As per IRDAI EOM Regulation 2024, commission includes remuneration or rewards.

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

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 31st March, 2026				Upto the Quarter ended 31st March, 2026				For the Quarter ended 31st March, 2025				Upto the Quarter ended 31st March, 2025			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	27,745	957	200	28,902	93,590	3,232	1,178	98,000	21,418	433	186	22,037	86,229	1,909	1,227	89,365
2	Travel, conveyance and vehicle running expenses	584	16	4	604	2,091	55	23	2,169	250	5	1	256	1,438	32	20	1,490
3	Training expenses	149	4	-	153	494	13	5	512	179	4	2	185	455	10	6	471
4	Rents, rates & taxes	825	22	5	852	3,091	81	34	3,206	702	14	6	722	2,942	65	42	3,049
5	Repairs	22	1	-	23	111	3	1	115	25	-	1	26	108	2	2	112
6	Printing & stationery	38	1	-	39	180	5	2	187	22	-	-	22	278	6	4	288
7	Communication expenses	148	4	(1)	151	1,475	39	16	1,530	250	5	1	256	1,295	29	18	1,342
8	Legal & professional charges	553	14	4	571	1,374	36	15	1,425	468	10	5	483	1,318	29	19	1,366
9	Auditors' fees, expenses etc												-				
	(a) as auditor	25	1	-	26	71	2	1	74	13	-	-	13	57	1	1	59
	(b) as adviser or in any other capacity, in respect												-				
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	2,302	60	20	2,382	5,613	147	62	5,822	117	(6)	(21)	90	12,395	274	176	12,845
11	Interest & bank charges	282	7	1	290	1,638	43	18	1,699	862	18	10	890	2,431	54	35	2,520
12	Depreciation	370	9	2	381	1,577	41	17	1,635	493	10	4	507	2,224	49	32	2,305
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	55	2	-	57	256	7	3	266	73	2	1	76	352	8	5	365
15	Information Technology Expenses	1,285	33	8	1,326	4,751	124	52	4,927	1,175	24	11	1,210	3,948	87	56	4,091
16	Goods and Services Tax (GST)	7,211	188	69	7,468	12,813	335	141	13,289	78	1	1	80	279	6	4	289
17	Others				-								-				-
	(a) Electricity and Water	147	4	1	152	597	16	7	620	135	3	1	139	578	13	8	599
	(b) Other	1,314	33	11	1,358	3,081	81	34	3,196	432	7	3	442	1,639	33	21	1,693
	TOTAL	43,055	1,356	324	44,735	1,32,803	4,260	1,609	1,38,672	26,692	530	212	27,434	1,17,966	2,607	1,676	1,22,249

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Authorised Capital		
	1,30,00,00,000 Equity Shares of ₹ 10 each (Previous Period 1,30,00,00,000 Equity Shares of ₹ 10 each)	1,30,000	1,30,000
	Preference Shares	-	-
2	Issued Capital		
	995,872,003 Equity Shares of ₹ 10 each (Previous Period 974,184,460 Equity Shares of ₹ 10 each)	99,587	97,418
	Preference Shares	-	-
3	Subscribed Capital		
	995,872,003 Equity Shares of ₹ 10 each (Previous Period 974,184,460 Equity Shares of ₹ 10 each)	99,587	97,418
	Preference Shares	-	-
4	Called-up Capital		
	995,872,003 Equity Shares of ₹ 10 each (Previous Period 974,184,460 Equity Shares of ₹ 10 each)	99,587	97,418
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Preference Shares	-	-
5	Paid-up Capital		
	99,58,33,003 Equity Shares of ₹ 10 each (Previous Period 974,184,460 Equity Shares of ₹ 10 each)	99,587	97,418
	Preference Shares	-	-
	TOTAL	99,587	97,418

Notes:

- 1 Out of the above 62,94,07,920 (Previous Year 61,22,24,375) Equity Shares of ₹ 10 each are held by the Holding Company "Religare Enterprises Limited", along with its nominees.

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503

**FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at 31st March, 2026		As at 31st March, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	73,35,83,824	73.7%	81,77,31,392	83.9%
· Foreign	10,56,57,085	10.6%	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,66,31,094	15.7%	15,64,53,068	16.1%
TOTAL	99,58,72,003	100.0%	97,41,84,460	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31st March, 2026

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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group	4	83,92,40,909	84.27%	83,924	-	-	-	0.00%
A.1	Indian Promoters	3	73,35,83,824	73.66%	73,358	-	-	-	0.00%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	68,22,04,772	68.50%	68,220	-	-	-	-
	(i) Religare Enterprises Limited*	1	62,94,07,920	63.20%	62,941	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	5,27,96,852	5.30%	5,280	-	-	-	0.00%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.16%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.16%	5,138	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	1	10,56,57,085	10.61%	10,566	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
	(i) Kedaara II Continuation Fund	1	10,56,57,085	10.61%	10,566	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	17,473	15,66,31,094	15.73%	15,663	7,22,740	0.46%	-	-
B.1	Public Shareholders	17,473	15,66,31,094	15.73%	15,663	7,22,740	0.46%	-	-
1.1)	Institutions	5	1,08,93,211	1.09%	1,089	-	-	-	-
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	3	94,23,211	0.95%	942	-	-	-	-
ix)	NBFCs registered with RBI	2	14,70,000	0.15%	147	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	17,468	14,57,37,883	14.63%	14,574	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	16,638	91,52,411	0.92%	915	22,740	0.25%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	225	12,65,02,729	12.70%	12,650	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.66%	4,644	-	-	-	-
iii)	Others:	402	88,69,112	0.89%	887	-	-	-	-
	- Trusts	2	11,808	0.00%	1	-	-	-	-
	- Non Resident Indian	40	95,092	0.01%	10	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	183	5,08,143	0.05%	51	-	-	-	-
	- Bodies Corporate	177	82,54,069	0.83%	825	3,94,905	4.78%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	203	12,13,631	0.12%	121	-	0.00%	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total*		17,477	99,58,72,003	100.00%	99,587	7,22,740	0.07%	-	0.00%

Note:

(i) Indian Promoters - As defined under Regulation 3(1)(I) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

* Religare Enterprises Limited includes 4 nominee shareholders (holding 103 shares) which are not included in total number of shareholders

DETAILS OF EQUITY HOLDING OF INSURERS**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:

Religare Enterprises Limited**As at 31st March, 2026**

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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders)	1	93,97,569	2.82%	940	-	-	-	-
ii)	Bodies Corporate:								
	M.B. Finmart Private Limited	1	1,87,90,473	5.64%	1,879	-	-	2,83,688	1.51%
	Milky Investment And Trading Company	1	1,00,27,159	3.01%	1,003	-	-	4,96,454	4.95%
	Puran Associates Private Limited	1	3,54,77,752	10.66%	3,548	-	-	4,96,454	1.40%
	Vic Enterprises Private Limited	1	2,57,55,533	7.74%	2,576	-	-	7,09,220	2.75%
	Gyan Enterprises Private Limited	1	13,27,000	0.40%	133	-	-		
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	6	10,07,75,486	30%	10,078	-	-	19,85,816	1.97%
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	6	2,03,65,554	6.12%	2,037	-	-	-	-
i.a)	Motilal Oswal Focused Fund	1	1,67,99,517	5.05%	1,680	-	-	-	-
i.b)	Samco Active Momentum Fund	1	35,60,000	1.07%	356	-	-	-	-
ii)	Foreign Portfolio Investors	88	2,61,27,879	7.85%	2,613	-	-	-	-
ii.a)	ELM Park Fund Limited	-	-	-	-	-	-	-	-
ii.b)	Ellipsis Partners Llc	1	1,35,59,788	4.07%	1,356	-	-	-	-
ii.c)	Societe Generale - Odi	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	31,52,641	0.95%	315	-	-	-	-
v)	NBFCs registered with RBI	3	16,000	0.00%	2	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	14	48,16,275	1.45%	482	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.1.1	114	5,44,78,349	16.37%	5,448	-	-	-	-
1.2)	Central Government/ State Government(s)/President of India								
	Total B.1.2	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	67,823	2,98,58,343	8.97%	2,986	-	-	-	-
ii)	Individual share capital in excess of Rs. 2	474	6,49,81,615	19.52%	6,498	-	-	-	-
	ASHISH DHAWAN	1	1,37,00,000	4.12%	1,370	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
iv.a)	- Trusts	8	1,06,988	0.03%	11	-	-	-	-
	- D S Trust	-	-	-	-	-	-	-	-
iv.b)	- Non Resident Indian	1,548	73,25,119	2.20%	733	-	-	-	-
	Total B.1.3	69,853	10,22,72,065	30.72%	10,227	-	-	-	-
1.4	- Clearing Members	4	10,341	0.00%	1	-	-	-	-
1.5	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
1.6	- Bodies Corporate	909	7,04,11,202	21.15%	7,041	-	-	-	-

Care Health Insurance Limited

 IRDA Registration number 148 dated 26 April, 2012
 CIN: U66000DL2007PLC161503


FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
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:
Religare Enterprises Limited
As at 31st March, 2026

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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
1.6.a	Quick Trading And Investment Advisors Llp	1	1,11,82,320	3.36%	1,118	-	-	-	-
1.6.b	Chandrakanta	1	1,57,19,304	4.72%	1,572	-	-	-	-
1.6.j	Plutus Wealth Management Llp	-	-	0.0	-	-	-	-	-
	Total B(1.4+1.5+1.6)	913	7,04,21,543	21.15%	7,042	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,525	49,43,036	1.48%	494	-	-	-	-
	Foreign nationals	-	-	-	-	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	3,438	7,53,64,579	22.64%	7,536	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	73,405	23,21,14,993	69.73%	23,211	-	-	-	-
	Toatl (A+B)	73,411	33,28,90,479	100.00%	33,289	-	-	19,85,816	0.60%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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:

Trishikhar Ventures LLP

As at 31st March, 2026

Sl. No.	Category	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternativce investment fund with SEBI	1	Not applicable	99.99%	28,036	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
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 of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs - Rahul Mehta	1	Not applicable	0.00%	0.0010	Nil	Not applicable	Nil	Not applicable
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriabale								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	2	Not applicable	100%	28036	Nil	Not applicable	Nil	Not applicable

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

DETAILS OF EQUITY HOLDING OF INSURERS

ANNEXURE A

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:
Union Bank of India

As at 31st March, 2026

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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	9,28,497	7,63,36,05,607	100.00%	7,63,361	-	-	-	-
B.1	Public Shareholders	9,28,487	7,63,35,75,819	100.00%	7,63,358	-	-	-	-
1.1)	Institutions	1,064	1,59,39,59,893	20.88%	1,59,396	-	-	-	-
i)	Mutual Funds	192	30,74,67,235	4.03%	30,746.72	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	745	68,92,51,594	9.03%	68,925.16	-	-	-	-
	Foreign Portfolio Investors Category II	34	2,61,35,489	0.34%	2,613.55	-	-	-	-
iii)	Financial Institutions/Banks	9	53,67,713	0.07%	536.77	-	-	-	-
	Other Financial Institutions	2	168	0.00%	0.02	-	-	-	-
iv)	Insurance Companies	54	53,60,03,734	7.02%	53,600.37	-	-	-	-
v)	Foreign Institutional Investors / Banks	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	13	2,43,04,422	0.32%	2,430.44	-	-	-	-
ix)	Alternative Investment Fund	15	54,29,538	0.07%	542.95	-	-	-	-
x)	Any other (Please specify)- Qualified Institutional Buyer	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
	President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
1.3)	Non-Institutions	9,27,422	33,29,55,076	4.36%	33,296	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	8,82,247	26,16,00,696	3.43%	26,160.07	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	3	13,473	0.00%	1.35	-	-	-	-
iv)	Others:								
	- Trusts	49	2,76,063	0.00%	27.61	-	-	-	-
	- Non Resident Indian	4,128	51,82,455	0.07%	518.25	-	-	-	-
	- Clearing Members	10	41,94,559	0.05%	419.46	-	-	-	-
	- Non Resident Indian Non Repatriable	5,303	38,28,157	0.05%	382.82	-	-	-	-
	- Bodies Corporate	2,122	1,30,23,105	0.17%	1,302.31	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Employees	25,674	3,54,52,423	0.46%	3,545.24	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	-	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	7,883	93,78,890	0.12%	937.89	-	-	-	-
B.2	Non Public Shareholders	10	29,788	0.00%	3	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	5	16,105	0.00%	1.61	-	-	-	-
	Key Management Personnel	5	13,683	0.00%	1.37	-	-	-	-
	Others	-	-	-	-	-	-	-	-
	Total	9,28,497	7,63,36,05,607	100%	7,63,361	-	-	-	-

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Promoter / Investor (IFSC):

Kedaara II Continuation Fund

As at 31st March, 2026

Sl. No.	Category	No. of Investors	No. of shares held (III)	% of share-holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A Promoters & Promoters Group									
A.1 Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (\$)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
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)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter#	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign Promoter of Indian Promoter#	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	-	-	-	-	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Investors of Alternative Investment Fund	33	2,83,000	91.00%	2,36,223	NA	NA	NA	NA
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) Others:									
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	1	27,000	9.00%	23,963	NA	NA	NA	NA
	- IEPF	-	-	-	-	-	-	-	-
iv)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total		34	3,10,000	100%	2,60,187	NA	NA	NA	NA

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	73,283	72,854
	- Additions during the year	30,105	429
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	10	33
	- Additions during the year	-	-
	- Deduction during the year	(0)	(23)
7	Balance of Profit in Profit & Loss Account	63,625	62,409
	TOTAL	1,67,022	1,35,702

Care Health Insurance LimitedIRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503**FORM NL-11 BORROWINGS SCHEDULE****BORROWINGS**

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Debentures/ Bonds	10,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,000	-

Note- Amounts due within 12 months from the date of Balance Sheet is Nil.

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

S. No	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	Nature of Security
<i>NIL</i>				

Care Health Insurance Limited

 IRDA Registration number 148 dated 26 April, 2012
 CIN: U66000DL2007PLC161503

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	46,077	66,100	1,83,033	1,47,890	2,29,110	2,13,990
2	Other Approved Securities	21,562	17,910	1,21,908	62,620	1,43,470	80,531
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	21,454	11,714	42,810	43,754	64,264	55,468
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	12,656	-	-	-	12,656	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	21,670	24,172	78,298	48,562	99,968	72,733
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,823	3,394	-	-	3,823	3,394
4	Investments in Infrastructure and Housing	89,718	90,253	3,45,064	2,45,988	4,34,782	3,36,241
5	Other than Approved Investments	3,570	787	-	-	3,570	787
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,001	9,710	2,500	9,710	4,501
2	Other Approved Securities	500	1,005	-	3,505	500	4,509
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	21,372	12,958	21,372	12,958
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	5,998	15,988	17,527	13,473	23,525	29,461
	(e) Other Securities	-	-	-	-	-	-
	-Fixed Deposit	-	4,800	-	-	-	4,800
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	13,464	8,509	34,155	12,059	47,619	20,569
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,40,492	2,46,633	8,53,877	5,93,311	10,94,369	8,39,944

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025
Long Term Investments--						
Book Value	1,70,446	1,98,935	7,70,802	5,47,561	9,41,248	7,46,496
Market Value	1,69,212	2,02,548	7,64,273	5,57,814	9,33,485	7,60,362
Short Term Investments--						
Book Value	19,963	32,303	82,694	44,446	1,02,657	76,749
Market Value	19,961	32,311	82,630	44,434	1,02,591	76,745

Care Health Insurance Limited

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**FORM NL-13 LOANS SCHEDULE****LOANS**

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	Unsecured		
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others		
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL	-	-

Provisions against Non-performing Loans		
	Non-Performing Loans	Provision (Rs. Lakhs)
	Sub-standard	
	Doubtful	
	Loss	
	Total	

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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2025	Additions	Deductions	As at 31st March, 2026	Upto 1st April, 2025	For the period	On Sales / Adjustments	Upto 31st March, 2026	As at 31st March, 2026	As at 31st March, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	13,693	239	-	13,932	12,364	734	-	13,098	834	1,329
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	545	61	-	606	341	75	-	416	190	204
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	358	31	18	371	313	51	17	347	24	45
Information Technology Equipment	7,587	435	380	7,642	6,115	605	380	6,340	1,302	1,472
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,319	155	94	1,380	1,048	170	91	1,127	254	272
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	23,502	921	492	23,931	20,180	1,635	488	21,327	2,604	3,322
Previous Year	22,209	1,572	279	23,502	18,154	2,305	279	20,180	3,322	
Work in progress	63	35	46	52	-	-	-	-	52	63
Grand Total: Current Year	23,565	956	538	23,983	20,180	1,635	488	21,327	2,656	3,385
Previous Year	22,343	1,615	393	23,566	18,154	2,305	279	20,180	3,385	

Note:

1) Lease hold property consists of civil and other improvements at premises taken on long term lease by company

2) The useful life of the assets has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

-Useful life of some categories of office equipments has been considered lower than that recommended by the Schedule - II to Companies Act, 2013.

-W.e.f. December 2022, useful life of Furniture & Fittings in leasehold premises has been considered as remaining lease period or useful life as estimated by the management, whichever is lower.

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Cash (including cheques*, drafts and stamps)	526	683
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	136	111
	(bb) Others	30	25
	(b) Current Accounts	51,496	18,527
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	52,188	19,346
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	51,133	17,567
	Outside India	1,055	1,779

* Cheques on hand amount to Rs. 348.85 Lakhs (Previous Year : Rs. 460.55 Lakhs)

^ Investment related Fixed deposits have been reported under Investments instead of cash and Bank balance.

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**FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE****ADVANCES AND OTHER ASSETS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,461	2,199
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,331	265
6	Others		
	(a) Advances to suppliers	531	833
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	5,402	3,645
	TOTAL (A)	9,725	6,942
	OTHER ASSETS		
1	Income accrued on investments *	30,114	23,325
2	Outstanding premiums	528	262
3	Agents balances	647	311
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	2,090	1,740
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,397	609
8	Others		
	(a) Rent Deposits & other assets	2,000	1,823
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	36,776	28,070
	TOTAL (A+B)	46,501	35,012

** Income accrued on investments includes interest on deposits also.*

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Agents' balances	23,533	18,607
2	Balance due to other insurance companies	1,29,448	73,062
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	1,71,579	69,626
	(b) For Other Policies	67,434	34,343
5	Unallocated premium	9,969	17,594
6	Sundry creditors	30,928	29,308
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	1,03,752	75,988
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	1,242	485
11	Income accrued on Unclaimed amounts	116	79
12	Interest payable on debentures/bonds	2	-
13	GST Liabilities (Net)	181	8,537
14	Others		
	(a) Tax deducted payable	7,119	6,081
	(b) Other statutory dues	638	600
	(c) Other Liabilities	-	-
	TOTAL	5,45,941	3,34,310

*Net of Reinsurance

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31st March, 2026	As at 31st March, 2025
Opening Balance	564	658
Add: Amount transferred to unclaimed amount	1,163	357
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	2	27
Add: Investment Income	52	42
Less: Amount paid during the year	412	510
Less: Transferred to SCWF	11	10
Closing Balance of Unclaimed Amount	1,358	564

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**FORM NL-18 PROVISIONS SCHEDULE****PROVISIONS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Reserve for Unexpired Risk	3,75,099	3,27,920
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and tax deducted at source)	-	497
4	For Employee Benefits	4,172	2,085
5	Others		
	(a) Lease equalisation reserve	12	62
	TOTAL	3,79,283	3,30,564

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**FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE****MISCELLANEOUS EXPENDITURE**

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2026	As at 31st March, 2025
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st March, 2026	Upto the Quarter ended 31st March, 2026	For the Quarter ended 31st March, 2025	Upto the Quarter ended 31st March, 2025
1	Gross Direct Premium Growth Rate	0.37	0.21	0.13	0.21
2	Gross Direct Premium to Net worth Ratio	1.18	3.76	0.99	3.57
3	Growth rate of Net Worth	(0.00)	0.14	0.07	0.07
4	Net Retention Ratio	0.71	0.74	0.76	0.79
5	Net Commission Ratio	0.21	0.19	0.22	0.20
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.35	0.35	0.36
7	Expense of Management to Net Written Premium Ratio	0.40	0.37	0.38	0.38
8	Net Incurred Claims to Net Earned Premium	0.59	0.70	0.59	0.65
9	Claims paid to claims provisions (See Note 1)	0.98	0.98	0.98	0.95
10	Combined Ratio	1.00	1.07	0.97	1.03
11	Investment income ratio	0.02	0.07	0.02	0.07
12	Technical Reserves to net premium ratio	2.07	0.62	2.24	0.60
13	Underwriting balance ratio	(0.03)	(0.09)	0.03	(0.05)
14	Operating Profit Ratio	0.03	(0.02)	0.09	0.01
15	Liquid Assets to liabilities ratio	0.18	0.18	0.16	0.16
16	Net earning ratio	0.03	0.00	0.08	0.02
17	Return on net worth ratio	0.03	0.00	0.06	0.067
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.68	1.68	1.68	1.68
19	NPA Ratio	NA	NA	NA	NA
20	Gross NPA Ratio	-	-	-	-
21	Net NPA Ratio	-	-	-	-
22	Debt Equity Ratio	0.04	0.04	-	-
23	Debt Service Coverage Ratio	0.18	0.18	-	-
24	Interest Service Coverage Ratio	724.14	724.14	-	-
25	Earnings per share	0.79	0.12	0.73	1.60
26	Book value per share	26.77	26.77	23.93	23.93

Note 1: Claims provision taken for paid claims only

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
Upto the Quarter ended 31st March, 2026**

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**
Health										
Current Period	0.20	0.74	0.18	0.35	0.36	0.71	0.98	1.07	0.62	(0.09)
Previous Period	0.22	0.78	0.20	0.35	0.38	0.66	0.95	1.04	0.60	(0.06)
Personal Accident										
Current Period	0.44	0.76	0.42	0.55	0.64	0.36	0.95	1.00	0.80	(0.09)
Previous Period	(0.12)	0.82	0.29	0.42	0.46	0.25	0.94	0.71	0.88	0.32
Travel Insurance										
Current Period	(0.06)	0.75	0.43	0.54	0.62	0.40	0.95	1.03	0.34	(0.01)
Previous Period	0.05	0.83	0.48	0.59	0.65	0.22	0.95	0.87	0.39	0.13
Total Health										
Current Period	0.21	0.74	0.19	0.35	0.37	0.70	0.98	1.07	0.62	(0.09)
Previous Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)
Total Miscellaneous										
Current Period	0.21	0.74	0.19	0.35	0.37	0.70	0.98	1.07	0.62	(0.09)
Previous Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)
Total-Current Period	0.21	0.74	0.19	0.35	0.37	0.70	0.98	1.07	0.62	(0.09)
Total-Previous Period	0.21	0.79	0.20	0.36	0.38	0.65	0.95	1.03	0.60	(0.05)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st March 2026
 (Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2026	Upto the Quarter ended 31st March 2026	For the Quarter ended 31st March 2025	Upto the Quarter ended 31st March 2025
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	6	104	7	27
			Receipt/Refund of Premium	1	16	1	17
			Receipt/ Refund Share Application Money	-	25,610	-	-
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	63	1	78
3	Religare Broking Limited	Fellow Subsidiary	Commission Expenses	91	233	103	261
			Receipt/Refund of Premium	4	318	(0)	231
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	1	57	1	79
5	MIC Insurance Web Aggregator Private Limited(MIC)	Fellow Subsidiary	Commission Expenses	-	1	1	3
			Receipt/Refund of Premium	(0)	(0)	-	-
6	Religare Digital Solutions Ltd	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	0	0	-	-
7	Mr. Anuj Gulati/Mr. Pankaj Gupta ¹ / Mr. Ajay Shah/Mr. Nitin Katyal/ Mr. Anoop Singh/ Mr. Manish Dodeja/ Mr.Yogesh Kumar/Mr. Kolla Suresh /Mr. Chandra Shekhar Dwivedi ² / Mr.Ambrish Jindal ³ / Ms.Bhawna Jain ⁴	Key Management Personnel	Remuneration	831	2,447	331	2,100
			Receipt/Refund of Premium	0	2	0	2
			Receipt/ Refund Share Application Money	-	68	55	199
			Claims	-	-	-	11

¹ Ceased to be related party wef October 09, 2024

² Appointed w.e.f. May 04, 2024

³ Appointed w.e.f. November 05, 2024

⁴ Appointed w.e.f. April 24, 2025

Notes:

- In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.
- Premium is net of refund/receipt.
- Does not include perquisite calculated on exercise of shares as per ESOP Scheme.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2026

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Religare Enterprises Limited	Holding Company	1	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	15	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	14	Payable	NA	NIL	NIL	NIL
4	Religare Digital Solutions Ltd	Fellow Subsidiary	0	Payable				
4	Religare Broking Limited	Fellow Subsidiary	73	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC)	Fellow Subsidiary	1	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

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FORM NL-22 RECEIPT AND PAYMENTS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Current Year ended 31st March, 2026	Previous Year ended 31st March, 2025
Cash flows from the Operating activities:		
Premium received from policyholders, including advance receipts	12,49,775	10,74,542
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	11,175	13,378
Payments to co-insurers, net of claims recovery	(836)	738
Payments of claims	(5,98,736)	(4,90,620)
Payments of commission and brokerage	(2,31,212)	(1,86,540)
Payments of other operating expenses*	(1,62,311)	(1,61,836)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(824)	(1,210)
Income taxes paid (Net)	(1,415)	(5,040)
Goods & Service tax paid	(75,375)	(1,05,715)
Other payments	-	-
Cash flows before extraordinary items	1,90,241	1,37,697
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	1,90,241	1,37,697
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(929)	(1,561)
Proceeds from sale of fixed assets	24	17
Purchases of investments	(3,21,887)	(2,36,178)
Loans disbursed	-	-
Sales of investments	3,996	7,331
Repayments received	59,640	47,090
Rents/Interests/ Dividends received	63,416	49,308
Investments in money market instruments and in liquid mutual funds (Net)	(4,344)	5,354
Expenses related to investments	(50)	-
Net cash flow from Investing activities	(2,00,134)	(1,28,639)
Cash flows from Financing activities:		
Proceeds from issuance of share capital	32,302	620
Proceeds from borrowing	10,000	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	42,302	620
Effect of foreign exchange rates on cash and cash equivalents, net	433	84
Net increase in cash and cash equivalents:	32,842	9,762
Cash and cash equivalents at the beginning of the year	19,346	9,584
Cash and cash equivalents at the end of the year	52,188	19,346

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31st March, 2026

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,40,492	2,40,492
	Policyholders as per NL-12 A of BS	8,53,877	-	8,53,877
(A)	Total Investments as per BS	8,53,877	2,40,492	10,94,369
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,656	2,656
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	794	794
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	52,188	52,188
(F)	Advances and Other assets as per BS	28,179	18,322	46,501
(G)	Deferred Tax Assets	-	3,775	3,775
(H)	Total Current Assets as per BS...(E)+(F)+(G)	28,179	74,285	1,02,464
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,611	9,720	11,331
(J)	Loans as per BS	-	-	-
(K)	Fair value change account subject to minimum of zero	380	-	380
(L)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)	8,82,056	3,17,433	11,99,489
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	1,991	10,514	12,505
(N)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)	8,80,065	3,06,919	11,86,984

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
		-	-	-
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	(a) Furniture & Fittings	-	25	25
	(b) Leasehold Property	-	191	191
	(c) Office Equipment	-	253	253
	(d) Intangibles-Computer Software	-	325	325
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Other Advances & Current Assets	1,611	3,112	4,723
	(b) Deposits & Bank Balances (on which Lien is marked)	-	219	219
	(c) Others	-	6,389	6,389

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES :**

As at 31st March, 2026

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,97,585	3,75,099
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,97,585	3,75,099
(d)	Outstanding Claim Reserve (other than IBNR reserve)	87,119	65,872
(e)	IBNR reserve	46,421	37,880
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	6,31,125	4,78,851

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

Care Health Insurance LimitedIRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
As at 31st March, 2026

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	10,41,645	7,72,774	6,59,476	5,05,089	1,56,247	1,51,527	1,56,247
9	Miscellaneous							
10	Crop							
	Total	10,41,645	7,72,774	6,59,476	5,05,089	1,56,247	1,51,527	1,56,247

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st March, 2026

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	8,80,065
	Deduct:	
(B)	Current Liabilities as per BS	4,78,851
(C)	Provisions as per BS	-
(D)	Other Liabilities	3,78,430
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,784
	Shareholder's FUNDS	
(F)	Available Assets	3,06,919
	Deduct:	
(G)	Other Liabilities	66,613
(H)	Excess in Shareholder's funds (F - G)	2,40,306
(I)	Total ASM (E + H)	2,63,090
(J)	Total RSM	1,56,247
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.68

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-27- PRODUCTS INFORMATION****DATE : 31st March, 2026**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Ultimate Care		CHIHLP26058V022526	Health	Health - Individual	02-01-2026
2	Care		CHIHLP26055V092526	Health	Health - Individual	18-03-2026
3	Group Care 360*		CHIHLP26057V032526	Health	Health - Group	02-01-2026

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


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

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 31st March, 2026

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	2,40,492
	Investments (Policyholders)	8A	8,53,877
2	Loans	9	-
3	Fixed Assets	10	2,656
4	Current Assets		
	a. Cash and Bank balances	11	52,188
	b. Advances and other Assets	12	46,501
5	Current Liabilities		
	a. Current Liabilities	13	(5,45,941)
	b. Provisions	14	(3,79,283)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		2,70,490
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,656
3	Cash & Bank Balance (if any)	11	52,188
4	Advances & Other Assets (if any)	12	46,501
5	Current Liabilities	13	(5,45,941)
6	Provisions	14	(3,79,283)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(8,23,879)
	'Investment Assets'	(A-B)	10,94,369

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+	(c)					
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	46,077	1,92,743	2,38,820	21.8%	-	2,38,820	2,39,340
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl 1) above)	Not less than 30%	-	68,140	3,14,651	3,82,791	34.9%	-	3,82,791	3,80,817
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	1,03,276	3,79,220	4,82,495	44.0%	(94.1)	4,82,401	4,76,756
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	67,833	1,59,627	2,27,460	20.7%	(1,853)	2,25,607	2,25,017
	d. Other Investments	Not exceeding 55%	-	3,996	-	3,996	0.4%	(426)	3,570	3,570
	Investment Assets	100%	-	2,43,245	8,53,497	10,96,742	100.0%	(2,372)	10,94,370	10,86,160

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 31st March, 2026

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		2,20,492	21.6%	18,329	23.8%	2,38,820	21.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		3,55,591	34.9%	27,199	35.3%	3,82,791	34.9%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		72,733	7.1%	1,003	1.3%	73,736	6.7%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		3,72,405	36.5%	36,354	47.2%	4,08,759	37.3%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		2,16,320	21.2%	11,140	14.5%	2,27,460	20.7%
	d. Other Investments (not exceeding 15%)		2,746	0.3%	1,250	1.6%	3,996	0.4%
	Total		10,19,795	100%	76,947	100%	10,96,742	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March, 2026	As % of total for this class	As at 31st March, 2025	As % of total for this class	As at 31st March, 2026	As % of total for this class	As at 31st March, 2025	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	5,96,327	57.6%	4,64,211	55.5%	6,02,607	57.8%	4,60,413	56.0%
AA or better	58,432	5.6%	55,446	6.6%	58,008	5.6%	54,000	6.6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Only Sovereign and FD's)	3,80,817	36.8%	3,16,950	37.9%	3,82,791	36.7%	3,08,331	37.5%
TOTAL (A)	10,35,576	100.0%	8,36,606	100.0%	10,43,406	100.0%	8,22,745	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,02,591	9.9%	76,744	9.2%	1,02,657	9.8%	76,749	9.3%
more than 1 year and upto 3years	1,76,860	17.1%	1,61,906	19.4%	1,76,868	17.0%	1,61,793	19.7%
More than 3years and up to 7years	2,98,882	28.9%	2,07,700	24.8%	3,00,861	28.8%	2,06,391	25.1%
More than 7 years and up to 10 years	3,70,932	35.8%	3,01,370	36.0%	3,76,208	36.1%	2,92,445	35.5%
above 10 years	86,311	8.3%	88,886	10.6%	86,811	8.3%	85,368	10.4%
Any other	-	-	-	-	-	-	-	-
TOTAL (B)	10,35,576	100.0%	8,36,606	100.0%	10,43,406	100.0%	8,22,745	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	2,39,340	23.1%	2,24,594	26.8%	2,38,820	22.9%	2,18,491	26.6%
b. State Government	1,41,477	13.7%	87,556	10.5%	1,43,970	13.8%	85,040	10.3%
c. Corporate Securities	6,54,759	63.2%	5,24,457	62.7%	6,60,615	63.3%	5,19,213	63.1%
TOTAL (B)	10,35,576	100.0%	8,36,606	100.0%	10,43,406	100.0%	8,22,745	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 31st March, 2026

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025	As at 31st March, 2026	As at 31st March, 2025
1	Investments Assets	10,22,104	8,05,036	-	-	21,302	17,709	53,336	13,104	10,96,742	8,35,849
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,22,104	8,05,036	-	-	21,302	17,709	53,336	13,104	10,96,742	8,35,849
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

 IRDA Registration number 148 dated 26 April, 2012
 CIN: U66000DL2007PLC161503

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

Statement as on: 31st March, 2026

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	2,27,426	3,970	1.7%	1.3%	2,18,592	15,315	7.0%	5.2%	2,12,090	14,856	7.0%	5.2%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	146	7.3%	5.5%	2,000	146	7.3%	5.5%
3	State Government Bonds	SGGB	1,41,150	2,591	1.8%	1.4%	1,07,332	7,908	7.4%	5.5%	64,494	4,898	7.6%	5.7%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	2,71,495	4,830	1.8%	1.3%	2,41,309	17,377	7.2%	5.4%	1,45,014	10,325	7.1%	5.3%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	48,178	900	1.9%	1.4%	44,471	3,374	7.6%	5.7%	28,570	2,159	7.6%	5.7%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	60,412	1,064	1.8%	1.3%	59,840	4,272	7.1%	5.3%	57,555	4,068	7.1%	5.3%
7	Corporate Securities - Debentures	ECOS	1,25,697	2,328	1.9%	1.4%	1,17,407	8,821	7.5%	5.6%	1,01,709	7,371	7.2%	5.4%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	63	2.2%	1.8%	2,884	244	8.5%	6.8%	2,884	220	7.6%	5.7%
9	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	79	5	6.0%	4.5%	86	5	6.1%	4.6%
10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body	HTDA	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2,718	172	6.3%	4.7%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	73,112	1,360	1.9%	1.4%	65,897	5,000	7.6%	5.7%	44,661	3,323	7.4%	5.6%
12	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	24,406	394	1.6%	1.2%	26,736	1,641	6.1%	4.6%	24,523	1,752	7.1%	5.3%
13	Equity Shares (PSUs & Unlisted)	OEPU	500	-	0.0%	0.0%	500	-	0.0%	0.0%	517	-	0.0%	0.0%
14	PSU - Equity shares - Quoted	EAEQ	2,407	(73)	-3.0%	-2.3%	1,553	394	25.4%	19.0%	1,252	258	20.6%	15.4%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	17,324	100	0.6%	0.4%	11,008	1,128	10.2%	7.7%	9,155	1,127	12.3%	9.2%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	40,000	797	2.0%	1.5%	40,000	3,234	8.1%	6.1%	35,767	2,893	8.1%	6.1%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	48	1.9%	1.4%	2,500	196	7.8%	5.9%	2,500	196	7.8%	5.9%
18	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	291	242	83.0%	62.1%
19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	11,670	70	0.6%	0.5%	5,273	70	1.3%	1.0%	-	-	0.0%	0.0%
20	Passively Managed Equity ETF (Non Promoter Group)	OETF	3,286	-	0.0%	0.0%	1,110	-	-	-	-	-	0.0%	0.0%
21	Units of Infrastructure Investment Trust	EIIT	5,416	119	2.2%	1.6%	1,423	119	8%	6%	-	-	0.0%	0.0%
22	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,115	-	0.0%	0.0%	302	-	0%	0%	-	-	0.0%	0.0%
23	Infrastructure - PSU - Equity shares - Quoted	ITPE	458	1	0.3%	0.2%	113	1	1%	1%	-	-	-	-
	Grand Total		10,61,436	18,597	1.8%	1.3%	9,50,330	69,245	7.3%	5.5%	7,35,786	54,011	7.3%	5.5%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

Statement as on: 31st March, 2026

Statement of Down Graded Investments

Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Name of the Security	COI	Amount	Date of purchase	Rating Agency	Original Grade	Current Grade	Date of Down grade	Remarks
A	<u>During the Quarter</u>								
					NIL				
B	<u>As on Date</u>								
					NIL				

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st March, 2026

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
Outside India						
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
Total (A)		-	-	-	-	-
With In India						
1	Indian Insurance Companies	4	-	-	40,237	14.97%
2	FRBs	-	-	-	-	-
3	GIC Re	1	2,27,865	769	-	85.03%
4	Other (to be Specified)	-	-	-	-	-
Total (B)		5	2,27,865	769	40,237	100%
Grand Total (C)= (A)+(B)		5	2,27,865	769	40,237	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN
FOR THE PERIOD ENDED 31st March, 2026**

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
STATES									
1	Andhra Pradesh	10,381	32,592	334	949	54	278	10,769	33,820
2	Arunachal Pradesh	47	154	8	18	0	0	55	172
3	Assam	2,141	6,671	274	700	3	20	2,417	7,391
4	Bihar	4,915	14,910	119	631	9	43	5,043	15,584
5	Chhattisgarh	1,895	5,922	79	188	4	24	1,978	6,134
6	Goa	488	1,725	13	63	7	44	508	1,832
7	Gujarat	20,352	60,919	913	2,480	123	719	21,387	64,117
8	Haryana	18,451	65,338	500	1,817	168	618	19,119	67,774
9	Himachal Pradesh	962	2,901	15	104	4	23	981	3,028
10	Jharkhand	2,160	6,844	44	180	8	41	2,211	7,065
11	Karnataka	27,020	89,828	686	2,554	212	1,086	27,918	93,468
12	Kerala	7,554	23,045	84	361	93	702	7,731	24,108
13	Madhya Pradesh	10,563	31,662	284	883	31	143	10,878	32,688
14	Maharashtra	74,388	2,34,156	1,800	5,758	644	2,819	76,832	2,42,734
15	Manipur	264	747	1	3	2	4	267	754
16	Meghalaya	59	195	2	8	1	2	61	205
17	Mizoram	18	61	7	20	0	1	25	82
18	Nagaland	28	92	0	0	0	1	28	93
19	Orissa	5,028	14,292	232	651	11	56	5,271	14,999
20	Punjab	9,132	27,817	98	347	97	550	9,327	28,714
21	Rajasthan	9,538	28,167	340	1,114	43	178	9,921	29,459
22	Sikkim	105	324	3	3	0	2	108	330
23	Tamil Nadu	11,600	39,740	429	1,452	182	930	12,212	42,122
24	Telangana	27,732	88,917	510	1,694	156	788	28,398	91,399
25	Tripura	472	1,337	31	78	0	2	503	1,417
26	Uttarakhand	2,412	7,318	32	118	11	51	2,455	7,486
27	Uttar Pradesh	21,483	66,151	662	1,944	76	399	22,221	68,494
28	West Bengal	14,852	44,661	345	950	47	264	15,243	45,875
	TOTAL (A)	2,84,039	8,96,485	7,844	25,069	1,986	9,790	2,93,870	9,31,344
UNION TERRITORIES									
1	Andaman and Nicobar Islands	29	99	1	1	0	1	30	101
2	Chandigarh	635	1,818	6	24	8	56	649	1,898
3	Dadra and Nagar Haveli	166	395	6	18	0	1	172	414
4	Daman & Diu	65	192	3	7	0	2	69	201
5	Govt. of NCT of Delhi	17,028	56,662	231	889	195	1,110	17,455	58,661
6	Jammu & Kashmir	2,102	5,949	106	245	5	41	2,213	6,235
7	Ladakh	20	73	1	1	1	1	22	75
8	Lakshadweep	4	13	-	0	0	0	4	13
9	Puducherry	155	475	9	35	3	23	168	532
	TOTAL (B)	20,205	65,678	364	1,220	213	1,233	20,782	68,131
	OUTSIDE INDIA	588	3,645	-	-	-	10	588	3,655
	TOTAL (C)	588	3,645	-	-	-	10	588	3,655
	Grand Total (A)+(B)+(C)	3,04,832	9,65,808	8,208	26,289	2,199	11,033	3,15,239	10,03,130

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st March, 2026

(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st March, 2026		For the Quarter ended 31st March, 2025		Upto the Quarter ended 31st March, 2026		Upto the Quarter ended 31st March, 2025	
		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	3,04,832	13,51,095	2,23,599	11,35,961	9,65,808	33,93,201	8,01,778	27,54,040
7	Personal Accident	8,208	1,86,488	4,699	2,19,585	26,289	2,39,930	18,290	2,83,881
8	Travel	2,199	47,969	2,172	52,712	11,033	2,31,409	11,757	3,00,233
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 31st March, 2026
(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st March, 2026		Upto the Quarter ended 31st March, 2026		For the Quarter ended 31st March, 2025		Upto the Quarter ended 31st March, 2025	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,78,917	1,41,249	20,00,819	4,20,268	6,73,443	1,01,665	16,60,831	3,31,500
2	Corporate Agents-Banks	2,11,469	27,227	3,34,630	89,560	2,45,834	23,180	3,65,498	92,854
3	Corporate Agents -Others	47,884	29,102	1,08,867	95,881	22,671	18,292	51,856	57,285
4	Brokers	3,60,692	90,085	9,14,901	3,07,424	2,89,199	65,821	7,56,774	2,64,854
5	Micro Agents	-	-	-	-	-	0	-	0
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	16,875	2,549	56,380	11,219	23,155	3,205	1,14,748	23,318
	-Online (Through Company Website)	1,24,866	17,567	3,20,630	54,439	1,11,331	13,361	2,77,752	45,522
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	6,004	1,358	19,518	4,912	6,269	1,274	18,864	4,232
9	Point of sales person (Direct)	36,489	5,093	1,02,801	14,206	32,580	2,744	84,076	8,402
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	2,355	422	5,992	1,568	3,776	445	7,743	1,689
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	15,85,551	3,14,652	38,64,538	9,99,476	14,08,258	2,29,989	33,38,142	8,29,656
14	Business outside India (B)	1	588	2	3,655	-	480	12	2,169
	Grand Total (A+B)	15,85,552	3,15,239	38,64,540	10,03,130	14,08,258	2,30,470	33,38,154	8,31,825

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-37-CLAIMS DATA

Upto the Quarter ended 31st March, 2026

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	No. of claims only
						Total
1	Claims O/S at the beginning of the period	25,936	761	788	27,485	27,485
2	Claims reported during the period					
	(a) Booked During the period	16,28,531	2,142	2,655	16,33,328	16,33,328
	(b) Reopened during the Period	19,723	261	177	20,161	20,161
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period					
	(a) paid during the period	15,95,500	2,103	2,213	15,99,816	15,99,816
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	48,171	443	962	49,576	49,576
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	Claims O/S at End of the period					
	Less than 3 months	30,519	618	445	31,582	31,582
	3 months to 6 months	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-
	1 year and above	-	-	-	-	-

Notes:- Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Upto the Quarter ended 31st March, 2026

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	26,333	5,955	1,213	33,501	33,501
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	6,31,169	7,594	4,420	6,43,184	6,43,184
	(b) Reopened during the Period	16,857	1,492	138	18,487	18,487
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	6,04,492	7,221	4,651	6,16,364	6,16,364
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	39,260	1,621	227	41,109	41,109
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	Claims O/S at End of the period					
	Less than 3months	30,607	6,199	893	37,699	37,699
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Note:- Cashless Claims & claim related expenses Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Care Health Insurance Company

DATE : 31st March, 2026

WITHIN INDIA

Amount in Rs. Lakhs

Particulars	Accident Year Cohort													
	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22	YE 31-Mar-23	YE 31-Mar-24	YE 31-Mar-25	YE 31-Mar-26
A) Ultimate Net loss Cost - Original Estimate	1,210	5,886	9,140	15,538	21,278	30,987	54,205	83,878	95,462	1,58,785	2,00,353	2,92,179	3,72,837	4,79,602
B) Net Claims Provisions²	612	1,455	2,799	3,961	6,627	7,703	11,486	20,779	30,403	43,144	49,566	53,583	57,249	90,069
C) Cumulative Payment as of														
one year later - 1st Diagonal	901	5,306	7,507	14,016	18,595	28,531	51,039	72,353	85,962	1,41,832	1,82,558	2,81,008	3,64,961	
two year later - 2nd Diagonal	913	5,304	7,594	14,109	18,869	28,728	51,652	73,390	87,246	1,43,427	1,85,790	2,83,725		
three year later - 3rd Diagonal	912	5,307	7,604	14,132	18,935	28,860	51,873	73,861	87,660	1,46,577	1,86,710			
four year later - 4th Diagonal	914	5,307	7,605	14,154	18,961	28,946	52,086	74,104	88,974	1,46,859				
five year later - 5th Diagonal	914	5,308	7,610	14,156	18,975	29,027	52,237	74,256	89,141					
six year later - 6th Diagonal	914	5,309	7,616	14,158	19,025	29,106	52,371	74,413						
seven year later - 7th Diagonal	914	5,315	7,619	14,173	19,056	29,123	52,417							
eight year later - 8th Diagonal	914	5,317	7,655	14,188	19,091	29,177								
nine year later - 9th Diagonal	914	5,317	7,676	14,216	19,157									
Ten year later - 10th Diagonal	914	5,317	7,691	14,223										
Eleven year later - 11th Diagonal	914	5,323	7,695											
Twelfth year later - 12th Diagonal	914	5,323												
Thirteen year later - 13th Diagonal	914													
D) Ultimate Net Loss Cost re-estimated														
one year later - 1st Diagonal	932	5,362	7,898	14,306	18,964	29,025	52,617	74,868	87,833	1,45,642	1,85,745	2,83,975	3,69,120	
two year later - 2nd Diagonal	913	5,333	7,936	14,292	19,111	29,330	52,744	74,681	88,391	1,46,240	1,87,712	2,86,057		
three year later - 3rd Diagonal	913	5,333	7,906	14,304	19,260	29,490	52,769	74,901	88,687	1,48,400	1,88,594			
four year later - 4th Diagonal	914	5,322	7,921	14,316	19,253	29,403	52,816	75,046	89,989	1,48,655				
five year later - 5th Diagonal	914	5,316	7,944	14,323	19,285	29,419	52,828	75,047	89,972					
six year later - 6th Diagonal	914	5,324	7,930	14,296	19,260	29,417	52,867	75,085						
seven year later - 7th Diagonal	914	5,330	7,924	14,297	19,320	29,450	52,843							
eight year later - 8th Diagonal	914	5,326	7,923	14,296	19,377	29,453								
nine year later - 9th Diagonal	914	5,323	7,768	14,315	19,356									
Ten year later - 10th Diagonal	914	5,323	7,773	14,303										
Eleven year later - 11th Diagonal	914	5,329	7,749											
Twelfth year later - 12th Diagonal	914	5,329												
Thirteen year later - 13th Diagonal	914													
Favourable / (unfavourable) development Amount														
(A-D)	296	557	1,391	1,235	1,922	1,533	1,361	8,793	5,491	10,130	11,759	6,122	3,717	
In %														
[(A-D)/A]	24.49%	9.47%	15.22%	7.95%	9.03%	4.95%	2.51%	10.48%	5.75%	6.38%	5.87%	2.10%	1.0%	

Note:-

(a) Data excludes Coinsurance Follower Business

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st March, 2026

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	4,22,431	760	-	-	-	-	-	1,69,734	821.96	-	-	-	-	-	4,23,191	1,70,556
7	Personal Accident	532	-	-	-	-	-	-	3,218	-	-	-	-	-	-	532	3,218
8	Travel	646	-	-	-	-	-	-	2,214	-	-	-	-	-	-	646	2,214
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 31st March, 2026

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	15,82,415	5,796	-	-	-	-	-	5,81,289	2,280	-	-	-	-	-	15,88,211	5,83,569
7	Personal Accident	2,110	3	-	-	-	-	-	7,234	1	-	-	-	-	-	2,113	7,235
8	Travel	2,271	3	-	-	-	-	-	5,472	3	-	-	-	-	-	2,274	5,476
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-41 OFFICES INFORMATION

DATE : 31st March, 2026

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		269
2	No. of branches approved during the year		28
3	No. of branches opened during the year	Out of approvals of previous year	13
4		Out of approvals of this year	1
5	No. of branches closed during the year		6
6	No of branches at the end of the year		277
7	No. of branches approved but not opened		51
8	No. of rural branches		1
9	No. of urban branches		276
10	No. of Directors:-		
	(a) Independent Director		4
	(b) Executive Director		1
	(c) Non-executive Director		6
	(d) Women Director		1*
	(e) Whole time director		-
11	No. of Employees		
	(a) On-roll (Full Time):		11,751
	(b) Off-roll:		1,750
	(c) Total:		13,501
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		4,11,408
	(b) Corporate Agents-Banks		56
	(c) Corporate Agents-Others		183
	(d) Insurance Brokers		660
	(e) Web Aggregators		9
	(f) Insurance Marketing Firm		308
	(g) Motor Insurance Service Providers (DIRECT)		-
	(h) Point of Sales persons (DIRECT)		75,456
	(i) Other as allowed by IRDAI(Micro Insurance)		1

*Women director is already included in 'Independent Director' category. Total number of directors as on March 31, 2026 are 11.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	13,007	4,73,583
Recruitments during the quarter	1,905	15,580
Attrition during the quarter	1,411	1,082
Number at the end of the quarter	13,501	4,88,081

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

DATE : 31st March, 2026

BOARD OF DIRECTORS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Malay Kumar Sinha	Non Executive Independent Director		
3	Mr. Biju Sushama Vasudevan	Bank Nominee Director		Tenure end with effect from March 28, 2026
4	Mr. Sunish Sharma	Non Executive Director		
5	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
6	Mr. Rishiraj Khanjanchi	Non-Executive Director		
7	Mr. Nirmal Chand	Non Executive Independent Director		
8	Mr. Abhay Kumar Agarwal	Non-Executive Non-Independent Director		
9	Mr. Arjun Lamba	Non-Executive Non-Independent Director		
10	Mr. Gurumurthy Ramanathan	Non-Executive Non-Independent Director		
11	Mr. Suresh Mahalingam	Non-Executive Non-Independent Director		
12	Ms. Upma Goel	Additional Non-Executive Independent Director		Appointed as Additional Non-Executive Independent Director with effect from March 30, 2026

KEY MANAGEMENT PERSONS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Amrishi Jindal	Chief Financial Officer		
3	Mr. Ajay Shah	Chief Business Officer		
4	Ms. Bhawana Jain	Chief Risk Officer		
5	Mr. Kolla Suresh	Chief Technology & Services Officer		
6	Mr. Manish Dodeja	Chief Operating Officer		
7	Mr. Anoop Singh	Chief Compliance Officer		
8	Mr. Nitin Katyal	Chief Investment Officer		
9	Mr. Chandra Shekhar Dwivedi	Appointed Actuary		
10	Mr. Yogesh Kumar	Company Secretary		

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for Insurers) Regulations, 2024

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)**

Upto the Quarter ended 31st March 2026

(Amount in Rs. Lakhs)

RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)

S. No	Line of Business	Particulars	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural	24,043	6,359	8,31,745
		Social	62,494	20,977	33,61,130
7	PERSONAL ACCIDENT	Rural	770	272	2,63,988
		Social	26,360	1,280	7,18,133
8	TRAVEL	Rural	820	21	86,354
		Social	106	23	18,032
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	25,633	6,652	11,82,087
		Social	88,960	22,280	40,97,295

Care Health Insurance Limited

 IRDA Registration number 148 dated 26 April, 2012
 CIN: U66000DL2007PLC161503


FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st March, 2026

SI No	Particulars	Opening balance As on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully accepted	Partial accepted	Rejected		
1	Complaints made by the customers							
a)	Proposal Related	23	9	31	-	1	-	189
b)	Claim	119	1,543	868	-	698	96	6,935
c)	Policy Related	87	425	381	12	109	10	1,711
d)	Premium	11	61	72	-	-	-	365
e)	Refund	12	146	104	-	52	2	638
f)	Coverage	-	-	-	-	-	-	-
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
	Others (to be specified)							
i)	(i) Agent change related							
	(ii) PED Non disclosure Related	29	192	148	1	61	11	810
	(iii) Renewal related							
	(iv) Others							
	Total Number of complaints	281	2,376	1,604	13	921	119	10,648

2	Total No. of policies during previous year*	2,00,83,534
3	Total No. of claims during previous year	14,93,233
4	Total No. of policies during current year*	2,65,47,724
5	Total No. of claims during current year	16,53,489
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.64
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	42

*Total Policies include Certificate of Insurance issued under Group Policies.

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	119	100%	-	-	119	100%
b)	15 - 30 days	-	0%	-	-	-	0%
c)	30 - 90 days	-	0%	-	-	-	0%
d)	90 days & Beyond	-	0%	-	-	-	0%
	Total No. of complaints	119	100%	-	-	119	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st March, 2026

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			

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FROM NL-47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2025-26

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
												l	m	n	o	p	q=l+m+n+o+p
1	CHIHLIP26055V092526	Care	10,64,803	21-03-2026	98%	127%	97%	3%	1553	1553	82%	19,584	84,198	1,19,141	1,99,591	29,042	4,51,556
2	CHIHLGP25041V032425	Group Care	77,987	29-09-2024	74%	108%	91%	9%	44	44	0%	149	-	-	-	-	149
3	CHIPAGP25037V022425	Group Secure	15,284	29-09-2024	56%	125%	72%	28%	7	7	0%	5	-	-	-	-	5
4	RHHLIP21375V022021	Assure	1,711	01-10-2020	-45%	-13%	59%	41%	3	3	58%	536	101	228	627	194	1,686
5	CHITOP26051V042526	Explore	3,11,119	19-11-2025	45%	98%	72%	28%	75	75	0%	2,27,792	-	-	-	-	2,27,792
6	RHHLIP21372V022021	Enhance	62,509	01-10-2020	36%	65%	93%	7%	45	45	78%	10,854	10,824	6,374	5,135	371	33,558
7	CHIPAP25046V042425	Secure	2,30,736	05-03-2025	25%	159%	88%	12%	61	61	13%	2,09,856	13,757	4,788	5,987	614	2,35,002
8	RHHLIP21373V022021	Joy	3,638	01-10-2020	118%	156%	97%	3%	8	8	30%	1,810	235	30	16	2	2,093
9	IRDA/NL/HLT/RH/P-T/V.1/71/2014	Student Explore	3,431	09-07-2015	-8%	46%	58%	43%	2	2	0%	3,320	-	-	-	-	3,320
10	CHIHLIP26052V032526	Care Freedom	94,028	03-09-2025	58%	91%	95%	5%	171	171	81%	21,612	24,249	12,471	13,380	350	72,062
11	IRDAI/HLT/RH/P-T/V.1/53/2014-11	Group Explore	16,52,637	02-12-2015	33%	133%	59%	41%	19	19	0%	270	-	-	-	-	270
12	RHHMGP21370V022021	Grameen Care	-	01-10-2020	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
13	CHIHLGP25040V042425	Group Global Care	(438)	29-09-2024	56%	62%	98%	2%	0	0	0%	48	-	-	-	-	48
14	RHHLIP21374V022021	Super Mediclaim	20,978	01-10-2020	47%	75%	98%	2%	12	12	86%	2,797	4,688	2,858	3,285	-	13,628
15	CHIHLIP26053V032526	Care Heart	39,224	03-09-2025	49%	81%	97%	3%	75	75	91%	9,866	12,330	7,376	4,918	2	34,492
16	RHHLIP21407V022021	Domestic Staff Insurance Add-on	19	01-10-2020	915%	948%	100%	0%	0	0	50%	-	1	3	1	-	5
17	RHHLIP20154V011920	Arogya Sanjeevani Policy-Care Health Insurance	2,636	01-04-2021	92%	123%	94%	6%	3	3	79%	11	969	238	-	-	1,336
18	CHIHLGP26057V032526	Group Care 360*	2,73,21,598	30-01-2026	57%	107%	98%	2%	1474	1474	0%	14,241	-	-	-	2	14,241
19	RHHLIP21087V012021	Corona Kavach Policy-Care Health Insurance	-	10-07-2020	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
20	CHIHLA26054V022526	Care Shield - Add-on	-	08-08-2025	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
21	CHIHLIP22047V012122	Care Plus	50,392	16-07-2021	86%	116%	97%	3%	106	106	79%	3,695	11,865	10,121	454	33	26,168
22	CHITGBA21604V012021	Add-on Explore Plus	-	25-06-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
23	CHIPAP21610V012021	Saral Suraksha Bima -Care Health Insurance	-	01-04-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
24	CHIHLIP26048V022526	Care Classic	2,49,506	09-04-2025	95%	125%	95%	5%	284	284	75%	8,235	25,274	39,850	2,420	164	75,943
25	CHIPAGP22044V012122	Group Saral Suraksha Bima- Care Health Insurance	-	26-06-2021	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
26	CHHMG25039V022425	Grameen Care Plus - Micro Insurance Product	-	29-09-2024	-225%	-225%	64%	36%	0	0	0%	-	-	-	-	-	-
27	CHIHLGP21597V012021	Group Arogya Sanjeevani Policy - Care Health Insurance	467	01-04-2021	95%	134%	73%	27%	0	0	0%	1	-	-	-	-	1
28	CHIHLIP22223V012122	Senior Health Advantage	3,124	03-09-2022	47%	77%	91%	9%	8	8	77%	977	1,114	262	7	-	2,360
29	CHIHLA23060V012223	Care OPD	-	20-07-2022	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
30	CHIHLA25045V022425	Protect Plus	-	05-02-2025	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
31	CHIHLIP25047V022425	Care Supreme	49,54,250	19-03-2025	66%	99%	96%	4%	5669	5669	86%	8,58,714	9,32,400	1,43,185	84,214	8,874	20,27,387
32	CHIHLIP26049V042526	Care Advantage	6,66,642	02-05-2025	105%	136%	97%	3%	680	680	0%	63,231	1,04,068	95,162	49,312	6,046	3,17,819
33	CHIHLA23083V012223	Instant Care	-	03-03-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
34	CHIHLIP23186V012223	Care Saksham	-	01-05-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
35	CHITGOA23168V012223	Explore Protect Plus	-	25-07-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
36	CHITOP24111V012324	Student Explore Health Unlimited	30	16-11-2023	36%	98%	100%	0%	0	0	0%	28	-	-	-	-	28
37	CHITOA24133V012324	Explore Advantage	-	29-12-2023	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
38	CHIHLIP24136V012324	Surrogacy and Oocyte Care	398	29-12-2023	46%	112%	89%	11%	0	0	0%	422	-	-	-	-	422
39	CHIHLA24167V012324	Extra Care	-	21-02-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
40	CHIHLGA24170V012324	Group Care 360* Plus	-	24-02-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
41	CHIHLIP25036V012425	Supreme Enhance	1,45,238	11-09-2024	9%	45%	58%	42%	38	38	0%	52,111	13,323	20	13	3	65,470
42	CHIHLA25043V012425	Care Advanced	-	23-11-2024	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
43	CHIHLIP26058V022526	Ultimate Care	6,02,270	16-01-2026	29%	78%	93%	7%	284	284	0%	2,42,850	14,904	2	5	2	2,57,763
44	CHIHLA26056V022526	Special Care	-	21-11-2025	0%	0%	0%	0%	0	0	0%	-	-	-	-	-	-
45	RHHLGP21405V032021	Group Credit Protection	(721)	01-10-2020	-920%	-886%	75%	25%	5	5	0%	(66)	-	-	-	-	(66)

Excluding Reinsurance business & business underwritten in IIO.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at 31st March 2026

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Sr. No	TPA Name	From	To
1	Medi Assist Insurance TPA Private Limited	01-Oct-19	Perpetually
2	MDIndia Health Insurance TPA Private Limited	30-Nov-19	Perpetually
4	Family Health Plan Insurance TPA Limited	01-Jun-16	Perpetually
5	Raksha Health Insurance TPA Private Limited	24-Feb-23	Perpetually
6	Vidal Health Insurance TPA Private Limited	29-Oct-14	Perpetually
7	Volo Health Insurance TPA Pvt. Ltd	10-Aug-22	Perpetually
8	Medsave Health Insurance TPA Limited	01-Sep-20	Perpetually
9	Genins India Insurance TPA Limited	27-May-19	Perpetually
10	Health India Insurance TPA Services Private Limited	23-Nov-23	Perpetually
11	Good Health Insurance TPA Limited	15-Feb-20	Perpetually
12	Safeway Insurance TPA Private Limited	10-Jan-21	Perpetually
13	Ericson Insurance TPA Private Limited	25-Sep-24	Perpetually

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

Description	Individual	Group	Government
Number of policies serviced	38,49,890	14,650	-
Number of lives serviced	85,06,682	2,90,73,722	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State**	Name of the Districts**
ANDAMAN & NICOBAR IS.	SOUTH ANDAMAN
ANDHRA PRADESH	ADILABAD
ANDHRA PRADESH	ANANTHAPUR
ANDHRA PRADESH	CHITTOOR
ANDHRA PRADESH	CUDDAPAH
ANDHRA PRADESH	EAST GODAVARI
ANDHRA PRADESH	GUNTUR
ANDHRA PRADESH	HYDERABAD
ANDHRA PRADESH	K.V.RANGAREDDY
ANDHRA PRADESH	KARIM NAGAR
ANDHRA PRADESH	KHAMMAM
ANDHRA PRADESH	KRISHNA
ANDHRA PRADESH	KURNOOL
ANDHRA PRADESH	MAHABUB NAGAR
ANDHRA PRADESH	MEDAK
ANDHRA PRADESH	NALGONDA
ANDHRA PRADESH	NELLORE
ANDHRA PRADESH	NIZAMABAD
ANDHRA PRADESH	PONDICHERRY
ANDHRA PRADESH	PRAKASAM
ANDHRA PRADESH	SRIKAKULAM
ANDHRA PRADESH	VISAKHAPATNAM
ANDHRA PRADESH	VIZIANAGARAM
ANDHRA PRADESH	WARANGAL
ANDHRA PRADESH	WEST GODAVARI
ARUNACHAL PRADESH	CHANGLANG
ARUNACHAL PRADESH	KURUNG KUMEY
ARUNACHAL PRADESH	LOHIT
ARUNACHAL PRADESH	PAPUM PARE
ARUNACHAL PRADESH	TAWANG
ARUNACHAL PRADESH	TIRAP
ASSAM	BARPETA
ASSAM	BONGAIGAON
ASSAM	CACHAR
ASSAM	DARRANG
ASSAM	DHEMAJI
ASSAM	DIBRUGARH
ASSAM	GOALPARA
ASSAM	GOLAGHAT
ASSAM	JORHAT
ASSAM	KAMRUP

ASSAM	KARIMGANJ
ASSAM	KOKRAJHAR
ASSAM	LAKHIMPUR
ASSAM	NAGAON
ASSAM	NALBARI
ASSAM	NORTH CACHAR HILLS
ASSAM	SIBSAGAR
ASSAM	SONITPUR
ASSAM	TINSUKIA
MADHYA PRADESH	BHOPAL
BIHAR	ARARIA
BIHAR	ARWAL
BIHAR	AURANGABAD
BIHAR	BANKA
BIHAR	BEGUSARAI
BIHAR	BHAGALPUR
BIHAR	BHOJPUR
BIHAR	BUXAR
BIHAR	DARBHANGA
BIHAR	EAST CHAMPARAN
BIHAR	GAYA
BIHAR	GOPALGANJ
BIHAR	JAMUI
BIHAR	JEHANABAD
BIHAR	KAIMUR (BHABUA)
BIHAR	KATI HAR
BIHAR	KENDUJHAR
BIHAR	KHAGARIA
BIHAR	KISHANGANJ
BIHAR	LAKHISARAI
BIHAR	MADHEPURA
BIHAR	MADHUBANI
BIHAR	MUNGER
BIHAR	MUZAFFARPUR
BIHAR	NALANDA
BIHAR	NAWADA
BIHAR	PATNA
BIHAR	PUNE
BIHAR	PURNIA
BIHAR	ROHTAS
BIHAR	SAHARSA
BIHAR	SAMASTIPUR
BIHAR	SARAN
BIHAR	SHEIKHPURA
BIHAR	SHEOHAR
BIHAR	SITAMARHI
BIHAR	SIWAN
BIHAR	SUPAUL
BIHAR	VAISHALI
BIHAR	WEST CHAMPARAN
CHANDIGARH	CHANDIGARH
CHANDIGARH	MOHALI
CHANDIGARH	RUPNAGAR
CHHATTISGARH	RAIPUR
CHHATTISGARH	BASTAR
CHHATTISGARH	DHAMTARI
CHHATTISGARH	DURG
CHHATTISGARH	JANJGIR-CHAMPA
CHHATTISGARH	JASHPUR
CHHATTISGARH	KANKER
CHHATTISGARH	KAWARDHA
CHHATTISGARH	KORBA
CHHATTISGARH	KORIYA
CHHATTISGARH	MAHASAMUND
CHHATTISGARH	RAIGARH
CHHATTISGARH	RAJNANDGAON
CHHATTISGARH	SURGUJA
DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
DADRA & NAGAR HAVELI	VALSAD
DAMAN & DIU	DAMAN
DAMAN & DIU	DIU
DELHI	CENTRAL DELHI
DELHI	EAST DELHI
DELHI	NORTH DELHI
DELHI	NORTH WEST DELHI

DELHI	SOUTH DELHI
DELHI	SOUTH WEST DELHI
DELHI	WEST DELHI
GOA	NORTH GOA
GOA	SOUTH GOA
GUJARAT	AHMEDABAD
GUJARAT	AMRELI
GUJARAT	ANAND
GUJARAT	BANASKANTHA
GUJARAT	BHARUCH
GUJARAT	BHAVNAGAR
GUJARAT	DADRA & NAGAR HAVELI
GUJARAT	DAHOD
GUJARAT	DAMAN
GUJARAT	GANDHI NAGAR
GUJARAT	JAMNAGAR
GUJARAT	JUNAGADH
GUJARAT	KACHCHH
GUJARAT	KHEDA
GUJARAT	MAHESANA
GUJARAT	MANSI
GUJARAT	NARMADA
GUJARAT	NAVSARI
GUJARAT	PANCH MAHALS
GUJARAT	PATAN
GUJARAT	PORBANDAR
GUJARAT	RAJKOT
GUJARAT	SABARKANTHA
GUJARAT	SURAT
GUJARAT	SURENDRA NAGAR
GUJARAT	TAPI
GUJARAT	THE DANGS
GUJARAT	UNA
GUJARAT	VADODARA
GUJARAT	VALSAD
HARYANA	AMBALA
HARYANA	BHIWANI
HARYANA	FARIDABAD
HARYANA	FATEHABAD
HARYANA	GURGAON
HARYANA	HISAR
HARYANA	JHAJJAR
HARYANA	JIND
HARYANA	K.V.RANGAREDDY
HARYANA	KAITHAL
HARYANA	KARNAL
HARYANA	KURUKSHETRA
HARYANA	MAHENDRAGARH
HARYANA	PANCHKULA
HARYANA	PANIPAT
HARYANA	REWARI
HARYANA	ROHTAK
HARYANA	SIRSA
HARYANA	SONIPAT
HARYANA	YAMUNA NAGAR
HIMACHAL PRADESH	BILASPUR (HP)
HIMACHAL PRADESH	CHAMBA
HIMACHAL PRADESH	HAMIRPUR(HP)
HIMACHAL PRADESH	JUNAGADH
HIMACHAL PRADESH	KANGRA
HIMACHAL PRADESH	KINNAUR
HIMACHAL PRADESH	KULLU
HIMACHAL PRADESH	MANDI
HIMACHAL PRADESH	SHIMLA
HIMACHAL PRADESH	SIRMAUR
HIMACHAL PRADESH	SOLAN
HIMACHAL PRADESH	UNA
TELANGANA	HYDERABAD
MAHARASHTRA	JALNA
JAMMU & KASHMIR	ANANTHAG
JAMMU & KASHMIR	BARAMULLA
JAMMU & KASHMIR	JAMMU
JAMMU & KASHMIR	KATHUA
JAMMU & KASHMIR	KUPWARA
JAMMU & KASHMIR	LEH

JAMMU & KASHMIR	RAJAURI
JAMMU & KASHMIR	SRINAGAR
JAMMU & KASHMIR	UDHAM SINGH NAGAR
JAMMU & KASHMIR	UDHAMPUR
JHARKHAND	BOKARO
JHARKHAND	CHATRA
JHARKHAND	DEOGHAR
JHARKHAND	DHANBAD
JHARKHAND	EAST SINGHBHUM
JHARKHAND	GARHWA
JHARKHAND	GIRIDH
JHARKHAND	GODDA
JHARKHAND	GUMLA
JHARKHAND	HAZARIBAG
JHARKHAND	JAMTARA
JHARKHAND	KODERMA
JHARKHAND	LATEHAR
JHARKHAND	LOHARDAGA
JHARKHAND	PAKUR
JHARKHAND	PALAMAU
JHARKHAND	RAMGARH
JHARKHAND	RANCHI
JHARKHAND	SAHIBGANJ
JHARKHAND	SERAIKELA-KHARSAWAN
JHARKHAND	WEST SINGHBHUM
KARNATAKA	BAGALKOT
KARNATAKA	BANGALORE
KARNATAKA	BANGALORE RURAL
KARNATAKA	BELGAUM
KARNATAKA	BELLARY
KARNATAKA	BIDAR
KARNATAKA	CHAMRAJNAGAR
KARNATAKA	CHICKMAGALUR
KARNATAKA	CHIKKABALLAPUR
KARNATAKA	CHITRADURGA
KARNATAKA	DAKSHINA KANNADA
KARNATAKA	DAVANGERE
KARNATAKA	DHARWAD
KARNATAKA	GADAG
KARNATAKA	GULBARGA
KARNATAKA	HASSAN
KARNATAKA	HAVERI
KARNATAKA	HYDERABAD
KARNATAKA	KODAGU
KARNATAKA	KOLAR
KARNATAKA	KOPPAL
KARNATAKA	MANDYA
KARNATAKA	MYSORE
KARNATAKA	RAICHUR
KARNATAKA	RAMANAGAR
KARNATAKA	SAGAR
KARNATAKA	SHIMOGA
KARNATAKA	TUMKUR
KARNATAKA	UDUPI
KARNATAKA	UTTARA KANNADA
KARNATAKA	YADGIR
KERALA	ALAPPUZHA
KERALA	ERNAKULAM
KERALA	IDUKKI
KERALA	KANNUR
KERALA	KASARGOD
KERALA	KOLLAM
KERALA	KOTTAYAM
KERALA	KOZHICODE
KERALA	MALAPPURAM
KERALA	PALAKKAD
KERALA	PATHANAMTHITTA
KERALA	THIRUVANANTHAPURAM
KERALA	THRISSUR
KERALA	WAYANAD
LADAKH	LEH
MADHYA PRADESH	ALIRAJPUR
MADHYA PRADESH	ANUPPUR
MADHYA PRADESH	ASHOK NAGAR
MADHYA PRADESH	BALAGHAT

MADHYA PRADESH	BARWANI
MADHYA PRADESH	BETUL
MADHYA PRADESH	BHIND
MADHYA PRADESH	BURHANPUR
MADHYA PRADESH	CHHATARPUR
MADHYA PRADESH	CHHINDWARA
MADHYA PRADESH	DAMOH
MADHYA PRADESH	DATIA
MADHYA PRADESH	DEWAS
MADHYA PRADESH	DHAR
MADHYA PRADESH	DINDORI
MADHYA PRADESH	EAST NIMAR
MADHYA PRADESH	GUNA
MADHYA PRADESH	GWALIOR
MADHYA PRADESH	HARDA
MADHYA PRADESH	HOSHANGABAD
MADHYA PRADESH	INDORE
MADHYA PRADESH	JABALPUR
MADHYA PRADESH	JHABUA
MADHYA PRADESH	KATNI
MADHYA PRADESH	KHARGONE
MADHYA PRADESH	MANDLA
MADHYA PRADESH	MANDSAUR
MADHYA PRADESH	MORENA
MADHYA PRADESH	NARSINGHPUR
MADHYA PRADESH	NEEMUCH
MADHYA PRADESH	PANNA
MADHYA PRADESH	RAISEN
MADHYA PRADESH	RAJGARH
MADHYA PRADESH	RATLAM
MADHYA PRADESH	REWA
MADHYA PRADESH	SAGAR
MADHYA PRADESH	SATNA
MADHYA PRADESH	SEHORE
MADHYA PRADESH	SEONI
MADHYA PRADESH	SHAHNOL
MADHYA PRADESH	SHAJAPUR
MADHYA PRADESH	SHEOPUR
MADHYA PRADESH	SHIVPURI
MADHYA PRADESH	SINGRAULI
MADHYA PRADESH	TIKAMGARH
MADHYA PRADESH	UJJAIN
MADHYA PRADESH	UMARIA
MADHYA PRADESH	VIDISHA
MADHYA PRADESH	WEST NIMAR
MAHARASHTRA	AHMED NAGAR
MAHARASHTRA	AKOLA
MAHARASHTRA	AMRAVATI
MAHARASHTRA	AURANGABAD
MAHARASHTRA	BANGALORE
MAHARASHTRA	BEED
MAHARASHTRA	BHANDARA
MAHARASHTRA	BULDHANA
MAHARASHTRA	CHANDRAPUR
MAHARASHTRA	DHULE
MAHARASHTRA	GADCHIROLI
MAHARASHTRA	GONDIA
MAHARASHTRA	HINGOLI
MAHARASHTRA	JALGAON
MAHARASHTRA	KOLHAPUR
MAHARASHTRA	LATUR
MAHARASHTRA	MUMBAI
MAHARASHTRA	NAGPUR
MAHARASHTRA	NANDED
MAHARASHTRA	NANDURBAR
MAHARASHTRA	NASHIK
MAHARASHTRA	OSMANABAD
MAHARASHTRA	PARBHANI
MAHARASHTRA	PATAN
MAHARASHTRA	PUNE
MAHARASHTRA	RAIGARH
MAHARASHTRA	RATNAGIRI
MAHARASHTRA	SANGLI
MAHARASHTRA	SATARA
MAHARASHTRA	SINDHUDURG

MAHARASHTRA	SOLAPUR
MAHARASHTRA	THANE
MAHARASHTRA	WARDHA
MAHARASHTRA	WASHIM
MAHARASHTRA	YAVATMAL
MANIPUR	CHANDEL
MANIPUR	IMPHAL EAST
MANIPUR	IMPHAL WEST
MANIPUR	THOUBAL
MEGHALAYA	EAST KHASI HILLS
MEGHALAYA	JAINTIA HILLS
MEGHALAYA	WEST GARO HILLS
MIZORAM	AIZAWL
MIZORAM	LAWNGTLAI
NAGALAND	DIMAPUR
NAGALAND	KOHIMA
ORISSA	CUTTACK
ORISSA	KALAHANDI
ORISSA	KENDUJHAR
ORISSA	KHORDA
ORISSA	SAMBALPUR
ORISSA	SUNDERGARH
ORISSA	ANGUL
ORISSA	BALANGIR
ORISSA	BALESWAR
ORISSA	BARGARH
ORISSA	BHADRAK
ORISSA	DEBAGARH
ORISSA	DHENKANAL
ORISSA	GAJAPATI
ORISSA	GANJAM
ORISSA	JAGATSINGHAPUR
ORISSA	JAJAPUR
ORISSA	JHARSUGUDA
ORISSA	KANDHAMAL
ORISSA	KENDRAPARA
ORISSA	KORAPUT
ORISSA	MAYURBHANJ
ORISSA	NABARANGAPUR
ORISSA	NAYAGARH
ORISSA	NUAPADA
ORISSA	PURI
ORISSA	RAYAGADA
ORISSA	SONAPUR
PUDUCHERRY	CUDDALORE
PUDUCHERRY	KARAIKAL
PUDUCHERRY	MADURAI
PUDUCHERRY	NAGAPATTINAM
PUDUCHERRY	PONDICHERRY
PUDUCHERRY	VILLUPURAM
PUNJAB	AMRITSAR
PUNJAB	BARNALA
PUNJAB	BATHINDA
PUNJAB	CHANDIGARH
PUNJAB	FARIDKOT
PUNJAB	FATEHGARH SAHIB
PUNJAB	FAZILKA
PUNJAB	FIROZPUR
PUNJAB	GANDHI NAGAR
PUNJAB	GURDASPUR
PUNJAB	HOSHIARPUR
PUNJAB	JALANDHAR
PUNJAB	KAPURTHALA
PUNJAB	LUDHIANA
PUNJAB	MANSA
PUNJAB	MOGA
PUNJAB	MOHALI
PUNJAB	MUKTSAR
PUNJAB	NAWANSHAHR
PUNJAB	PATIALA
PUNJAB	PUNE
PUNJAB	ROPAR
PUNJAB	RUPNAGAR
PUNJAB	SANGRUR
PUNJAB	TARN TARAN

RAJASTHAN	AJMER
RAJASTHAN	ALWAR
RAJASTHAN	BANSWARA
RAJASTHAN	BARAN
RAJASTHAN	BARMER
RAJASTHAN	BHARATPUR
RAJASTHAN	BHILWARA
RAJASTHAN	BIKANER
RAJASTHAN	BUNDI
RAJASTHAN	CHITTORGARH
RAJASTHAN	CHURU
RAJASTHAN	DAUSA
RAJASTHAN	DHOLPUR
RAJASTHAN	DUNGARPUR
RAJASTHAN	GANGANAGAR
RAJASTHAN	HANUMANGARH
RAJASTHAN	JAIPUR
RAJASTHAN	JALOR
RAJASTHAN	JHALAWAR
RAJASTHAN	JHUJHUNU
RAJASTHAN	JODHPUR
RAJASTHAN	KARALI
RAJASTHAN	KOTA
RAJASTHAN	NAGOUR
RAJASTHAN	PALI
RAJASTHAN	RAIPUR
RAJASTHAN	RAJGARH
RAJASTHAN	RAJSAMAND
RAJASTHAN	RAMGARH
RAJASTHAN	SAWAI MADHOPUR
RAJASTHAN	SIKAR
RAJASTHAN	SIROHI
RAJASTHAN	TONK
RAJASTHAN	UDAIPUR
SIKKIM	EAST SIKKIM
SIKKIM	SOUTH SIKKIM
TAMIL NADU	ARIYALUR
TAMIL NADU	BANGALORE
TAMIL NADU	CHENNAI
TAMIL NADU	COIMBATORE
TAMIL NADU	CUDDALORE
TAMIL NADU	DHARMAPURI
TAMIL NADU	DINDIGUL
TAMIL NADU	ERODE
TAMIL NADU	KANCHIPURAM
TAMIL NADU	KANYAKUMARI
TAMIL NADU	KARUR
TAMIL NADU	KRISHNAGIRI
TAMIL NADU	MADURAI
TAMIL NADU	NAGAPATTINAM
TAMIL NADU	NAMAKKAL
TAMIL NADU	NILGIRIS
TAMIL NADU	PERAMBALUR
TAMIL NADU	PONDICHERRY
TAMIL NADU	PUDUKKOTTAI
TAMIL NADU	RAMANATHAPURAM
TAMIL NADU	SALEM
TAMIL NADU	SIVAGANGA
TAMIL NADU	THANJAVUR
TAMIL NADU	THENI
TAMIL NADU	TIRUCHIRAPPALLI
TAMIL NADU	TIRUNELVELI
TAMIL NADU	TIRUVALLUR
TAMIL NADU	TIRUVANNAMALAI
TAMIL NADU	TIRUVARUR
TAMIL NADU	TUTICORIN
TAMIL NADU	VELLORE
TAMIL NADU	VILLUPURAM
TAMIL NADU	VIRUDHUNAGAR
TELANGANA	ADILABAD
TELANGANA	BANGALORE
TELANGANA	DHARMAPURI
TELANGANA	K.V.RANGAREDDY
TELANGANA	KARIM NAGAR
TELANGANA	KHAMMAM

TELANGANA	MAHABUB NAGAR
TELANGANA	MEDAK
TELANGANA	NALGONDA
TELANGANA	NIZAMABAD
TELANGANA	WARANGAL
TRIPURA	NORTH TRIPURA
TRIPURA	SOUTH TRIPURA
TRIPURA	WEST TRIPURA
UTTAR PRADESH	AGRA
UTTAR PRADESH	ALIGARH
UTTAR PRADESH	ALLAHABAD
UTTAR PRADESH	AMBEDKAR NAGAR
UTTAR PRADESH	AURAIYA
UTTAR PRADESH	AZAMGARH
UTTAR PRADESH	BAGPAT
UTTAR PRADESH	BAHRAICH
UTTAR PRADESH	BALLIA
UTTAR PRADESH	BALRAMPUR
UTTAR PRADESH	BANDA
UTTAR PRADESH	BARABANKI
UTTAR PRADESH	BAREILLY
UTTAR PRADESH	BASTI
UTTAR PRADESH	BIJNOR
UTTAR PRADESH	BUDAUN
UTTAR PRADESH	BULANDSHAHR
UTTAR PRADESH	BURHANPUR
UTTAR PRADESH	CHANDALI
UTTAR PRADESH	CHITRAKOOT
UTTAR PRADESH	DEORIA
UTTAR PRADESH	ETAH
UTTAR PRADESH	ETAWAH
UTTAR PRADESH	FAIZABAD
UTTAR PRADESH	FARRUKHABAD
UTTAR PRADESH	FATEHPUR
UTTAR PRADESH	FIROZABAD
UTTAR PRADESH	GAUTAM BUDDHA NAGAR
UTTAR PRADESH	GHAZIABAD
UTTAR PRADESH	GHAZIPUR
UTTAR PRADESH	GONDA
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	HAMIRPUR
UTTAR PRADESH	HARDOI
UTTAR PRADESH	HATHRAS
UTTAR PRADESH	HYDERABAD
UTTAR PRADESH	JALAUN
UTTAR PRADESH	JAUNPUR
UTTAR PRADESH	JHANSI
UTTAR PRADESH	JYOTIBA PHULE NAGAR
UTTAR PRADESH	KANNAUJ
UTTAR PRADESH	KANPUR DEHAT
UTTAR PRADESH	KANPUR NAGAR
UTTAR PRADESH	KAUSHAMBI
UTTAR PRADESH	KHERI
UTTAR PRADESH	KORBA
UTTAR PRADESH	KOTA
UTTAR PRADESH	KUSHINAGAR
UTTAR PRADESH	LALITPUR
UTTAR PRADESH	LUCKNOW
UTTAR PRADESH	MAHARAJGANJ
UTTAR PRADESH	MAHOBA
UTTAR PRADESH	MAINPURI
UTTAR PRADESH	MATHURA
UTTAR PRADESH	MAU
UTTAR PRADESH	MEERUT
UTTAR PRADESH	MIRZAPUR
UTTAR PRADESH	MORADABAD
UTTAR PRADESH	MUZAFFARNAGAR
UTTAR PRADESH	NIZAMABAD
UTTAR PRADESH	PILIBHIT
UTTAR PRADESH	PRATAPGARH
UTTAR PRADESH	RAEBARELI
UTTAR PRADESH	RAMGARH
UTTAR PRADESH	RAMPUR
UTTAR PRADESH	SAHARANPUR
UTTAR PRADESH	SANT KABIR NAGAR

UTTAR PRADESH	SANT RAVIDAS NAGAR
UTTAR PRADESH	SHAHJAHANPUR
UTTAR PRADESH	SHIMOGA
UTTAR PRADESH	SHRAWASTI
UTTAR PRADESH	SIDDHARTH NAGAR
UTTAR PRADESH	SITAPUR
UTTAR PRADESH	SONBHADRA
UTTAR PRADESH	SULTANPUR
UTTAR PRADESH	UDHAM SINGH NAGAR
UTTAR PRADESH	UNNAO
UTTAR PRADESH	VARANASI
UTTRAKHAND	ALMORA
UTTRAKHAND	BAGESHWAR
UTTRAKHAND	CHAMOLI
UTTRAKHAND	CHAMPAWAT
UTTRAKHAND	DEHRADUN
UTTRAKHAND	HARIDWAR
UTTRAKHAND	NAINITAL
UTTRAKHAND	PAURI GARHWAL
UTTRAKHAND	PITHORAGARH
UTTRAKHAND	RUDRAPRAYAG
UTTRAKHAND	TEHRI GARHWAL
UTTRAKHAND	UDHAM SINGH NAGAR
UTTRAKHAND	UTTARKASHI
UTTRAKHAND	SAHARANPUR
WEST BENGAL	BANKURA
WEST BENGAL	BARDHAMAN
WEST BENGAL	BIRBHUM
WEST BENGAL	COOCH BEHAR
WEST BENGAL	DARJILING
WEST BENGAL	EAST MIDNAPORE
WEST BENGAL	HOOGLY
WEST BENGAL	HOWRAH
WEST BENGAL	JAIPUR
WEST BENGAL	JALPAIGURI
WEST BENGAL	KOLKATA
WEST BENGAL	MALDA
WEST BENGAL	MURSHIDABAD
WEST BENGAL	NADIA
WEST BENGAL	NORTH 24 PARGANAS
WEST BENGAL	NORTH DINAJPUR
WEST BENGAL	PURULIYA
WEST BENGAL	SOUTH 24 PARGANAS
WEST BENGAL	SOUTH DINAJPUR
WEST BENGAL	WEST MIDNAPORE

** States & Districts of customers where policy underwritten during FY 2025-26

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	27,485
ii.	Number of claims received during the year	16,53,489
iii.	Number of claims paid during the year (specify % also in brackets)	1599816 (97%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	49576 (3%)
v.	Number of claims outstanding at the end of the year	31,582

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	85%	38%	98%	59%
2	Within 1-2 hours	9%	29%	2%	33%
3	Within 2-6 hours	6%	33%	1%	9%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0	0	0	0
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

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

Description(to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6,57,875	99.96%	9,89,635	99.84%	-	0.00%	16,47,510	99.89%
Between 1-3 months	247	0.04%	1,635	0.16%	-	0.00%	1,882	0.11%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	-	-	-	-	-	-	-
Total	6,58,122	100.00%	9,91,270	100.00%	-	0.00%	16,49,392	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	10648
3	Grievances resolved during the year	10529
4	Grievances outstanding at the end of the year	119