

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
			1	Premiums earned (Net)	NL-4	1,97,195	6,06,757	1,52,742	4,89,446	1,97,195
2	Profit/ Loss on sale/redemption of Investments		(123)	(37)	306	864	(123)	(37)	306	864
3	Interest, Dividend & Rent – Gross ^{Note-1}		13,170	40,513	9,072	27,871	13,170	40,513	9,072	27,871
4	Other									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management		(2,457)	-	(5,694)	14,143	(2,457)	-	(5,694)	14,143
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		(19)	134	47	102	(19)	134	47	102
	(iii) Others		-	-	-	-	-	-	-	-
	TOTAL (A)		2,07,766	6,47,367	1,56,473	5,32,426	2,07,766	6,47,367	1,56,473	5,32,426
5	Claims incurred (Net)	NL-5	1,11,923	4,13,258	86,156	2,99,652	1,11,923	4,13,258	86,156	2,99,652
6	Commission	NL-6	36,954	1,22,676	29,550	1,06,458	36,954	1,22,676	29,550	1,06,458
7	Operating Expenses related to Insurance Business	NL-7	30,636	1,17,455	31,273	1,08,312	30,636	1,17,455	31,273	1,08,312
	TOTAL (B)		1,79,513	6,53,389	1,46,979	5,14,422	1,79,513	6,53,389	1,46,979	5,14,422
8	Operating Profit/(Loss) C= (A - B)		28,253	(6,022)	9,494	18,004	28,253	(6,022)	9,494	18,004
9	APPROPRIATIONS									
	Transfer to Shareholders' Account		28,253	(6,022)	9,494	18,004	28,253	(6,022)	9,494	18,004
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		28,253	(6,022)	9,494	18,004	28,253	(6,022)	9,494	18,004

Note - 1

(Amount in Rs. Lakhs)

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Interest, Dividend & Rent	12,448	38,673	8,793	26,778	12,448	38,673	8,793	26,778
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	722	1,840	279	1,093	722	1,840	279	1,093
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*	13,170	40,513	9,072	27,871	13,170	40,513	9,072	27,871

*Term gross implies inclusive of TDS

FORM NL-2-B-PL

Niva Bupa Health Insurance Company Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2026



(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		28,253	(6,022)	9,494	18,004
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,289	20,616	4,714	18,408
	(b) Profit on sale of investments		230	852	60	471
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		95	768	185	368
3	OTHER INCOME					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(3)	(40)	(0)	(17)
	(b) Interest Income		72	109	11	41
	(c) Provisions written back		-	-	1,178	1,273
	TOTAL (A)		31,936	16,283	15,642	38,548
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(517)	23	(125)	63
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Director's Sitting Fees & Remuneration		37	125	1	67
	(ii) Others		1	2	1	2
	(b) Bad Debts written off		-	433	-	-
	(c) Interest on Subordinated Debt		660	2,675	660	2,675
	(d) Expenses towards CSR activities		115	205	-	-
	(e) Penalties		-	5	144	144
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		(2,457)	-	(5,694)	14,143
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		(19)	134	47	102
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		(2,180)	3,602	(4,966)	17,196
6	Profit/(Loss) Before Tax		34,116	12,681	20,608	21,352
7	Provision for Taxation		(397)	(397)	-	-
8	Profit / (Loss) after tax		34,513	13,078	20,608	21,352
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last period / year		(93,280)	(71,845)	(92,453)	(93,197)
	Balance carried forward to Balance Sheet		(58,767)	(58,767)	(71,845)	(71,845)

FORM NL-3-B-BS

Niva Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT MARCH 31, 2026



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at March 31, 2026	As at March 31, 2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	1,84,746	1,82,703
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	252
RESERVES AND SURPLUS	NL-10	1,95,918	1,94,974
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(2,033)	(375)
-Policyholders' Funds		328	68
BORROWINGS	NL-11	25,000	25,000
TOTAL		4,03,959	4,02,622
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	3,60,806	3,61,992
INVESTMENTS - Policyholders	NL-12A	6,06,159	4,55,516
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	8,799	7,525
DEFERRED TAX ASSET (Net)		3,443	-
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15	15,866	22,035
ADVANCES AND OTHER ASSETS	NL-16	1,32,513	1,28,948
Sub-Total (A)		1,48,379	1,50,983
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	4,36,346	3,74,924
PROVISIONS	NL-18	3,46,048	2,70,315
Sub-Total (B)		7,82,394	6,45,239
NET CURRENT ASSETS (C) = (A - B)		(6,34,015)	(4,94,256)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		58,767	71,845
TOTAL		4,03,959	4,02,622

CONTINGENT LIABILITIES

Particulars	As at March 31, 2026	As at March 31, 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	-	-
5. Statutory demands/ liabilities in dispute, not provided for	14,931	12,551
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others- Claims, under policies, not acknowledged as debts	9,496	6,898
TOTAL	24,427	19,449

FORM NL-5 - CLAIMS SCHEDULE

Niva Bupa Health Insurance Company Limited

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



Particulars	(Amount in Rs. Lakhs)											
	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Grand Total	
	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
Claims Paid (Direct)	1,27,067	4,60,814	1,100	3,888	116	724	1,28,283	4,65,426	1,28,283	4,65,426	1,28,283	4,65,426
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	22,770	83,365	205	674	78	480	23,053	84,519	23,053	84,519	23,053	84,519
Net Claims Paid	1,04,297	3,77,449	895	3,214	38	244	1,05,230	3,80,907	1,05,230	3,80,907	1,05,230	3,80,907
Add: Claims Outstanding at the end of the year	81,630	81,630	2,882	2,882	593	593	85,105	85,105	85,105	85,105	85,105	85,105
Less: Claims Outstanding at the beginning of the year	74,970	49,904	2,783	2,087	659	763	78,412	52,754	78,412	52,754	78,412	52,754
Net Incurred Claims	1,10,957	4,09,175	994	4,009	(28)	74	1,11,923	4,13,258	1,11,923	4,13,258	1,11,923	4,13,258
Claims Paid (Direct)												
-In India	1,27,067	4,60,812	1,100	3,888	47	239	1,28,214	4,64,939	1,28,214	4,64,939	1,28,214	4,64,939
-Outside India	-	2	-	-	69	485	69	487	69	487	69	487
Estimates of IBNR and IBNER at the end of the period (net)	38,524	38,524	1,963	1,963	481	481	40,968	40,968	40,968	40,968	40,968	40,968
Estimates of IBNR and IBNER at the beginning of the period (net)	34,807	24,032	1,541	794	488	611	36,836	25,437	36,836	25,437	36,836	25,437

Particulars	(Amount in Rs. Lakhs)											
	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Grand Total	
	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
Claims Paid (Direct)	1,00,972	3,53,012	874	2,941	(51)	1,100	1,01,795	3,57,053	1,01,795	3,57,053	1,01,795	3,57,053
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	19,051	67,551	153	428	135	601	19,339	68,580	19,339	68,580	19,339	68,580
Net Claims Paid	81,921	2,85,461	721	2,513	(186)	499	82,456	2,88,473	82,456	2,88,473	82,456	2,88,473
Add: Claims Outstanding at the end of the year	49,904	49,904	2,087	2,087	763	763	52,754	52,754	52,754	52,754	52,754	52,754
Less: Claims Outstanding at the beginning of the year	46,801	39,799	1,830	1,655	423	121	49,054	41,575	49,054	41,575	49,054	41,575
Net Incurred Claims	85,024	2,95,566	978	2,945	154	1,141	86,156	2,99,652	86,156	2,99,652	86,156	2,99,652
Claims Paid (Direct)												
-In India	1,00,931	3,52,942	874	2,941	(194)	262	1,01,611	3,56,145	1,01,611	3,56,145	1,01,611	3,56,145
-Outside India	41	70	-	-	143	838	184	908	184	908	184	908
Estimates of IBNR and IBNER at the end of the period (net)	24,032	24,032	794	794	611	611	25,437	25,437	25,437	25,437	25,437	25,437
Estimates of IBNR and IBNER at the beginning of the period (net)	21,161	21,709	639	684	294	-	22,094	22,393	22,094	22,393	22,094	22,393

FORM NL-7-OPERATING EXPENSES SCHEDULE

Niva Bupa Health Insurance Company Limited

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



S.No	Particulars	(Amount in Rs. Lakhs)											
		Health		Personal Accident		Miscellaneous		Total Health		Total Miscellaneous		Grand Total	
		For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
1	Employees' remuneration & welfare benefits	15,287	66,572	169	836	9	116	15,465	67,524	15,465	67,524	15,465	67,524
2	Travel, conveyance and vehicle running expenses	651	2,619	7	33	-	4	658	2,656	658	2,656	658	2,656
3	Training expenses	252	1,101	3	14	-	2	255	1,117	255	1,117	255	1,117
4	Rents, rates & taxes	665	2,826	7	35	-	5	672	2,866	672	2,866	672	2,866
5	Repairs	239	1,194	3	15	-	2	242	1,211	242	1,211	242	1,211
6	Printing & stationery	3	66	-	1	-	-	3	67	3	67	3	67
7	Communication expenses	296	1,045	3	13	1	2	300	1,060	300	1,060	300	1,060
8	Legal & professional charges	589	2,174	6	27	1	4	596	2,205	596	2,205	596	2,205
9	Auditors' fees, expenses etc.												
	(a) as auditor	52	204	1	3	-	-	53	207	53	207	53	207
	(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												
	(j) Tax Audit Fees	-	4	-	-	-	-	-	4	-	4	-	4
	(ii) Certification Fees	(14)	25	(1)	-	-	-	(15)	25	(15)	25	(15)	25
10	Advertisement and publicity	2,035	12,265	21	154	-	21	2,056	12,440	2,056	12,440	2,056	12,440
11	Interest & Bank Charges	396	2,856	4	36	-	5	400	2,897	400	2,897	400	2,897
12	Depreciation	1,069	3,517	12	44	1	6	1,082	3,567	1,082	3,567	1,082	3,567
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	5	43	1	1	(2)	-	4	44	4	44	4	44
15	Information Technology Expenses	2,104	6,086	24	76	3	11	2,131	6,173	2,131	6,173	2,131	6,173
16	Goods and Services Tax (GST)	6,595	12,974	80	163	9	22	6,684	13,159	6,684	13,159	6,684	13,159
17	Others												
	(a) Membership and Subscription	7	33	-	-	-	-	7	33	7	33	7	33
	(b) Insurance	46	170	-	2	-	-	46	172	46	172	46	172
	(c) Board Meeting Expenses	4	22	-	-	-	-	4	22	4	22	4	22
	(d) Miscellaneous Expenses	(7)	6	-	-	-	-	(7)	6	(7)	6	(7)	6
	TOTAL	30,274	1,15,802	340	1,453	22	200	30,636	1,17,455	30,636	1,17,455	30,636	1,17,455
	In India	30,007	1,14,980	337	1,443	22	199	30,366	1,16,622	30,366	1,16,622	30,366	1,16,622
	Outside India	267	822	3	10	0	1	270	833	270	833	270	833

FORM NL-7-OPERATING EXPENSES SCHEDULE(Continued)

Niva Bupa Health Insurance Company Limited

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



S.No	Particulars	(Amount in Rs. Lakhs)											
		Health		Personal Accident		Miscellaneous		Total Health		Total Miscellaneous		Grand Total	
		For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	Employees' remuneration & welfare benefits	13,991	64,912	229	1,253	11	178	14,231	66,343	14,231	66,343	14,231	66,343
2	Travel, conveyance and vehicle running expenses	802	2,542	14	49	1	7	817	2,598	817	2,598	817	2,598
3	Training expenses	162	586	2	11	1	1	165	598	165	598	165	598
4	Rents, rates & taxes	626	2,180	11	42	-	6	637	2,228	637	2,228	637	2,228
5	Repairs	506	1,250	9	24	-	3	515	1,277	515	1,277	515	1,277
6	Printing & stationery	28	76	-	1	-	1	28	78	28	78	28	78
7	Communication expenses	280	940	5	18	-	3	285	961	285	961	285	961
8	Legal & professional charges	915	2,031	17	39	1	5	933	2,075	933	2,075	933	2,075
9	Auditors' fees, expenses etc.												
	(a) as auditor	72	121	1	2	-	-	73	123	73	123	73	123
	(b) as adviser or in any other capacity, in respect												
	(i) Taxation matters	1	1	-	-	-	-	1	1	1	1	1	1
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity												
	(i) Tax Audit Fees	-	3	-	-	-	-	-	3	-	3	-	3
	(ii) Certification Fees	-	6	-	-	1	1	1	7	1	7	1	7
10	Advertisement and publicity	9,055	20,192	166	390	19	56	9,240	20,638	9,240	20,638	9,240	20,638
11	Interest & Bank Charges	1,292	3,612	23	70	2	9	1,317	3,691	1,317	3,691	1,317	3,691
12	Depreciation	724	2,408	12	46	2	7	738	2,461	738	2,461	738	2,461
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	66	123	1	2	1	1	68	126	68	126	68	126
15	Information Technology Expenses	1,489	3,895	27	75	3	11	1,519	3,981	1,519	3,981	1,519	3,981
16	Goods and Services Tax (GST)	608	874	12	17	1	2	621	893	621	893	621	893
17	Others												
	(a) Membership and Subscription	13	35	1	1	-	-	14	36	14	36	14	36
	(b) Insurance	40	170	-	3	1	-	41	173	41	173	41	173
	(c) Board Meeting Expenses	4	15	-	-	-	-	4	15	4	15	4	15
	(d) Miscellaneous Expenses	25	6	-	-	-	-	25	6	25	6	25	6
	TOTAL	30,699	1,05,978	530	2,043	44	291	31,273	1,08,312	31,273	1,08,312	31,273	1,08,312
	In India	30,549	1,05,699	527	2,038	44	290	31,120	1,08,027	31,120	1,08,027	31,120	1,08,027
	Outside India	150	279	3	5	0	1	153	285	153	285	153	285

FORM NL-8-SHARE CAPITAL SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S.No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Authorised Capital		
	5,00,00,00,000 (Previous period 5,00,00,00,000) Equity Shares of Rs 10 each	5,00,000	5,00,000
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	1,84,74,56,771 (Previous year 1,82,70,26,398) Equity Shares of Rs 10 each	1,84,746	1,82,703
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	1,84,74,56,771 (Previous year 1,82,70,26,398) Equity Shares of Rs 10 each	1,84,746	1,82,703
	Preference Shares of Rs..... Each	-	-
4	Called-up Capital		
	1,84,74,56,771 (Previous year 1,82,70,26,398) Equity Shares of Rs 10 each	1,84,746	1,82,703
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	1,84,74,56,771 (Previous year 1,82,70,26,398) Equity Shares of Rs 10 each	1,84,746	1,82,703
	Preference Shares of Rs. Each	-	-

Out of the above 1,02,26,90,470 (as at March 31, 2025: 1,02,26,90,470) Equity Shares of Rs. 10/- each are held by the holding company (Bupa Singapore Holdings Pte. Ltd) along with its nominees as at March 31, 2026.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Niva Bupa Health Insurance Company Limited

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

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at March 31, 2026		As at March 31, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	-	0.00%	-	0.00%
- Foreign	1,02,26,90,470	55.36%	1,02,26,90,470	55.98%
Investors				
- Indian	41,40,70,718	22.41%	31,91,28,920	17.47%
- Foreign	12,47,46,070	6.75%	-	0.00%
Others				
- Indian	16,92,72,922	9.16%	27,61,10,249	15.11%
- Foreign	11,66,76,591	6.32%	20,90,96,759	11.44%
TOTAL	1,84,74,56,771	100.00%	1,82,70,26,398	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS



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

PARTICULARS OF THE SHAREHOLDING PATTERN OF NIVA BUPA HEALTH INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED MARCH 31, 2026

PART A:

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
(I)	(II)		(III)	(IV)	(V)				
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	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(a) Bupa Singapore Holdings Pte. Ltd	1	1,02,26,90,470	55.36	1,02,269.05	-	-	36,58,00,474	35.77
iii)	Any other	-	-	-	-	-	-	-	-

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



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

B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	17	18,11,10,009	9.80	18,111.00	-	-	-	-
	(a) DSP Mutual Fund Through various schemes		5,92,47,149	3.21	5,924.71	-	-	-	-
	(b) Nippon India Mutual Fund Through various schemes		4,66,24,267	2.52		-	-	-	-
	(c) Tata Mutual Fund Through various schemes		2,75,83,115	1.49	2,758.31	-	-	-	-
	(d) SBI Mutual Fund Through various schemes		2,56,98,569	1.39	2,569.86	-	-	-	-
ii)	Foreign Portfolio Investors	39	19,57,71,755	10.60	19,577.18	-	-	-	-
	(a) Zulia Investments Pte. Ltd.		3,77,78,328	2.04	3,777.83	-	-	-	-
	(b) Amansa Holdings Private Limited		4,22,91,644	2.29	4,229.16	-	-	-	-
iii)	Financial Institutions/Banks					-	-	-	-
iv)	Insurance Companies	2	1,71,57,540	0.93	1,715.75	-	-	-	-
v)	FII belonging to Foreign promoter					-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter					-	-	-	-
vii)	Provident Fund/Pension Fund					-	-	-	-
viii)	Alternative Investment Fund	8	10,57,43,572	5.72	10,574.36	-	-	-	-
	(a) India Business Excellence Fund IV		4,83,99,106	2.62	4,839.91	-	-	-	-
	(b) A91 Emerging Fund II LLP		3,90,35,360	2.11	3,903.54	-	-	-	-
ix)	Any other					-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	1,31,660	4,05,34,568	2.19	4,053.46	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	206	4,37,82,544	2.37	4,378.25	-	-	-	-
iii)	NBFCs registered with RBI	2	6,82,861	0.04	68.29	-	-	-	-
iv)	Others:								
	- Trusts	2	50,080	0.00	5.01	-	-	-	-
	- Non Resident Indian	1,439	25,73,242	0.14	257.32	-	-	-	-
	- Clearing Members	1	19	0.00		-	-	-	-
	- Non Resident Indian Non Repatriable					-	-	-	-
	- Bodies Corporate	257	17,41,70,714	9.43	17,417.07	-	-	-	-
	(a) M Pallonji And Co Pvt Ltd		2,12,81,061	1.15	2,128.11	-	-	-	-
	(b) Fettle Tone LLP		14,62,02,091	7.91	14,620.21	-	-	-	-
	- IEPF					-	-	-	-
v)	Any other								
	- Foreign Company	1	4,46,76,098	2.42	4,467.61	-	-	-	-
	(a) V-Sciences Investments Pte Ltd.		4,46,76,098	2.42	4,467.61	-	-	-	-
	- HUF	1,705	15,44,744	0.08	154.47	-	-	-	-
	- Directors and their relatives (excluding independent directors and nominee directors)	3	1,69,68,555	0.92	1,696.86	-	-	-	-
	- Key Managerial Personnel					-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other								
Total		1,35,343	1,84,74,56,771	100.00	1,84,745.68	-	-	36,58,00,474	19.80

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 3(1)(i) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.
(d) Key Managerial Personnel as per Companies Act, 2013.

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FOREIGN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON MARCH 31, 2026

PART B:



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity/Contribution (SGD)	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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	i) Individuals/HUF (Names of major shareholders)								
	ii) Bodies Corporate								
	iii) Financial Institutions/Banks Central								
	iv) Central Government/ State Government(s) / President of India								
	v) Persons acting in concert								
	vi) Any other								
	- Individuals (Name of major shareholders)								
	- Bodies Corporate								
	- (a) Bupa Investments Overseas Limited	1	60,72,39,226	100	60,723.92	Nil	Nil	Nil	Nil
	- Any other								
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
	i. Mutual Funds								
	ii. Financial								
	iii. Foreign Portfolio Investors								
	iv. Financial Institutions/Banks								
	v. Insurance Companies								
	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								
	- FII's								
	- FDI								
1.2)	Central Government/State Government(s)/President of India								
1.3)	Non Institutions								
	i. Individual share capital upto Rs. 2 Lakh								
	ii. Individual share capital in excess of Rs. 2 Lakh								
	iii. NBFCs registered with RBI								
	iv. Others:								
	- Trusts								
	- NRI (Repatriable)								
	- Clearing Members								
	- NRI – Non Repatriable								
	- Bodies Corporate								
	- IEPF								
	v. Any other								
	- OCB								
	- Directors & their relatives								
	- Employees								
	- Unclaimed Suspense A/c								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other								
	Sub-Total	1	60,72,39,226	100	60,723.92	-	-	-	-
	Grand Total	1	60,72,39,226	100	60,723.92	-	-	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	-Opening Balance	1,94,961	1,28,169
	-Additions during the period	378	66,792
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves -Employee Stock options		
	-Opening Balance	13	33
	-Additions during the period	566	(20)
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,95,918	1,94,974

FORM NL-11-BORROWINGS SCHEDULE**Niva Bupa Health Insurance Company Limited****Registration No. 145 and Date of Registration with the IRDAI February 15, 2010****(Amount in Rs. Lakhs)**

S.No	Particulars	As at March 31, 2026	As at March 31, 2025
1	Debentures/ Bonds*	25,000	25,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	25,000	25,000

DISCLOSURE FOR SECURED BORROWINGS**(Amount in Rs. Lakhs)**

S.No	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1		Nil		

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

Niva Bupa Health Insurance Company Limited

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

S. No	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	78,339	60,309	1,19,984	1,04,732	1,98,323	1,65,041
2	Other Approved Securities	49,662	34,848	45,241	32,258	94,903	67,106
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	58,468	62,432	2,22,500	1,81,143	2,80,968	2,43,575
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	51,704	96,203	1,91,935	1,15,702	2,43,639	2,11,905
5	Other than Approved Investments	-	-	25,708	21,102	25,708	21,102
	TOTAL	2,38,173	2,53,792	6,05,368	4,54,937	8,43,541	7,08,729
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	9,981	13,458	-	-	9,981	13,458
2	Other Approved Securities	502	2,000	-	-	502	2,000
3	Other Investments						
	(a) Shares						
	(aa) Equity	937	886	-	-	937	886
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	30,628	21,622	791	579	31,419	22,201
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	43,095	31,785	-	-	43,095	31,785
	(e) Other Securities -Fixed Deposits	7,500	13,500	-	-	7,500	13,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	29,490	24,449	-	-	29,490	24,449
5	Other than Approved Investments	500	500	-	-	500	500
	TOTAL	1,22,633	1,08,200	791	579	1,23,424	1,08,779
	GRAND TOTAL	3,60,806	3,61,992	6,06,159	4,55,516	9,66,965	8,17,508

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

Particulars	(Amount in Rs. Lakhs)					
	Shareholders		Policyholders		Total	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Long Term Investments--						
Book Value	2,38,173	2,54,791	6,05,045	4,54,872	8,43,218	7,09,663
Market Value	2,34,658	2,59,189	6,02,636	4,60,139	8,37,294	7,19,328
Short Term Investments--						
Book Value	1,23,349	1,06,458	786	577	1,24,135	1,07,035
Market Value	1,21,661	1,06,395	791	579	1,22,452	1,06,974

FORM NL-13-LOANS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at March 31, 2026	As at March 31, 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	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at March 31, 2025	Additions	Deductions	As at March 31, 2026	Upto March 31, 2025	For The Period	On Sales/ Adjustments	Upto March 31, 2026	As at March 31, 2026	As at March 31, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
a) Software's	17,840	3,970	-	21,810	14,744	2,242	-	16,986	4,824	3,096
b) Website	113	-	-	113	113	-	-	113	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,923	321	25	3,219	1,294	324	13	1,605	1,614	1,629
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	974	75	42	1,007	689	136	40	785	222	285
Information Technology Equipment (Other Devices)	2,288	286	53	2,521	1,782	209	53	1,938	583	506
Information Technology Equipment (End User Devices)	2,984	698	258	3,424	2,321	458	255	2,524	900	663
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,737	113	51	1,799	1,326	198	45	1,479	320	411
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	28,859	5,463	429	33,893	22,269	3,567	406	25,430	8,463	6,590
Capital work in progress	935	5,060	5,659	336	-	-	-	-	336	935
Grand Total	29,794	10,523	6,088	34,229	22,269	3,567	406	25,430	8,799	7,525
Previous Period (Mar-25)	25,832	7,444	3,482	29,794	19,952	2,460	143	22,269	7,525	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at March 31, 2026	As at March 31, 2025
1	Cash (including cheques *, drafts and stamps)	218	315
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	6,035	7,980
	(bb) Others	-	-
	(b) Current Accounts	9,613	13,740
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	15,866	22,035
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	15,866	22,035
	Outside India	-	-

* Cheques on hand amount to Rs. 201 (in Lakhs) Previous Period : Rs. 308 (in Lakhs)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



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

(Amount in Rs. Lakhs)

S. No	Particulars	As at March 31, 2026	As at March 31, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	14,692	5,023
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	307	1,069
6	Goods & Services tax credit	5,309	4,144
7	Others		
	Deferred Tax Asset (Net)	3,443	-
	Advance To Suppliers	3,977	4,589
	Less: Provisions	(153)	(79)
	Sub-total	7,267	4,510
	TOTAL (A)	27,575	14,746
	OTHER ASSETS		
1	Income accrued on investments	26,745	23,054
2	Outstanding Premiums	715	391
	Less : Provisions for doubtful ,if any	(391)	(391)
	Sub-total	324	-
3	Agents' Balances	754	584
	Less: Provisions	(666)	(584)
	Sub-total	88	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	77,367	86,848
	Less : Provisions for doubtful, if any	-	-
	Sub-total	77,367	86,848
6	Due from subsidiaries/ holding Company	-	-
7	Investments held for Unclaimed Amount of Policyholders	163	239
8	Others		
	(a) Rent and other deposits	3,746	3,945
	Less: Provisions	(52)	-
	Sub-total	3,694	3,945
	(b) Other Receivables	5,244	5,546
	Less: Provisions	(5,244)	(5,430)
	Sub-total	-	116
	TOTAL (B)	1,08,381	1,14,202
	TOTAL (A+B)	1,35,956	1,28,948

FORM NL-17-CURRENT LIABILITIES SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at March 31, 2026	As at March 31, 2025
1	Agents' Balances	18,936	15,156
2	Balances due to other insurance companies	79,632	1,33,905
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(*)	1,51,825	66,075
	(b) for Other Policies	6,573	4,008
5	Unallocated Premium	5,512	3,374
6	Sundry creditors	67,448	64,075
7	Due to subsidiaries/ holding company	10	-
8	Claims Outstanding	85,105	52,754
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	50	62
11	Income accrued on Unclaimed amounts	62	60
12	Interest payable on debentures/bonds	652	652
13	GST Liabilities	1,498	15,418
14	Others	-	-
	(a) Tax deducted at source	6,134	5,346
	(b) Advance from Corporate Clients	12,372	13,551
	(c) Other statutory dues	537	488
	TOTAL	4,36,346	3,74,924

Note :

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

FORM NL-18-PROVISIONS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at March 31, 2026	As at March 31, 2025
1	Reserve for Unexpired Risk	3,42,503	2,68,630
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	937	-
4	For Employee Benefits	2,608	1,685
5	Others	-	-
	TOTAL	3,46,048	2,70,315

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



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

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

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Niva Bupa Health Insurance Company Limited

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



S. No	Particular	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	Gross Direct Premium Growth Rate**	38.54%	26.97%	18.14%	20.59%
2	Gross Direct Premium to Net worth Ratio (No. of times)	0.89	2.67	0.68	2.21
3	Growth rate of Net Worth	5.25%	5.25%	49.22%	49.22%
4	Net Retention Ratio**	79.93%	79.27%	80.44%	79.40%
5	Net Commission Ratio**	16.06%	18.02%	17.67%	19.83%
6	Expense of Management to Gross Direct Premium Ratio** (Note-1)	28.49%	33.70%	36.33%	39.22%
7	Expense of Management to Net Written Premium Ratio**	35.65%	42.51%	45.16%	49.39%
8	Expense of Management to Net Written Premium Ratio** (Note-2)	26.47%	33.33%	36.37%	40.00%
9	Net Incurred Claims to Net Earned Premium**	56.76%	68.11%	56.41%	61.22%
10	Claims paid to Claims Provisions** (Note-3)	84.97%	86.30%	86.15%	86.50%
11	Combined Ratio**	86.12%	103.39%	92.78%	101.22%
12	Investment income ratio	1.79%	7.03%	1.85%	7.04%
13	Technical Reserves to Net Premium Ratio ** (No. of times)	1.86	0.63	1.92	0.60
14	Underwriting Balance Ratio** (No. of times)	0.09	(0.08)	0.04	(0.05)
15	Operating Profit Ratio	14.33%	(0.99%)	6.22%	3.68%
16	Liquid Assets to Liabilities Ratio (No. of times)	0.21	0.21	0.26	0.26
17	Net Earning Ratio	14.99%	1.92%	12.32%	3.98%
18	Return on Net Worth Ratio	10.72%	4.06%	6.74%	6.98%
19	Available Solvency Margin Ratio to Required Solvency Margin Ratio (No. of times)	2.49	2.49	3.03	3.03
20	NPA Ratio				
	Gross NPA Ratio	0.51%	0.51%	0.66%	0.66%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	Debt Equity Ratio (No. of times)	0.08	0.08	0.08	0.08
22	Debt Service Coverage Ratio (No. of times)	52.72	5.74	32.24	8.98
23	Interest Service Coverage Ratio (No. of times)	52.72	5.74	32.24	8.98
24	Earnings Per Share	1.87	0.71	1.13	1.22
25	Book Value Per Share	17.42	17.42	16.74	16.74

Notes:

1. The Company's EOM ratio for year ended March 31, 2026 is 32.29% as per the accounting methodology applied before 1/n basis as same is applicable for expense of management compliance.
2. Expense of Management has been calculated on Net Commission.
3. Claims provision taken for paid claims only.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Niva Bupa Health Insurance Company Limited

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



** Segmental Reporting up to the quarter

Segments Upto the quarter ended on March 31, 2026	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	Expense of Management to Net Written Premium Ratio(Based on Net Commission)	Net Incurred Claims to Net Earned Premium	Claims paid to Claims Provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (No. of times)	Underwriting Balance Ratio (No. of times)
Health											
Current Period	27.94%	79.42%	17.99%	33.66%	42.38%	33.26%	68.55%	86.74%	103.76%	0.62	(0.08)
Previous Period	20.42%	79.44%	19.48%	39.01%	49.10%	39.64%	61.64%	86.50%	101.28%	0.60	(0.05)
Personal Accident											
Current Period	(16.78%)	74.47%	23.56%	35.39%	47.52%	39.84%	43.05%	80.17%	84.97%	0.86	0.21
Previous Period	37.78%	83.89%	33.01%	48.83%	58.21%	52.08%	32.72%	90.14%	84.81%	0.69	0.05
Travel Insurance											
Current Period	(18.85%)	29.40%	(23.04%)	44.29%	150.64%	17.92%	14.02%	70.84%	37.06%	1.87	0.67
Previous Period	(11.15%)	34.20%	87.94%	48.32%	141.30%	134.73%	126.36%	84.94%	261.08%	1.73	(1.19)
Total Health											
Current Period	26.97%	79.27%	18.02%	33.70%	42.51%	33.33%	68.11%	86.30%	103.39%	0.63	(0.08)
Previous Period	20.59%	79.40%	19.83%	39.22%	49.39%	40.00%	61.22%	86.50%	101.22%	0.60	(0.05)
Total Miscellaneous											
Current Period	26.97%	79.27%	18.02%	33.70%	42.51%	33.33%	68.11%	86.30%	103.39%	0.63	(0.08)
Previous Period	20.59%	79.40%	19.83%	39.22%	49.39%	40.00%	61.22%	86.50%	101.22%	0.60	(0.05)
Total-Current Period	26.97%	79.27%	18.02%	33.70%	42.51%	33.33%	68.11%	86.30%	103.39%	0.63	(0.08)
Total-Previous Period	20.59%	79.40%	19.83%	39.22%	49.39%	40.00%	61.22%	86.50%	101.22%	0.60	(0.05)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



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

PART-A Related Party Transactions -for the quarter/year ended March 31, 2026

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received* (Rs. In Lakhs)			
				For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2025	Up to the quarter ended March 31, 2025
1	Krishnan Ramachandran (CEO), Ankur Kharbanda (CBO) & Executive Director wef 07 May 2025 Vishwanath Mahendra (CFO) & Executive Director wef 07 May 2025 Rajat Sharma (CS) (Till 31 October 2025) Aparna Sharma (CS) (wef 29 Jan 2026)	Key Management Personal	Remuneration	103	1,075	182	786
2	Krishnan Ramachandran (CEO), Ankur Kharbanda (CBO) & Executive Director wef 07 May 2025 Vishwanath Mahendra (CFO) & Executive Director wef 07 May 2025 Rajat Sharma (CS) (Till 31 October 2025) Aparna Sharma (CS) (wef 29 Jan 2026)	Key Management Personal	Receipt of Share Application Money and issue of Equity shares	-	1,211	-	871
3	Krishnan Ramachandran (CEO), Ankur Kharbanda (CBO) & Executive Director wef 07 May 2025 Vishwanath Mahendra (CFO) & Executive Director wef 07 May 2025 Rajat Sharma (CS) (Till 31 October 2025) Aparna Sharma (CS) (wef 29 Jan 2026)	Key Management Personal	Receipt of Share Premium	-	-	-	2
4	British United Provident Association (BUPA)	Ultimate Holding Company	Reibursment of Expenses	208	702		
5	British United Provident Association (BUPA)	Ultimate Holding Company	Recovery of IPO Expenses				
6	Bupa Capability Center Private Limited	Fellow Subsidiary	Receipt of Premium against and Issuance of Health and Personal Accident Policy	18	43	-	-
	Total			329	3,031	182	1,659

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

Note :

(i) Previous year remuneration for KMP has been re-stated based on current year disclosure.

PART-B Related Party Transaction Balances - As at March 31, 2026

S. 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 (Rs. In Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. In Lakhs)
1	Bupa Capability Center Private Limited	Fellow Subsidiary	10	Payable	Unsecured	0	0	
	Total		10	-	-	-	-	-

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

Niva Bupa Health Insurance Company Limited

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

Receipts and Payments Account (Direct Basis)

(Amount in Rs. Lakhs)

Particulars	Year Ended March 31, 2026	Year Ended March 31, 2025
Cash flows from the operating activities		
Premium received from policyholders, including advance receipts	10,63,434	9,06,164
Other receipts		
- Provision against outstanding premium written back	-	65
- Provision against non performing investment written back	-	915
Payment to the reinsurers, net of commissions and claims	(69,978)	27,496
Payment to co-insurers, net of claims recovery	(259)	(647)
Payment of claims	(4,75,182)	(3,61,355)
Payment of commission and brokerage	(1,81,440)	(1,51,730)
Payment of other operating expenses	(1,56,548)	(1,86,874)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(412)	(1,363)
Income taxes paid (net)	(2,109)	-
Goods & Services tax paid	(87,020)	(67,233)
Other payments	-	-
Cash flows before extraordinary items	90,486	1,65,438
Cash flow from extraordinary operations	-	-
Net cash flows from operating activities	90,486	1,65,438
Cash flows from investing activities		
Purchase of fixed assets	(4,863)	(4,142)
Proceeds from sale of fixed assets	40	56
Purchase of investments	(6,23,882)	(5,99,279)
Loans disbursed	-	-
Sales of investments	4,76,881	3,30,891
Repayments received	-	-
Rents/Interests/ Dividends received	55,708	37,729
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(18)	(15)
Net cash flows from investing activities	(96,134)	(2,34,760)
Cash flows from financing activities		
Proceeds from issuance of share capital	2,156	79,752
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(2,675)	(2,675)
Other expenses	(2)	(2)
Net cash flow from financing activities	(521)	77,075
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(decrease) in cash and cash equivalents :	(6,169)	7,753
Cash and cash equivalents at the beginning of the year	22,035	14,282
Cash and cash equivalents at the end of the year	15,866	22,035

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



Niva Bupa Health Insurance Company Limited

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

Classification: Business within India / Total Business

Statement Of Admissible Assets : As at March 31, 2026

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	3,60,806	3,60,806
	Policyholders as per NL-12 A of BS	6,06,159	-	6,06,159
(A)	Total Investments as per BS	6,06,159	3,60,806	9,66,965
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	997	997
(C)	Fixed assets as per BS	-	8,799	8,799
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,469	2,469
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	15,866	15,866
(F)	Advances and Other assets as per BS	95,416	40,540	1,35,956
(G)	Total Current Assets as per BS...(E)+(F)	95,416	56,406	1,51,822
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	112	2,761	2,873
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	376	15	390
(K)	Total Assets as per BS (excl. current liabilities and provisions) (A)+(C)+(G)+(I)	7,01,575	4,26,011	11,27,586
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	487	6,242	6,729
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	7,01,088	4,19,769	11,20,857

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	997	997
	Inadmissible Fixed assets			
	(a) Software Website	-	633	633
	(b) Leasehold Improvements	-	1,614	1,614
	(c) Furniture & Fixtures	-	222	222
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	112	-	112
	(b) GST unutilized credit more than 120 days	-	126	126
	(c) Others	-	2,635	2,635
	Fair value change account subject to minimum of zero	375	15	390
	Total	487	6,242	6,729

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



Niva Bupa Health Insurance Company Limited

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

Statement of Liabilities : As at March 31, 2026

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,31,484	3,42,503
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,31,484	3,42,503
(d)	Outstanding Claim Reserve (other than IBNR reserve)	55,987	44,138
(e)	IBNR reserve	53,092	40,968
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,40,563	4,27,609

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Niva Bupa Health Insurance Company Limited

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

Classification: Business within India / Total Business

Table IA: Required Solvency Margin Based on Net Premium and Net Incurred Claims as on March 31, 2026

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	8,58,592	6,80,629	5,06,974	4,13,258	1,36,126	1,23,977	1,36,126
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	8,58,592	6,80,629	5,06,974	4,13,258	1,36,126	1,23,977	1,36,126

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Niva Bupa Health Insurance Company Limited****Registration No. 145 and Date of Registration with the IRDAI February 15, 2010****Classification: Business within India / Total Business****Solvency Margin as at March 31, 2026****(Amount in Rs. Lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's Funds	
	Available assets(as per Form IRDAI-GI-TA)	7,01,088
	Deduct:	
(B)	Current Liabilities as per BS	85,106
(C)	Provisions as per BS	3,42,503
(D)	Other Liabilities	2,55,914
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	17,565
	Shareholder's Funds	
(F)	Available Assets	4,19,769
	Deduct:	
(G)	Other Liabilities	98,760
(H)	Excess in Shareholder's funds (F-G)	3,21,009
(I)	Total ASM (E+H)	3,38,574
(J)	Total RSM	1,36,126
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.49

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

FORM NL-27- PRODUCTS INFORMATION



Niva Bupa Health Insurance Company Limited

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

Products Information							
<i>List below the products and/or add-ons introduced during the quarter ended March 31, 2026</i>							
S. No	Name of Product /Add On	Type	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Xtend	Add-on		NBHHLIA26052V012526	Health	Retail	27-Jan-2026

PART - A

Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2026

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

(Business within India)

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

Section I			
S. No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	3,60,806
	Investments (Policyholders)	8A	6,06,159
2	Loans	9	-
3	Fixed Assets	10	8,799
4	Deferred Tax Asset (Net)		3,443
5	Current Assets		
	a. Cash & Bank Balances	11	15,866
	b. Advances & Other Assets	12	1,32,513
6	Current Liabilities		
	a. Current Liabilities	13	4,36,346
	b. Provisions	14	3,46,048
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		58,767
	Application of Funds as per Balance Sheet (A)		19,68,747
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,799
3	Deferred Tax Asset (Net)		3,443
4	Cash & Bank Balances (if any)	11	15,866
5	Advances & Other Assets (if any)	12	1,32,513
6	Current Liabilities	13	4,36,346
7	Provisions	14	3,46,048
8	Misc. Exp not Written Off	15	-
9	Investments held outside India		-
10	Debit Balance of P&L A/c		58,767
	Total (B)		10,01,782
	'Investment Assets'	(A-B)	9,66,965

(Amount in Rs. Lakhs)

S. No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	88,320	1,06,530	1,94,850	20.12%	-	1,94,850	1,94,502
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	1,38,483	1,65,225	3,03,708	31.35%	-	3,03,708	3,01,311
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	1,07,483	2,70,934	3,78,417	39.07%	(379)	3,78,038	3,75,073
	2. Other Investments		-	-	-	-	0.00%	-	-	-
	b. Approved Investments	Not exceeding 55%	-	1,16,373	1,44,287	2,60,660	26.91%	(1,649)	2,59,011	2,58,129
	c. Other Investments		-	500	25,385	25,885	2.67%	323.49	26,208	26,170
	Investment Assets	100%	-	3,62,839	6,05,831	9,68,670	100.00%	(1,705)	9,66,965	9,60,683

PART - B

Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2026

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly



(Amount in Rs. Lakhs)

S. 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		1,79,306	20.12%	15,544	20.09%	1,94,850	20.12%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		2,80,790	31.50%	22,918	29.61%	3,03,708	31.35%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		96,079	10.78%	7,893	10.20%	1,03,972	10.73%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		2,55,179	28.63%	19,266	24.90%	2,74,445	28.33%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		2,39,743	26.90%	20,917	27.03%	2,60,660	26.91%
	d. Other Investments (not exceeding 15%)		19,496	2.19%	6,389	8.26%	25,885	2.67%
	Total		8,91,287	100.00%	77,383	100.00%	9,68,670	100.00%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES



Niva Bupa Health Insurance Company Limited

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

Statement as on March 31, 2026

Detail Regarding debt securities

(Amount in Rs. Lakhs)

	Market Value				Book Value			
	As at March 31, 2026	as % of total for this class	As at March 31, 2025	as % of total for this class	As at March 31, 2026	as % of total for this class	As at March 31, 2025	as % of total for this class
Break down by credit rating								
AAA rated	5,46,397	60%	4,89,256	62%	5,50,103	60%	4,85,391	63%
AA or better	69,672	8%	54,858	7%	70,033	8%	54,753	7%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Rated Below B	-	0%	-	0%	-	0%	-	0%
Any other (Sovereign)	2,88,038	32%	2,39,651	31%	2,90,255	32%	2,34,142	30%
Total (A)	9,04,107	100%	7,83,765	100%	9,10,391	100%	7,74,286	100%
Breakdown By Residual Maturity								
Up to 1 year	83,033	9%	70,573	9%	83,068	9%	70,693	9%
More than 1 year and upto 3 years	2,28,595	25%	1,74,182	22%	2,28,637	25%	1,73,677	22%
More than 3 years and up to 7 years	2,59,490	29%	2,84,778	36%	2,60,552	29%	2,82,164	37%
More than 7 years and up to 10 years	2,04,911	23%	1,67,736	22%	2,07,505	23%	1,63,983	21%
Above 10 years	1,28,079	14%	86,496	11%	1,30,628	14%	83,769	11%
Any other	-	0%	-	0%	-	0%	-	0%
Total (B)	9,04,108	100%	7,83,765	100%	9,10,390	100%	7,74,286	100%
Breakdown by type of the issuer								
a. Central Government	2,07,775	23%	1,68,831	22%	2,08,304	23%	1,65,035	21%
b. State Government	93,536	10%	70,820	9%	95,405	10%	69,107	9%
c. Corporate Securities	6,02,797	67%	5,44,114	69%	6,06,681	67%	5,40,144	70%
Any other	-	0%	-	0%	-	0%	-	0%
Total (C)	9,04,108	100%	7,83,765	100%	9,10,390	100%	7,74,286	100%

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

Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
 Statement as on: March 31, 2026
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly
 Name of the Shareholder Funds and Policyholder Funds
 Fund:



(Amount in Rs. Lakhs)

S. No	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	1,84,455	3,197	1.73%	1.73%	1,72,800	11,953	6.92%	6.92%	1,31,398	9,110	6.93%	6.93%
2	STATE GOVERNMENT BONDS	SGGB	92,175	1,680	1.82%	1.82%	79,302	5,793	7.30%	7.30%	52,791	3,893	7.37%	7.37%
3	Central Government Guaranteed Loans / Bonds	CGSL	13,457	234	1.74%	1.74%	13,460	964	7.16%	7.16%	13,468	965	7.16%	7.16%
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	77,964	1,471	1.89%	1.89%	77,362	5,909	7.64%	7.64%	51,456	3,841	7.46%	7.46%
5	Bonds / Debentures issued by HUDCO	HTHD	22,720	413	1.82%	1.82%	18,599	1,377	7.41%	7.41%	10,380	773	7.44%	7.44%
6	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	23,013	438	1.90%	1.90%	18,029	1,401	7.77%	7.77%	4,682	375	8.00%	8.00%
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	2,04,138	3,739	1.83%	1.83%	2,05,065	15,235	7.43%	7.43%	1,72,709	12,673	7.34%	7.34%
8	Units of Infrastructure Investment Trust	EIIT	1,317	27	2.06%	2.06%	1,317	126	9.57%	9.57%	1,129	108	9.59%	9.59%
9	Debt Instruments of InvTs	IDIT	21,626	394	1.82%	1.82%	16,700	1,242	7.44%	7.44%	7,447	568	7.63%	7.63%
10	CORPORATE SECURITIES - DEBENTURES	ECOS	2,01,252	3,851	1.91%	1.91%	1,84,964	14,324	7.74%	7.74%	1,49,347	11,335	7.59%	7.59%
11	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	17,937	321	1.79%	1.79%	13,613	356	2.61%	2.61%	-	-	0.00%	0.00%
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	7,822	156	1.99%	1.99%	11,586	912	7.87%	7.87%	8,528	703	8.24%	8.24%
13	Debt Instruments of REITs	EDRT	8,239	152	1.84%	1.84%	7,673	575	7.49%	7.49%	5,704	424	7.43%	7.43%
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	8,987	153	1.70%	1.70%	12,812	892	6.97%	6.97%	11,987	908	7.58%	7.58%
15	SEBI approved Alternate Investment Fund (Category II)	OAFB	12,561	221	1.76%	1.76%	8,841	621	7.02%	7.02%	5,120	817	15.97%	15.97%
16	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	866	268	30.98%	30.98%
17	Debentures	OLDB	9,488	180	1.90%	1.90%	12,233	925	7.56%	7.56%	14,950	1,118	7.48%	7.48%
18	Treasury Bills	CTRB	2,472	34	1.36%	1.36%	3,122	106	3.40%	3.40%	4,129	103	2.49%	2.49%
19	Equity Shares (PSUs & Unlisted)	OEPD	500	-	0.00%	0.00%	500	-	0.00%	0.00%	500	-	0.00%	0.00%
20	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	18,900	-	0.00%	0.00%	13,278	-	0.00%	0.00%	2,543	-	0.00%	0.00%
	TOTAL		9,29,023	16,661	1.79%	1.79%	8,71,256	62,711	7.20%	7.20%	6,49,134	47,982	7.39%	7.39%

Notes:

- 1 Based on daily simple Average of Investments.
- 2 Yield netted for Tax.
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown.

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 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		-	-	-	-
2	FRBs	2	95,884	120	-	54%
3	GIC Re	1	81,812	146	-	46%
4	Other		-	-	-	-
	Total (B)	3	1,77,696	266	-	100%
	Grand Total (C)= (A)+(B)	3	1,77,696	266	-	100%

Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
 GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED MARCH 31, 2026

(Amount in Rs. Lakhs)

S. No	State / Union Territory	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Total	
		For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026	For the quarter ended March 31, 2026	Up to the quarter ended March 31, 2026
STATES													
1	Andhra Pradesh	8,784	27,576	68	219	12	63	8,864	27,858	8,864	27,858	8,864	27,858
2	Arunachal Pradesh	146	482	1	5	-	-	147	487	147	487	147	487
3	Assam	2,788	8,496	25	73	1	4	2,814	8,573	2,814	8,573	2,814	8,573
4	Bihar	6,475	19,677	62	172	2	11	6,539	19,860	6,539	19,860	6,539	19,860
5	Chhattisgarh	3,030	9,333	35	97	1	6	3,066	9,436	3,066	9,436	3,066	9,436
6	Goa	754	2,386	11	33	1	7	766	2,426	766	2,426	766	2,426
7	Gujarat	12,583	39,088	350	1,041	34	138	12,967	40,267	12,967	40,267	12,967	40,267
8	Haryana	18,815	59,867	290	878	20	102	19,125	60,847	19,125	60,847	19,125	60,847
9	Himachal Pradesh	1,092	3,211	12	37	2	9	1,106	3,257	1,106	3,257	1,106	3,257
10	Jharkhand	2,355	7,466	15	58	1	5	2,371	7,529	2,371	7,529	2,371	7,529
11	Karnataka	45,688	94,451	249	875	28	166	45,965	95,492	45,965	95,492	45,965	95,492
12	Kerala	15,226	45,309	47	473	14	68	15,287	45,850	15,287	45,850	15,287	45,850
13	Madhya Pradesh	8,011	24,852	81	268	5	27	8,097	25,147	8,097	25,147	8,097	25,147
14	Maharashtra	37,744	1,21,598	545	1,537	43	236	38,332	1,23,371	38,332	1,23,371	38,332	1,23,371
15	Manipur	124	343	1	3	-	-	125	346	125	346	125	346
16	Meghalaya	155	494	2	4	-	-	157	498	157	498	157	498
17	Mizoram	214	728	4	17	-	1	218	746	218	746	218	746
18	Nagaland	70	234	2	5	-	-	72	239	72	239	72	239
19	Odisha	4,427	13,340	44	142	4	13	4,475	13,495	4,475	13,495	4,475	13,495
20	Punjab	10,220	31,967	176	513	34	155	10,430	32,635	10,430	32,635	10,430	32,635
21	Rajasthan	9,261	27,933	369	1,000	10	45	9,640	28,978	9,640	28,978	9,640	28,978
22	Sikkim	123	391	2	4	-	-	125	395	125	395	125	395
23	Tamil Nadu	13,882	44,755	116	345	18	82	14,016	45,182	14,016	45,182	14,016	45,182
24	Telangana	14,089	47,938	112	421	14	57	14,215	48,416	14,215	48,416	14,215	48,416
25	Tripura	299	880	2	5	-	-	301	885	301	885	301	885
26	Uttarakhand	2,886	8,718	31	96	4	14	2,921	8,828	2,921	8,828	2,921	8,828
27	Uttar Pradesh	30,272	98,076	340	1,249	18	97	30,630	99,422	30,630	99,422	30,630	99,422
28	West Bengal	8,788	26,528	88	264	6	32	8,882	26,824	8,882	26,824	8,882	26,824
	TOTAL (A)	2,58,301	7,66,117	3,080	9,834	272	1,338	2,61,653	7,77,289	2,61,653	7,77,289	2,61,653	7,77,289
UNION TERRITORIES													
1	Andaman and Nicobar Islands	61	192	1	1	-	-	62	193	62	193	62	193
2	Chandigarh	827	2,617	8	21	2	10	837	2,648	837	2,648	837	2,648
3	Dadra and Nagar Haveli	72	223	2	5	-	-	74	228	74	228	74	228
4	Daman & Diu	48	164	2	5	-	1	50	170	50	170	50	170
5	Govt. of NCT of Delhi	23,949	73,932	220	731	18	119	24,187	74,782	24,187	74,782	24,187	74,782
6	Jammu & Kashmir	853	2,456	6	20	2	5	861	2,481	861	2,481	861	2,481
7	Ladakh	5	20	-	-	-	-	5	20	5	20	5	20
8	Lakshadweep	8	25	-	-	-	-	8	25	8	25	8	25
9	Puducherry	227	744	3	9	-	1	230	754	230	754	230	754
	TOTAL (B)	26,050	80,373	242	792	22	136	26,314	81,301	26,314	81,301	26,314	81,301
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	2,84,351	8,46,490	3,322	10,626	294	1,474	2,87,967	8,58,590	2,87,967	8,58,590	2,87,967	8,58,590

Niva Bupa Health Insurance Company Limited

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

S. No	Channels	For the quarter ended March 31, 2026		Up to the quarter ended March 31, 2026		For the quarter ended March 31, 2025		Up to the quarter ended March 31, 2025	
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)
1	Individual Agents	3,28,969	89,712	10,54,933	2,59,482	2,79,070	61,582	8,63,684	2,00,659
2	Corporate Agents - Banks	1,22,206	51,991	4,08,393	1,67,061	96,246	40,777	3,37,666	1,35,904
3	Corporate Agents - Others	13,669	25,750	40,686	89,648	4,943	12,217	13,970	50,711
4	Brokers	2,57,794	92,742	8,86,867	2,53,500	1,91,949	71,145	6,88,481	2,07,110
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	84,888	26,012	3,13,006	83,068	86,558	20,661	3,00,342	77,032
	-Online (Through Company Website)	1,195	76	10,882	597	2,722	237	12,850	978
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centers (CSC)	54	8	107	14	-	-	-	-
8	Insurance Marketing Firm	4,397	1,169	14,548	3,564	3,732	810	10,332	2,272
9	Point of sales person (Direct)	1,086	212	3,216	637	1,218	216	4,364	785
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,333	297	4,630	1,021	1,040	220	3,603	772
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
	Total (A)	8,15,591	2,87,969	27,37,268	8,58,592	6,67,478	2,07,865	22,35,292	6,76,223
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8,15,591	2,87,969	27,37,268	8,58,592	6,67,478	2,07,865	22,35,292	6,76,223

Accident Year Cohort																
Particulars	YE 31-Mar-X-15	YE 31-Mar-X-14	YE 31-Mar-X-13	YE 31-Mar-X-12	YE 31-Mar-X-11	YE 31-Mar-X-10	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A] Ultimate Net loss Cost - Original Estimate	406	3,045	7,115	13,444	16,061	20,126	27,222	26,657	31,774	42,885	60,607	1,05,967	1,37,514	2,12,734	2,78,043	3,65,719
B] Net Claims Provisions²	262	1,126	1,312	2,417	2,230	2,690	4,202	3,639	6,516	7,673	18,815	22,189	29,108	34,272	41,978	67,577
C] Cumulative Payment as of																
one year later - 1st Diagonal	213	2,441	7,136	13,260	16,111	19,522	25,658	25,396	29,125	39,251	53,711	95,131	1,28,125	2,01,914	2,69,950	
two year later - 2nd Diagonal	214	2,446	7,151	13,460	16,278	19,664	25,773	25,591	29,463	39,589	54,142	95,765	1,29,249	2,03,759		
three year later - 3rd Diagonal	214	2,448	7,173	13,512	16,399	19,735	25,799	25,679	29,635	39,796	54,244	95,103	1,29,631			
four year later - 4th Diagonal	214	2,451	7,183	13,588	16,419	19,753	25,837	25,710	29,738	39,915	54,338	95,253				
five year later - 5th Diagonal	214	2,451	7,190	13,598	16,425	19,794	25,867	25,786	29,786	40,042	54,399					
six year later - 6th Diagonal	214	2,455	7,191	13,609	16,473	19,826	25,955	25,810	29,832	40,151						
seven year later - 7th Diagonal	216	2,457	7,198	13,670	16,484	19,866	25,955	25,865	29,927							
eight year later - 8th Diagonal	216	2,457	7,216	13,678	16,498	19,867	25,964									
nine year later - 9th Diagonal	216	2,457	7,230	13,688	16,504	19,868	25,966									
ten year later - 10th Diagonal	216	2,457	7,244	13,694	16,538	19,878										
eleven year later - 11th Diagonal	216	2,457	7,244	13,694	16,549											
twelve year later - 12th Diagonal	216	2,457	7,245	13,702												
thirteen year later - 13th Diagonal	216	2,457	7,245													
fourteen year later - 14th Diagonal	216	2,457														
fifteen year later - 15th Diagonal	216															
D] Ultimate Net Loss Cost re-estimated																
one year later - 1st Diagonal	214	2,452	7,423	13,527	16,350	19,816	26,108	26,028	30,098	40,520	55,179	97,438	1,30,377	2,06,038	2,76,960	
two year later - 2nd Diagonal	214	2,468	7,222	13,489	16,563	19,994	26,173	26,042	30,228	40,348	55,337	97,006	1,31,164	2,07,672		
three year later - 3rd Diagonal	214	2,461	7,205	13,674	16,701	19,963	26,044	26,114	30,287	40,287	54,774	97,015	1,31,456			
four year later - 4th Diagonal	216	2,453	7,222	13,741	16,631	19,976	26,069	26,125	30,254	40,381	54,880	97,096				
five year later - 5th Diagonal	219	2,461	7,228	13,754	20,000	20,000	26,105	26,116	30,252	40,508	54,851					
six year later - 6th Diagonal	215	2,458	7,223	13,749	16,650	19,993	26,162	26,102	30,301	40,495						
seven year later - 7th Diagonal	216	2,458	7,231	13,795	16,639	20,000	26,199	26,137	30,328							
eight year later - 8th Diagonal	216	2,458	7,240	13,784	16,651	19,969	26,085	26,218								
nine year later - 9th Diagonal	216	2,459	7,256	13,765	16,621	19,958	26,074									
ten year later - 10th Diagonal	216	2,459	7,259	13,760	16,604	19,950										
eleven year later - 11th Diagonal	216	2,486	7,257	13,742	16,595											
twelve year later - 12th Diagonal	216	2,484	7,250	13,733												
thirteen year later - 13th Diagonal	216	2,461	7,249													
fourteen year later - 14th Diagonal	216	2,460														
fifteen year later - 15th Diagonal	216															
Favourable / (unfavourable) development³ Amount	190	585	(134)	(288)	(534)	176	1,148	439	1,446	2,391	5,755	8,871	6,058	5,062	1,084	
(A-D)																
In % [(A-D)/A]	47%	19%	(2%)	(2%)	(3%)	1%	4%	2%	5%	6%	9%	8%	4%	2%	0%	

Note:-
 1 Include all other prior years
 2 Claims Provision is including Outstanding claims, IBNR / IBNER except Claim handling expense reserve.
 3 Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavourable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 4 YE 31-Mar-X implies 31-03-2026
 5 Losses are excluding claim handling expense, health check up, capitation costs and miscellaneous items.

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

For the quarter ending on March 31, 2026

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
S. 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	4,03,241	129	-	-	-	-	-	1,13,159	111	-	-	-	-	-	-	4,03,370
7	Personal Accident	310	2	-	-	-	-	-	1,024	2	-	-	-	-	-	-	312
8	Travel	151	-	-	-	-	-	-	106	-	-	-	-	-	-	-	151
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Upto the quarter ending on March 31, 2026

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
S. 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	15,04,027	342	-	-	-	-	-	4,18,727	587	-	-	-	-	-	-	15,04,369
7	Personal Accident	1,265	8	-	-	-	-	-	3,627	45	-	-	-	-	-	-	1,273
8	Travel	606	-	-	-	-	-	-	684	-	-	-	-	-	-	-	606
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Age of claims is reckoned from the date of receipt of last requirement.

FORM NL-41 OFFICES INFORMATION

Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
 Statement as on: March 31, 2026



S. No	Office Information	Number
1	No. of offices at the beginning of the year	212
2	No. of branches approved during the period	23
3	No. of branches opened during the period	Out of approvals of previous year
4		Out of approvals of this period
5	No. of branches closed during the period	4
6	No of branches at the end of the year	210
7	No. of branches approved but not opened	21
8	No. of rural branches	-
9	No. of urban branches	210
10	No. of Directors:-	
	(a) Independent Director	(a) 4
	(b) Executive Director	(b) 3
	(c) Non-executive Director	(c) 8*
	(d) Women Director	(d) 2**
11	No. of Employees	
	(a) On-roll	(a) 10,191
	(b) Off-roll	(b) 0
	(c) Total	(c) 10,191
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	(a) 2,38,517
	(b) Corporate Agents-Banks	(b) 28
	(c) Corporate Agents-Others	(c) 93
	(d) Insurance Brokers	(d) 593
	(e) Web Aggregators	(e) 10
	(f) Insurance Marketing Firm	(f) 328
	(g) Motor Insurance Service Providers (DIRECT)	(g) -
	(h) Point of Sales persons (DIRECT)	(h) 36,841
(i) Other as allowed by IRDAI	(i) 1	

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	10,137	2,56,847
Recruitments during the quarter	943	20,142
Attrition during the quarter	889	578
Number at the end of the quarter	10,191	2,76,411

Notes:

* The Company has total 8 Non-executive Directors, out of which 4 are Non-executive, Independent Directors and 4 are Non-executive, Non-independent Directors.

** The Company has total 2 Women Directors, out of which 1 is Non-executive, Independent Director and 1 is Non-executive, Non-independent Director.

Executive Director as per point (b) above and Whole Time Director are same.

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS



Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2026

Board of Directors and Key Management Persons

S. No	Name of person	Designation	Role /Category	Details of change in the period, if any
Board of Directors				
1	Mr. Milind Gajanan Barve	Chairman & Independent Director	Non Executive Director	
2	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Executive Director	
3	Ms. Geeta Dutta Goel	Independent Director	Non Executive Director	
4	Mr. Mohit Gupta	Independent Director	Non Executive Director	
5	Mr. Vivek Anant Karve	Independent Director	Non Executive Director	
6	Mr. David Martin Fletcher	Non-Executive Director	Non Executive Director	
7	Ms. Penelope Ruth Dudley	Non-Executive Director	Non Executive Director	
8	Mr. Carlos Antonio Jaureguizar Ruiz-Jarabo	Non-Executive Director	Non Executive Director	
9	Mr. Roger William John Davis	Non-Executive Director	Non-Executive Director	Appointment Date: January 29, 2026
10	Mr. Vishwanath Mahendra	Executive Director & Chief Financial Officer	Executive Director	
11	Mr. Ankur Kharbanda	Executive Director & Chief Business Officer	Executive Director	
Key Management Persons				
1	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
2	Mr. Vishwanath Mahendra	Executive Director & Chief Financial Officer	Executive Director & Chief Financial Officer	
3	Mr. Ankur Kharbanda	Executive Director & Chief Business Officer	Executive Director & Chief Business Officer	
4	Dr. Bhabatosh Mishra	Director & Chief Operating Officer	Chief Operating Officer	
5	Mr. Tarun Katyal	Director, Chief Sustainability & HR Officer	Chief Human Resources Officer	
6	Mr. Rajat Bajaj	Director and Chief –Legal, Compliance, Secretarial and Regulatory Affairs	Director and Chief –Legal, Compliance, Secretarial and Regulatory Affairs	
7	Mr. Dhires Rustogi	Director and Chief Technology Officer	Chief Technology Officer	
8	Mr. Vikas Jain	Executive Vice President and Chief Investment Officer	Chief Investment Officer	
9	Mr. Manish Sen	Executive Vice President & Appointed Actuary	Appointed Actuary	
10	Ms. Smriti Manchanda	Senior Vice President and Head Internal Audit	Head Internal Audit	
11	Mr. Vipul Sharma	Executive Vice President and Chief Risk Officer	Chief Risk Officer	
12	Ms. Aparna Sharma	Company Secretary and Compliance Officer	Company Secretary and Compliance Officer	Appointment Date: January 29, 2026

Notes:-

(a) "Key Management Person" as defined under Regulation 3(n) of IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

b) In case of directors, designation includes "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairperson".

FORM NL-43-RURAL & SOCIAL OBLIGATIONS



Niva Bupa Health Insurance Company Limited

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

Rural & Social Obligations (Apr'25 - Mar'26)					
S. No	Line of Business	Particular	No. of Policies Issued	Premium Collected (Rs. in Lakhs)	Sum Assured (Rs. in Lakhs)
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Marine Cargo	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Marine Other Than Cargo	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Health	Rural	627	238	1,30,968
		Social	44	6,216	1,09,99,157
7	Personal Accident	Rural	51	2	2,237
		Social	7	473	22,13,710
8	Travel	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
		Social	NA	NA	NA
	Total	Rural	678	240	1,33,205
		Social	51	6,689	1,32,12,867

FORM NL-45 GRIEVANCE DISPOSAL

Niva Bupa Health Insurance Company Limited

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



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO MARCH 31, 2026

S. No	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	-	6	-	2	4	-	26
b)	Claim related	24	1,472	168	544	757	27	4,675
c)	Policy related	-	324	93	114	105	12	1,042
d)	Premium related	2	56	5	15	37	1	262
e)	Refund related	1	109	43	35	28	4	288
f)	Coverage related	-	6	-	2	4	-	22
g)	Cover note related	-	1	-	-	1	-	1
h)	Product related	-	25	3	9	13	-	83
i)	Others:-							
	(i) Issue in GST credits	-	-	-	-	-	-	-
	(ii) Policy termination due to non-disclosure	-	-	-	-	-	-	-
	(ii) Agent change/Agent service issue	-	-	-	-	-	-	-
	Total number of complaints	27	1,999	312	721	949	44	6,399

2	Total No. of policies during period ended March 31, 2025*	1,57,97,225
3	Total No. of claims during period ended March 31, 2025	10,28,339
4	Total No. of policies during period ended March 31, 2026*	3,08,55,476
5	Total No. of claims during period ended March 31, 2026	16,01,362
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	0.34
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	29.19

* Total Policies include Certificate of Insurance issued under Group Affinity 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)	Upto 15 days	44	100%	-	-	44	100%
b)	15 - 30 days	-	0%	-	-	-	0%
c)	30 - 90 days	-	0%	-	-	-	0%
d)	90 days & Beyond	-	0%	-	-	-	0%
	Total No. of complaints	44	100%	-	-	44	100%

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Niva Bupa Health Insurance Company Limited

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



For the Quarter ending : March 31, 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							

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

Information as at March 31, 2026

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

- a.1 Name of the TPA (If services rendered by TPA) - **Medi Assist Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 01/10/2019 to 30/09/2028**
- a.2 Name of the TPA (If services rendered by TPA) - **Family Health Plan Insurance TPA Limited**
Validity of agreement with the TPA: **from 01/08/2020 to 31/07/2026**
- a.3 Name of the TPA (If services rendered by TPA) - **Vidal Health Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 01/08/2020 to 31/07/2026**
- a.4 Name of the TPA (If services rendered by TPA) - **Paramount Health Services & Insurance TPA Pvt. Ltd.**
Validity of agreement with the TPA: **from 04/08/2020 to 03/08/2026**
- a.5 Name of the TPA (If services rendered by TPA) - **Health India TPA Services Pvt Ltd**
Validity of agreement with the TPA: **from 07/05/2021 to 06/05/2027**
- a.6 Name of the TPA (If services rendered by TPA) - **Health Assist Insurance TPA Pvt. Ltd.**
Validity of agreement with the TPA: **from 09/09/2021 to 07/09/2027**
- a.7 Name of the TPA (If services rendered by TPA) - **Volo Health Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 10/05/2022 to 09/05/2028**
- a.8 Name of the TPA (If services rendered by TPA) - **Genins India Insurance TPA Limited**
Validity of agreement with the TPA: **from 01/11/2022 to 31/10/2025**
- a.9 Name of the TPA (If services rendered by TPA) - **Park Mediclaim Insurance TPA Private Limited**
Validity of agreement with the TPA: **from 09/12/2022 to 08/12/2025**
- a.10 Name of the TPA (If services rendered by TPA) - **Ericson Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 01/12/2022 to 07/12/2028**
- a.11 Name of the TPA (If services rendered by TPA) - **MDIndia Health Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 01/06/2023 to 31/05/2029**
- a.12 Name of the TPA (If services rendered by TPA) - **Link-K Insurance TPA Pvt Ltd**
Validity of agreement with the TPA: **from 14/01/2024 to 13/01/2027**

(Data shall be consolidated at insurer level in case of In-House claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description: In-House	Individual	Group	Government
Number of policies serviced	27,28,400	8,868	-
Number of lives serviced	63,51,545	2,13,90,253	-
Description: Medi Assist TPA	Individual	Group	Government
Number of policies serviced	-	104	-
Number of lives serviced	-	7,14,723	-
Description: FHPL TPA	Individual	Group	Government
Number of policies serviced	-	19	-
Number of lives serviced	-	20,225	-
Description: Vidal TPA	Individual	Group	Government
Number of policies serviced	-	42	-
Number of lives serviced	-	1,16,298	-
Description: Paramount TPA	Individual	Group	Government
Number of policies serviced	-	37	-
Number of lives serviced	-	10,457	-

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

Description: Health India TPA	Individual	Group	Government
Number of policies serviced	-	61	-
Number of lives serviced	-	49,649	-

Description: Health Assist Insurance TPA Pvt. Ltd.	Individual	Group	Government
Number of policies serviced	-	5	-
Number of lives serviced	-	15,927	-

Description: Volo Health TPA	Individual	Group	Government
Number of policies serviced	-	60	-
Number of lives serviced	-	57,382	-

Description: Genins TPA	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	-	-

Description: Park Mediclaim TPA	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	-	-

Description: Ericson TPA	Individual	Group	Government
Number of policies serviced	-	24	-
Number of lives serviced	-	8,167	-

Description: MDIndia TPA	Individual	Group	Government
Number of policies serviced	-	23	-
Number of lives serviced	-	1,36,261	-

Description: Link-K TPA	Individual	Group	Government
Number of policies serviced	-	2	-
Number of lives serviced	-	1,094	-

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
PAN INDIA	All Districts

d. Data of number of claims processed:**d.1: In-House**

i.	Outstanding number of claims at the beginning of the year	15,710
ii.	Number of claims received during the year	12,97,295
iii.	Number of claims paid during the year (specify % also in brackets*)	1228651 (95%)
iv.	Number of claims repudiated during the year (specify % also in brackets^)	60897 (5%)
v.	Number of claims outstanding at the end of the year	23,457

d.2: Medi Assist Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	4615
ii.	Number of claims received during the year	244357
iii.	Number of claims paid during the year (specify % also in brackets*)	223418(91%)
iv.	Number of claims repudiated during the year (specify % also in brackets^)	23070(9%)
v.	Number of claims outstanding at the end of the year	2484

d.3: Family Health Plan Insurance TPA Limited

i.	Outstanding number of claims at the beginning of the year	85
ii.	Number of claims received during the year	1621
iii.	Number of claims paid during the year (specify % also in brackets*)	1443(91%)
iv.	Number of claims repudiated during the year (specify % also in brackets^)	143(9%)
v.	Number of claims outstanding at the end of the year	120

d.4: Vidal Health Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	599
ii.	Number of claims received during the year	25023
iii.	Number of claims paid during the year (specify % also in brackets*)	23246(93%)
iv.	Number of claims repudiated during the year (specify % also in brackets^)	1619(7%)
v.	Number of claims outstanding at the end of the year	757

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

d.5: Paramount Health Services & Insurance TPA Pvt. Ltd.

i.	Outstanding number of claims at the beginning of the year	63
ii.	Number of claims received during the year	527
iii.	Number of claims paid during the year (specify % also in brackets*)	511(89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	65(11%)
v.	Number of claims outstanding at the end of the year	14

d.6: Health India TPA Services Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	190
ii.	Number of claims received during the year	12924
iii.	Number of claims paid during the year (specify % also in brackets*)	11817(93%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	856(7%)
v.	Number of claims outstanding at the end of the year	441

d.7: Health Assist Insurance TPA Pvt. Ltd.

i.	Outstanding number of claims at the beginning of the year	12
ii.	Number of claims received during the year	593
iii.	Number of claims paid during the year (specify % also in brackets*)	512(89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	65(11%)
v.	Number of claims outstanding at the end of the year	28

d.8:Ericson Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	25
ii.	Number of claims received during the year	1217
iii.	Number of claims paid during the year (specify % also in brackets*)	1067(89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	133(11%)
v.	Number of claims outstanding at the end of the year	42

d.9:Volo Health TPA

i.	Outstanding number of claims at the beginning of the year	194
ii.	Number of claims received during the year	7453
iii.	Number of claims paid during the year (specify % also in brackets*)	6571(90%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	700(10%)
v.	Number of claims outstanding at the end of the year	376

d.10:Genius TPA

i.	Outstanding number of claims at the beginning of the year	1
ii.	Number of claims received during the year	1
iii.	Number of claims paid during the year (specify % also in brackets*)	1(100%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	0(0%)
v.	Number of claims outstanding at the end of the year	1

d.11:Park Medclaim TPA

i.	Outstanding number of claims at the beginning of the year	21
ii.	Number of claims received during the year	31
iii.	Number of claims paid during the year (specify % also in brackets*)	35(74%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	12(26%)
v.	Number of claims outstanding at the end of the year	5

d.12 MDIndia TPA

i.	Outstanding number of claims at the beginning of the year	339
ii.	Number of claims received during the year	10293
iii.	Number of claims paid during the year (specify % also in brackets*)	8959(89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	1138(11%)
v.	Number of claims outstanding at the end of the year	535

d.13 Link-K TPA

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	43
iii.	Number of claims paid during the year (specify % also in brackets*)	27(79%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	7(21%)
v.	Number of claims outstanding at the end of the year	9

* Settlement Ratio = No. of claims paid during the year / (No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year)

* Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year)

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**e.1: In-House**

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	89.00%	48.57%	83.00%	38.13%
2	Within 1-2 hours	4.00%	39.57%	5.00%	47.83%
3	Within 2-6 hours	7.00%	10.36%	5.00%	13.02%
4	Within 6-12 hours	0.00%	0.88%	1.00%	0.52%
5	Within 12-24 hours	0.00%	0.62%	6.00%	0.50%
6	>24 hours	-	-	-	-
	Total	100.00%	100.00%	100.00%	100.00%

e.2: Medi Assist Insurance TPA Pvt Ltd

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	0.00%	0.00%	99.38%	87.33%
2	Within 1-2 hours	0.00%	0.00%	0.49%	10.55%
3	Within 2-6 hours	0.00%	0.00%	0.09%	2.00%
4	Within 6-12 hours	0.00%	0.00%	0.01%	0.05%
5	Within 12-24 hours	0.00%	0.00%	0.03%	0.07%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.3: Family Health Plan Insurance TPA Limited

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	0%	0%	94.90%	83.15%
2	Within 1-2 hours	0%	0%	3.76%	14.45%
3	Within 2-6 hours	0%	0%	0.80%	2.12%
4	Within 6-12 hours	0%	0%	0.00%	0.28%
5	Within 12-24 hours	0%	0%	0.27%	0.00%
6	>24 hours	0%	0%	0.27%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.4: Vidal Health Insurance TPA Pvt Ltd

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	0.00%	0.00%	96.96%	94.62%
2	Within 1-2 hours	0.00%	0.00%	1.94%	4.39%
3	Within 2-6 hours	0.00%	0.00%	0.95%	0.98%
4	Within 6-12 hours	0.00%	0.00%	0.15%	0.01%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

e.5: Paramount Health Services & Insurance TPA Pvt. Ltd.

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for auth**	pre-discharge***	TAT for auth**	pre-discharge***
1	Within <1 hour	0.00%	0.00%	90.56%	43.59%
2	Within 1-2 hours	0.00%	0.00%	3.33%	38.55%
3	Within 2-6 hours	0.00%	0.00%	4.44%	15.66%
4	Within 6-12 hours	0.00%	0.00%	1.67%	0.60%
5	Within 12-24 hours	0.00%	0.00%	0.00%	1.20%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.6: Health India TPA Services Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for auth**	pre-discharge***	TAT for auth**	pre-discharge***
1	Within <1 hour	0.00%	0.00%	93.73%	83.58%
2	Within 1-2 hours	0.00%	0.00%	3.45%	16.05%
3	Within 2-6 hours	0.00%	0.00%	2.39%	0.27%
4	Within 6-12 hours	0.00%	0.00%	0.14%	0.08%
5	Within 12-24 hours	0.00%	0.00%	0.14%	0.05%
6	>24 hours	0.00%	0.00%	0.14%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.7: Health Assist Insurance TPA Pvt. Ltd.

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for auth**	pre-discharge***	TAT for auth**	pre-discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	96.50%
2	Within 1-2 hours	0.00%	0.00%	0.00%	3.10%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.8: Ericson Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for auth**	pre-discharge***	TAT for auth**	pre-discharge***
1	Within <1 hour	0.00%	0.00%	100%	85.69%
2	Within 1-2 hours	0.00%	0.00%	0%	14.31%
3	Within 2-6 hours	0.00%	0.00%	0%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0%	0%
5	Within 12-24 hours	0.00%	0.00%	0%	0%
6	>24 hours	0.00%	0.00%	0%	0%
	Total	0.00%	0.00%	100.00%	100.00%

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

e.9: Volo Health TPA

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	0.00%	0.00%	92.47%	88.36%
2	Within 1-2 hours	0.00%	0.00%	6.36%	8.59%
3	Within 2-6 hours	0.00%	0.00%	1.17%	3.05%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.10: Genius TPA

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	0.00%	0.00%	100.00%	100.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.11: Park Mediclaim TPA

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	0.00%	0.00%	66.00%	64.00%
2	Within 1-2 hours	0.00%	0.00%	34.00%	36.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.12: MDIndia TPA

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	0.00%	0.00%	94.31%	83.78%
2	Within 1-2 hours	0.00%	0.00%	5.69%	11.47%
3	Within 2-6 hours	0.00%	0.00%	0.00%	4.75%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.13: Link-K TPA

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	0.00%	0.00%	100%	67%
2	Within 1-2 hours	0.00%	0.00%	0%	22%
3	Within 2-6 hours	0.00%	0.00%	0%	11%
4	Within 6-12 hours	0.00%	0.00%	0%	0%
5	Within 12-24 hours	0.00%	0.00%	0%	0%
6	>24 hours	0.00%	0.00%	0%	0%
	Total	0.00%	0.00%	100.00%	100.00%

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:**f.1: In-House**

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	10,90,351	99.90%	1,97,644	99.79%	-	0.00%	12,87,995	99.88%
Between 1-3 months	1,131	0.10%	422	0.21%	-	0.00%	1,553	0.12%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	10,91,482	100.00%	1,98,066	100.00%	-	0.00%	12,89,548	100.00%

f.2: Medi Assist Insurance TPA Pvt Ltd

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	-	0.00%	2,46,483	100.00%	-	0.00%	2,46,483	100.00%
Between 1-3 months	-	0.00%	5	0.00%	-	0.00%	5	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	2,46,488	100.00%	-	0.00%	2,46,488	100.00%

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

f.3: Family Health Plan Insurance TPA Limited

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,586	100.00%	-	0.00%	1,586	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	1,586	100.00%	-	0.00%	1,586	100.00%

f.4: Vidal TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	24,862	99.99%	-	0.00%	24,862	99.99%
Between 1-3 months	-	0.00%	3	0.01%	-	0.00%	3	0.01%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	24,865	100.00%	-	0.00%	24,865	100.00%

f.5: Paramount Health Services & Insurance TPA Pvt. Ltd.

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	576	100.00%	-	0.00%	576	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	576	100.00%	-	0.00%	576	100.00%

f.6: Health India TPA Services Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	12,667	99.95%	-	0.00%	12,667	99.95%
Between 1-3 months	-	0.00%	6	0.05%	-	0.00%	6	0.05%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	12,673	100.00%	-	0.00%	12,673	100.00%

f.7: Health Assist Insurance TPA Pvt. Ltd.

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	576	99.83%	-	0.00%	576	99.83%
Between 1-3 months	-	0.00%	1	0.17%	-	0.00%	1	0.17%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	577	100.00%	-	0.00%	577	100.00%

f.8: Ericson Insurance TPA Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,200	100.00%	-	0.00%	1,200	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	1,200	100.00%	-	0.00%	1,200	100.00%

f.9: Volo Health TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	7,271	100.00%	-	0.00%	7,271	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	7,271	100.00%	-	0.00%	7,271	100.00%

f.10: Genius TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1	100.00%	-	0.00%	1	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	1	100.00%	-	0.00%	1	100.00%

f.11: Park Mediclaim TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	47	100.00%	-	0.00%	47	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	47	100.00%	-	0.00%	47	100.00%

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

Name of the Insurance Company : Niva Bupa Health Insurance Co. Ltd.

f.12: MDIndia TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	10,095	99.98%	-	0.00%	10,095	99.98%
Between 1-3 months	-	0.00%	2	0.02%	-	0.00%	2	0.02%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	10,097	100.00%	-	0.00%	10,097	100.00%

f.13: Link-K TPA

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	34	100.00%	-	0.00%	34	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	34	100.00%	-	0.00%	34	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Insurer	Medi Assist TPA	FHPL TPA	Vidal TPA	Paramount TPA	Health India TPA	Health Assist Insurance TPA Pvt. Ltd.
1	Grievances outstanding at the beginning of year	24	-	-	-	-	-	-
2	Grievances received during the year	6,399	54	-	8	10	72	-
3	Grievances resolved during the year	6,379	54	-	8	10	72	-
4	Grievances outstanding at the end of the year	44	-	-	-	-	-	-

S. No.	Description	Ericson TPA	Volo Health TPA	Genins TPA	Park Mediclaim TPA	MDIndia TPA	Link-K TPA
1	Grievances outstanding at the beginning of year	-	-	-	-	-	-
2	Grievances received during the year	-	-	-	-	-	-
3	Grievances resolved during the year	-	-	-	-	-	-
4	Grievances outstanding at the end of the year	-	-	-	-	-	-

Refer Health TPA Regulations , as amended from time to time