Health Insurance
Aditya Birla Health Insurance Co. Limited

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 30th September, 2025		For The Period Ended 30th September, 2025		For The Quarter Ended 30th September, 2024		For The Period Ended 30th September, 2024	
1	Premiums earned (Net)	NL-4	90,914	90,914	1,82,716	1,82,716	70,435	70,435	1,43,628	1,43,628
2	Profit/ Loss on sale/redemption of Investments		508	508	1,406	1,406	719	719	1,188	1,188
3	Interest, Dividend & Rent – Gross **(Refer Note 1)**		6,586	6,586	12,636	12,636	4,569	4,569	9,076	9,076
4	Others:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/ Other KMP		111	111	212	212	91	91	185	185
	TOTAL (A)		**98,119**	**98,119**	**1,96,970**	**1,96,970**	**75,814**	**75,814**	**1,54,077**	**1,54,077**
6	Claims Incurred (Net)	NL-5	79,804	79,804	1,53,495	1,53,495	54,613	54,613	1,08,299	1,08,299
7	Commission	NL-6	5,410	5,410	15,134	15,134	7,645	7,645	17,736	17,736
8	Operating Expenses related to Insurance Business	NL-7	21,140	21,140	41,778	41,778	21,899	21,899	42,799	42,799
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		**1,06,354**	**1,06,354**	**2,10,407**	**2,10,407**	**84,157**	**84,157**	**1,68,834**	**1,68,834**
10	**Operating Profit/(Loss) C= (A - B)**		(8,235)	(8,235)	(13,437)	(13,437)	(8,343)	(8,343)	(14,757)	(14,757)
11	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		(8,235)	(8,235)	(13,437)	(13,437)	(8,343)	(8,343)	(14,757)	(14,757)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		**(8,235)**	**(8,235)**	**(13,437)**	**(13,437)**	**(8,343)**	**(8,343)**	**(14,757)**	**(14,757)**

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th September, 2025		For The Period Ended 30th September, 2025		For The Quarter Ended 30th September, 2024		For The Period Ended 30th September, 2024	
Interest, Dividend & Rent	6,580	6,580	12,581	12,581	4,693	4,693	9,371	9,371
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	6	6	55	55	(124)	(124)	(295)	(295)
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*	**6.586**	**6.586**	**12.636**	**12.636**	**4.569**	**4.569**	**9.076**	**9.076**

* **Term gross implies inclusive of TDS**

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

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

FORM NL-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE PEIROD ENDED 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(8,235)	(13,437)	(8,343)	(14,757)
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		1,862	3,573	1,565	2,921
	(b) Profit on sale of investments		193	372	576	638
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(116)	(231)	(44)	(99)
3	**OTHER INCOME**					
	(a) Interest on Income Tax Refund		-	-	-	-
	(b) Profit on Sale/Discard of Fixed Assets		4	9	5	13
	TOTAL (A)		**(6,292)**	**(9,714)**	**(6,241)**	**(11,284)**
4	**PROVISIONS (Other than taxation)**					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	**OTHER EXPENSES**					
	(a) Expenses other than those related to Insurance Business		34	84	25	67
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/ Other KMP		111	212	91	185
	(iii) Others		-	-	-	-
	(g) Others					
	i) Interest on delayed refund/Claims		157	209	25	42
	ii) Loss on Sale/Discard of Fixed Assets		-	-	-	-
	TOTAL (B)		**302**	**505**	**141**	**294**
	Profit / (Loss) Before Tax		**(6,594)**	**(10,219)**	**(6,382)**	**(11,578)**
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		**(6,594)**	**(10,219)**	**(6,382)**	**(11,578)**
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year		**(1,72,904)**	**(1,69,279)**	**(1,74,988)**	**(1,69,792)**
	Balance carried forward to Balance Sheet		**(1,79,498)**	**(1,79,498)**	**(1,81,370)**	**(1,81,370)**

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

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

FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH SEPTEMBER 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th September, 2025	As at 30th September, 2024
	SOURCES OF FUNDS			
1	Share Capital	NL-8	55,652	53,430
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,86,538	2,58,717
4	Fair Value Change Account			
	-Shareholders' Funds		16	33
	-Policyholders' Funds		35	9
5	BORROWINGS	NL-11	-	-
	TOTAL		**3,42,241**	**3,12,189**
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	1,00,699	93,894
2	Investments-Policyholders	NL-12A	3,90,398	2,71,145
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	19,347	18,166
5	Deferred Tax Asset (Net)		-	-
6	**CURRENT ASSETS**			
	Cash and Bank Balances	NL-15	3,331	9,853
	Advances and Other Assets	NL-16	59,163	33,516
	Sub-Total (A)		**62,494**	**43,369**
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	2,11,130	1,35,322
9	Provisions	NL-18	1,99,065	1,60,432
	Sub-Total (B)		**4,10,195**	**2,95,754**
	NET CURRENT ASSETS (C) = (A - B)		**(3,47,701)**	**(2,52,385)**
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,79,498	1,81,370
	TOTAL		**3,42,241**	**3,12,189**

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th September, 2025	As at 30th September, 2024
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	901	218
5. Statutory demands/ liabilities in dispute, not provided for	12,379	12,379
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (a). Claims against policies under litigation	7,655	4,476
TOTAL	**20,935**	**17,073**

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2025				For The Period Ended 30th September, 2025			
Gross Direct Premium	1,32,169	6,513	636	1,39,319	2,59,250	10,800	1,934	2,71,984
Add: Premium on reinsurance accepted	8,901	-	-	8,901	11,895	-	-	11,895
Less : Premium on reinsurance ceded	40,425	2,549	33	43,007	74,856	3,630	139	78,625
Net Written Premium	**1,00,645**	**3,965**	**603**	**1,05,213**	**1,96,289**	**7,170**	**1,795**	**2,05,254**
Add: Opening balance of UPR	1,71,011	11,497	366	1,82,874	1,61,932	12,260	444	1,74,636
Less: Closing balance of UPR	1,85,849	11,121	204	1,97,174	1,85,849	11,121	204	1,97,174
Net Earned Premium	**85,807**	**4,341**	**765**	**90,914**	**1,72,372**	**8,309**	**2,035**	**1,82,716**
Gross Direct Premium								
- In India	1,32,169	6,513	636	1,39,319	2,59,250	10,800	1,934	2,71,984
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
Gross Direct Premium	1,04,814	6,842	1,365	1,13,021	2,01,618	12,507	2,955	2,17,080
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	28,114	2,023	77	30,214	51,683	2,929	162	54,774
Net Written Premium	**76,700**	**4,819**	**1,288**	**82,807**	**1,49,935**	**9,578**	**2,793**	**1,62,306**
Add: Opening balance of UPR	1,35,722	10,397	496	1,46,615	1,29,783	10,363	165	1,40,311
Less: Closing balance of UPR	1,47,498	10,903	588	1,58,989	1,47,498	10,903	588	1,58,989
Net Earned Premium	**64,924**	**4,313**	**1,196**	**70,435**	**1,32,220**	**9,038**	**2,370**	**1,43,628**
Gross Direct Premium								
- In India	1,04,814	6,842	1,365	1,13,021	2,01,618	12,507	2,955	2,17,080
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2025				For The Period Ended 30th September, 2025			
Claims paid (Direct)	89,007	3,822	819	93,648	1,66,045	7,082	1,266	1,74,393
Add :Re-insurance accepted to direct claims	-	-	-	-	1,345	-	-	1,345
Less :Re-insurance Ceded to claims paid	14,607	1,783	33	16,423	27,292	2,948	51	30,291
Net Claim Paid	**74,400**	**2,039**	**786**	**77,225**	**1,40,098**	**4,134**	**1,215**	**1,45,447**
Add: Claims Outstanding at the end of the period	38,574	2,629	1,009	42,212	38,574	2,629	1,009	42,212
Less: Claims Outstanding at the beginning of the period	35,658	2,832	1,143	39,633	30,343	2,593	1,228	34,164
Net Incurred Claims	**77,316**	**1,836**	**652**	**79,804**	**1,48,329**	**4,170**	**996**	**1,53,495**
Claims Paid (Direct)								
-In India	89,007	3,822	7	92,836	1,66,045	7,082	96	1,73,223
-Outside India	-	-	812	812	-	-	1,170	1,170
Estimates of IBNR and IBNER at the end of the period (net)	22,074	2,606	408	25,088	22,074	2,606	408	25,088
Estimates of IBNR and IBNER at the beginning of the period (net)	19,744	2,574	348	22,666	19,970	2,269	646	22,885

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
Claims paid (Direct)	62,546	470	685	63,700	1,19,006	1,492	882	1,21,380
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,423	20	27	10,470	19,959	341	35	20,335
Net Claim Paid	**52,123**	**450**	**658**	**53,230**	**99,047**	**1,151**	**847**	**1,01,045**
Add: Claims Outstanding at the end of the period	31,591	2,383	1,042	35,016	31,591	2,383	1,042	35,016
Less: Claims Outstanding at the beginning of the period	30,066	2,169	1,398	33,633	24,816	2,145	801	27,762
Net Incurred Claims	**53,648**	**664**	**302**	**54,613**	**1,05,822**	**1,389**	**1,088**	**1,08,299**
Claims Paid (Direct)								
-In India	62,546	470	25	63,040	1,19,006	1,492	27	1,20,525
-Outside India	-	-	660	660	-	-	855	855
Estimates of IBNR and IBNER at the end of the period (net)	16,004	1,771	718	18,493	16,004	1,771	718	18,493
Estimates of IBNR and IBNER at the beginning of the period (net)	16,367	1,978	761	19,106	15,906	1,569	521	17,996

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2025				For The Period Ended 30th September, 2025			
Commission & Remuneration	27,733	1,720	189	29,642	52,734	3,434	860	57,027
Rewards	911	23	-	934	2,567	45	-	2,612
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	**28,644**	**1,743**	**189**	**30,576**	**55,301**	**3,478**	**860**	**59,639**
Add: Commission on Re-insurance Accepted	648	-	-	648	872	-	-	872
Less: Commission on Re-insurance Ceded	24,008	1,803	3	25,814	42,659	2,710	8	45,377
Net Commission	**5,283**	**(60)**	**187**	**5,410**	**13,514**	**768**	**852**	**15,134**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	2,050	69	-	2,118	4,001	132	-	4,133
Corporate Agents-Banks/FII/HFC	9,881	925	-	10,806	17,956	2,142	-	20,098
Corporate Agents-Others	6,932	513	176	7,621	13,516	849	814	15,179
Insurance Brokers	9,742	234	14	9,990	19,760	350	46	20,156
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	20	0	-	21	34	1	-	35
Insurance Marketing Firm	9	1	-	10	20	2	-	22
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	9	1	-	10	14	2	-	16
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	**28,644**	**1,743**	**189**	**30,576**	**55,301**	**3,478**	**860**	**59,639**
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	28,644	1,743	189	30,576	55,301	3,478	860	59,639
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
Commission & Remuneration	22,535	1,624	727	24,886	41,763	3,263	1,536	46,562
Rewards	1,334	48	-	1,382	1,962	66	-	2,028
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	**23,869**	**1,671**	**727**	**26,268**	**43,725**	**3,329**	**1,536**	**48,590**
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	17,025	1,593	6	18,623	28,691	2,151	12	30,854
Net Commission	**6,845**	**79**	**721**	**7,645**	**15,034**	**1,178**	**1,524**	**17,736**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,123	140	-	3,262	5,416	213	-	5,629
Corporate Agents-Banks/FII/HFC	9,779	805	-	10,586	16,929	1,726	-	18,655
Corporate Agents-Others	4,926	553	719	6,198	9,442	1,085	1,522	12,049
Insurance Brokers	6,007	170	8	6,185	11,878	300	14	12,192
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	9	0	-	9	23	0	-	23
Insurance Marketing Firm	13	1	-	14	19	2	-	21
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	12	2	-	14	18	3	-	21
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	**23,869**	**1,671**	**727**	**26,268**	**43,725**	**3,329**	**1,536**	**48,590**
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	23,869	1,671	727	26,268	43,725	3,329	1,536	48,590
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2025				For The Period Ended 30th September, 2025			
1	Employees' remuneration & welfare benefits	13,193	557	21	13,771	25,953	1,002	62	27,017
2	Travel, conveyance and vehicle running expenses	424	20	2	446	836	33	6	875
3	Training expenses	69	3	0	72	150	6	1	157
4	Rents, rates & taxes	591	28	2	621	1,215	48	9	1,272
5	Repairs	178	8	1	187	309	12	2	323
6	Printing & stationery	47	3	0	50	94	6	0	100
7	Communication expenses	209	9	1	219	374	15	3	392
8	Legal & professional charges	707	33	3	743	1,340	53	10	1,403
9	Auditors' fees, expenses etc								
	(a) As Auditor	8	1	0	9	15	1	0	16
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) In any other capacity	1	0	0	1	3	-	-	3
10	Advertisement and publicity	267	15	0	282	878	35	6	919
11	Interest & Bank Charges	183	9	1	193	373	15	3	391
12	Depreciation	1,431	67	6	1,504	2,884	115	21	3,020
13	Business Development and Sales Promotion Expenses	220	10	1	231	417	17	3	437
14	Information Technology Expenses	1,568	110	0	1,678	2,855	176	0	3,031
15	Others (to be specified)								
	(a) Membership and Subscription	140	10	0	150	252	16	0	268
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	-	-	-	-
	(c) Insurance	13	(0)	-	13	26	1	-	27
	(d) Miscellaneous expenses	4	(0)	(0)	4	58	2	0	60
	(e) Stamp duty	16	2	0	18	29	2	0	31
	(f) Electricity expense	72	4	0	76	142	6	1	149
	(g) Housekeeping charges	170	9	0	179	431	17	3	451
	(h) Data center charges	156	7	(0)	163	231	9	2	242
	(i) Agent training expenses	4	0	0	4	8	0	0	8
	(j) Medical fees	55	21	0	76	180	59	0	239
	(k) Call centre charges	289	13	1	303	536	21	4	561
	(l) Transaction processing services	139	7	1	147	368	15	3	386
	TOTAL	**20,153**	**945**	**42**	**21,140**	**39,957**	**1,682**	**139**	**41,778**
	In India	20,138	944	42	21,124	39,937	1,681	139	41,757
	Outside India	15	1	0	16	20	1	0	21

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2024				For The Period Ended 30th September, 2024			
1	Employees' remuneration & welfare benefits	14,043	306	56	14,404	26,343	1,093	114	27,550
2	Travel, conveyance and vehicle running expenses	385	25	5	416	729	45	11	785
3	Training expenses	224	14	3	241	288	18	4	310
4	Rents, rates & taxes	605	39	8	652	1,145	71	17	1,233
5	Repairs	116	8	2	126	186	12	3	201
6	Printing & stationery	74	(8)	(0)	66	172	-	-	172
7	Communication expenses	191	13	3	207	379	24	6	409
8	Legal & professional charges	589	38	8	635	1,012	63	15	1,090
9	Auditors' fees, expenses etc	-	-	-					
	(a) As Auditor	7	1	(0)	8	14	1	-	15
	(b) Certification Service	-	-	-	-	-	-	-	-
	(c) In any other capacity	0	-	-	0	1	-	-	1
10	Advertisement and publicity	460	60	11	531	1,791	138	33	1,962
11	Interest & Bank Charges	141	9	2	152	275	17	4	296
12	Depreciation	1,222	80	16	1,317	2,374	147	35	2,556
13	Business Development and Sales Promotion Expenses	516	6	1	522	707	17	4	728
14	Information Technology Expenses	1,266	(87)	(0)	1,179	2,416	7	-	2,423
15	Others:								
	(a) Membership and Subscription	83	(5)	(0)	78	145	-	-	145
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	(0)	(0)	(0)	-	-	-	-
	(c) Insurance	4	(0)	(0)	4	7	-	-	7
	(d) Miscellaneous expenses	33	2	0	35	72	4	1	77
	(e) Stamp duty	14	(1)	(0)	13	27	-	-	27
	(f) Electricity expense	80	5	1	85	151	9	2	162
	(g) Housekeeping charges	210	14	3	227	451	28	7	486
	(h) Data center charges	360	24	5	388	877	54	13	944
	(i) Agent training expenses	20	1	(0)	21	22	1	-	23
	(j) Medical fees	249	(43)	(0)	206	369	3	-	372
	(k) Call centre charges	186	12	3	200	376	23	6	405
	(l) Transaction processing services	172	11	2	185	390	24	6	420
	TOTAL	**21,248**	**522**	**129**	**21,899**	**40,719**	**1,799**	**281**	**42,799**
	In India	21,247	522	129	21,898	40,718	1,799	281	42,798
	Outside India	1	-	-	1	1	-	-	1

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

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

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	**Authorised Capital**		
	60,00,00,000 equity shares of Rs.10 each (30th September, 2024: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	**Issued Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (30th September, 2024: 53,42,99,731 Equity Shares of Rs 10 each)	55,652	53,430
3	**Subscribed Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (30th September, 2024: 53,42,99,731 Equity Shares of Rs 10 each)	55,652	53,430
4	**Called-up Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (30th September, 2024: 53,42,99,731 Equity Shares of Rs 10 each)	55,652	53,430
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares	-	-
5	**Paid-up Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (30th September, 2024: 53,42,99,731 Equity Shares of Rs 10 each)	55,652	53,430
	TOTAL	**55,652**	**53,430**

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

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

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

Shareholder	As at 30th September, 2025		As at 30th September, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	25,53,70,451	45.89%	24,51,73,064	45.89%
· Foreign	24,53,55,910	44.08%	23,55,58,421	44.08%
Investors				
· Indian	-	-	-	-
· Foreign	5,57,96,289	10.03%	5,35,68,246	10.03%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	**55,65,22,650**	**100.00%**	**53,42,99,731**	**100.00%**

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

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

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE **ANNEXURE A**

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30TH SEPTEMBER, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	*Promoters & Promoters Group*								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	25,53,70,451	45.89	25,537	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Strategic Investment (Pty) Limited (Formerly known as Momentum Metropolitan Strategic Investment (Pty) Limited)	1	24,53,55,910	44.08	24,536	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other								
	a)Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,57,96,289	10.03	5,580	-	-	-	-
	Total	**3**	**55,65,22,650**	**100**	**55,652**	-	-	-	-

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

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	*Promoters & Promoters Group*								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	22,68,790	0.09	227	-	-	-	-
	(iii) Mrs. Neerja Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.00	13	-	-	-	-
ii)	Bodies Corporate:								
	BIRLA CONSULTANTS LIMITED	1	1,22,334	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL FINANCE (INDIA) LIMITED	1	1,22,479	0.00	12	-	-	-	-
	BIRLA INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	3	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,36,98,09,351	52.54	1,36,981	-	-	-	-
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.52	3,951	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	22,19,50,922	8.51	22,195	-	-	-	-
	RAJRATNA HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	VIKRAM HOLDINGS PVT LTD	1	1,050	0.00	0	-	-	-	-
	VAIBHAV HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.29	3,360	-	-	-	-
	RENUKA INVESTMENTS & FINANCE LIMITED	1	3,39,059	0.01	34	-	-	-	-
	ESSEL MINING & INDUSTRIES LTD	1	5,36,92,810	2.06	5,369	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.07	2,801	-	-	-	-
	P T Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P T elegant Textile Industry (GDR)	1	11,32,250	0.04	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.10	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	3,76,49,337	1.44	3,765	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	65	17,04,63,292	6.52	17,046	-	-	-	-
ii)	Foreign Portfolio Investors	190	10,61,23,906	4.06	10,612	-	-	-	-
iii)	Financial Institutions/Banks	129	12,78,510	0.05	128	-	-	-	-
iv)	Insurance Companies	24	5,31,98,995	2.04	5,320	-	-	-	-
v)	NBFCs registered with RBI	4	1,24,966	0.00	12	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	35	10,74,38,493	4.11	10,744	-	-	-	-
x)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	5,32,00,000	2.04	5,320	-	-	-	-
	Qualified Institutional Buyer	1	26,36,565	0.10	264	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	13,593	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	5,36,546	16,47,87,930	6.31	16,479	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	797	5,45,30,006	2.09	5,453	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	6,345	77,66,446	0.30	777	-	-	-	-
	Clearing Members	13	2,41,824	0.01	24	-	-	-	-
	Non Resident Indian Non Repatriable	5,571	59,14,388	0.23	591	-	-	-	-
	Bodies Corporate	2,558	4,46,18,275	1.71	4,462	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	41	18,66,598	0.07	187	-	-	-	-
	HUF	8,676	72,41,345	0.28	724	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.70	1,836	-	-	-	-
	Foreign Nationals	11	6,397	0.00	1	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	1,79,00,504	0.69	1,790	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	**5,61,046**	**2,61,25,13,288**	**100**	**2,61,251**	**-**	**-**	**-**	**-**

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,63,194	2,26,216
	Add: Additions during the period	23,149	32,349
	Balance at the end of the period	2,86,343	2,58,564
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	
	Employee Stock Option Outstanding	-	-
	- Balance at the beginning of the year	182	136
	- Additions during the period	13	17
	- Balance at the end of the period	195	153
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	**2,86,538**	**2,58,717**

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12 Shareholders		NL-12 A Policyholders		Total	
		As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	30,850	31,038	85,983	58,531	1,16,833	89,570
2	Other Approved Securities	24,856	24,477	1,19,566	98,507	1,44,421	1,22,984
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	19,591	15,490	43,037	34,405	62,628	49,895
	(e) Other Securities						
	- Fixed Deposits	286	-	-	1,000	286	1,000
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	5,121	2,539	39,426	22,806	44,547	25,345
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	7,011	7,019	35,227	27,224	42,238	34,244
5	Other than Approved Investments						
	- Debt	-	-	2,499	-	2,499	-
	- Equity	500	-	-	-	500	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,049	-	4,056	-	6,105
2	Other Approved Securities	3,508	503	1,503	1,012	5,011	1,516
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	14	15	-	-	14	15
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,324	4,769	21,456	6,359	23,780	11,127
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,998	-	11,490	-	14,488	-
	(e) Other Securities						
	- Fixed Deposits	1,270	1,040	6,500	3,500	7,770	4,540
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,369	2,440	12,178	12,250	14,547	14,690
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	-	2,514	5,541	-	5,541	2,514
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	5,993	1,494	5,993	1,494
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**1,00,699**	**93,894**	**3,90,398**	**2,71,145**	**4,91,097**	**3,65,040**

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

S.No	Particulars	NL-12 Shareholders		NL-12 A Policyholders		Total	
		As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
1	**Long Term Investments--**						
	Book Value	88,215	80,564	3,25,737	2,42,474	4,13,953	3,23,038
	Market Value	88,645	80,768	3,25,380	2,42,604	4,14,025	3,23,372
2	**Short Term Investments--**						
	Book Value	12,469	13,315	64,661	28,671	77,130	41,987
	Market Value	12,507	13,283	64,818	28,627	77,325	41,911

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	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

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th September, 2025	As at 30th September, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	30,547	2,298	-	32,846	16,868	2,157	-	19,026	13,820	13,216
Land-Freehold				-	-	-	-	-	-	-
Leasehold Property				-	-	-	-	-	-	-
Buildings				-	-	-	-	-	-	-
Furniture & Fittings	390	24	19	395	299	30	19	310	85	98
Information Technology Equipment	4,298	341	3	4,636	2,653	262	3	2,912	1,724	1,296
Vehicles	2,587	217	201	2,602	819	284	64	1,039	1,563	1,360
Office Equipment	1,026	77	19	1,083	715	77	11	781	302	329
Others:Leasehold Improvement	2,804	151	256	2,699	1,373	209	249	1,333	1,366	1,468
TOTAL	**41,652**	**3,107**	**498**	**44,262**	**22,727**	**3,019**	**346**	**25,401**	**18,860**	**17,767**
Capital Work in progress	253	607	372	487	-	-	-	-	487	397
Grand Total	**41,905**	**3,714**	**870**	**44,749**	**22,727**	**3,019**	**346**	**25,401**	**19,347**	**18,166**
Previous Year	35,431	3,441	364	38,505	17,998	2,555	213	20,342	18,166	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Cash (including cheques, drafts and stamps)	26	38
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	909	212
	(bb) Others	57	32
	(b) Current Accounts	2,339	9,571
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a)With Banks	-	-
	(b)With other Institutions	-	-
4	Others	-	-
	TOTAL	**3,331**	**9,853**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	3,331	9,853
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,258	4,708
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	395	423
6	Goods & Service Tax Credit	10,733	5,688
7	Others:		
	(a) Advance to Suppliers	5,102	1,930
	(b) Other advances	3,350	2,351
	TOTAL (A)	**24,837**	**15,100**
	OTHER ASSETS		
1	Income accrued on investments	11,114	7,584
2	Outstanding Premiums	-	-
3	Agents' Balances	340	123
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	21,004	940
6	Due from subsidiaries/ holding//Group Companies	1	26
7	Investments held for Unclaimed Amount of Policyholders	382	209
8	Interest on investment held for Unclaimed Amount of Policyholders *	-	-
9	Others:		
	(a) Rent and other deposits	1,245	1,092
	(b) Investment Receivable	-	8,356
	(c) Other Receivable	239	87
	TOTAL (B)	**34,326**	**18,416**
	TOTAL (A+B)	**59,163**	**33,516**

* Investments held for Unclaimed Amount of Policyholders is stated at fair value and includes realised and unrealised Gains/(Losses)

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

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Agents' Balances	15,056	16,005
2	Balances due to other insurance companies	22,995	17,737
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	54,363	-
	(b) For Other Policies	4,806	3,491
5	Unallocated Premium	41,143	25,053
6	Sundry creditors	9,239	11,443
7	Due to subsidiaries/ holding /Group Companies	3,669	3,898
8	Claims Outstanding	42,212	35,014
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	66	69
11	Income accrued on Unclaimed amounts	53	36
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	9,294	9,966
14	Others:		
	(a) Other statutory dues	4,425	2,549
	(b) Due to employees	3,025	2,120
	(c) Payable for investment	-	7,919
	(d) Claims Payable	784	22
	TOTAL	**2,11,130**	**1,35,322**

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Reserve for Unearned premium reserve	1,97,048	1,58,851
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	793	302
	(b) For Compensated absence	638	545
	(c) For Long Term Incentive Plan	460	595
5	Others		
	(a) Free look Reserve	126	139
	TOTAL	**1,99,065**	**1,60,432**

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

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	**-**	**-**

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

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024
1	Gross Direct Premium Growth Rate**	23%	25%	43%	39%
2	Gross Direct Premium to Net worth Ratio	0.86	1.67	0.86	1.66
3	Growth rate of Net Worth	10%	10%	22%	22%
4	Net Retention Ratio**	71%	72%	73%	75%
5	Net Commission Ratio**	5%	7%	9%	11%
6	Expense of Management to Gross Direct Premium Ratio**	37%	37%	43%	42%
7	Expense of Management to Net Written Premium Ratio**	25%	28%	36%	37%
8	Net Incurred Claims to Net Earned Premium**	88%	84%	78%	75%
9	Claims paid to claims provisions**	66%	83%	76%	80%
10	Combined Ratio**	113%	112%	113%	113%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	2.28	1.17	2.34	1.20
13	Underwriting balance ratio	-0.17	-0.15	-0.19	-0.18
14	Operating Profit Ratio	-9%	-7%	-12%	-10%
15	Liquid Assets to liabilities ratio	0.23	0.23	0.22	0.22
16	Net earning ratio	-6%	-5%	-8%	-7%
17	Return on net worth ratio	-4%	-6%	-5%	-9%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.80	1.80
19	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.20	-1.86	-1.22	-2.21
24	Book value per share	29.23	29.23	24.48	24.48

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

FORM NL-20 -ANALYTICAL RATIOS

****SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH SEPTEMBER 2025**

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Health										
Current period ended 30th September, 2025	29%	72%	7%	37%	27%	86%	70%	113%	1.14	-0.17
Previous period ended 30th September, 2024	39%	74%	10%	42%	37%	80%	85%	117%	1.19	-0.22
Personal Accident										
Current period ended 30th September, 2025	-14%	66%	11%	48%	34%	50%	48%	84%	1.92	0.20
Previous period ended 30th September, 2024	38%	77%	12%	41%	31%	15%	23%	46%	1.39	0.52
Travel Insurance										
Current period ended 30th September, 2025	-35%	93%	47%	52%	55%	49%	10%	104%	0.68	0.02
Previous period ended 30th September, 2024	55%	95%	55%	61%	65%	46%	0%	111%	0.58	-0.22
Total Health										
Current period ended 30th September, 2025	25%	72%	7%	37%	28%	84%	83%	112%	1.17	-0.15
Previous period ended 30th September, 2024	39%	75%	11%	42%	37%	75%	80%	113%	1.20	-0.18
Workmen's Compensation/ Employer's liability										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Engineering										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Aviation										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2024	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current period ended 30th September, 2025	25%	72%	7%	37%	28%	84%	83%	112%	1.17	-0.15
Previous period ended 30th September, 2024	39%	75%	11%	42%	37%	75%	80%	113%	1.20	-0.18
Total - Current period ended 30th September, 2025	**25%**	**72%**	**7%**	**37%**	**28%**	**84%**	**83%**	**112%**	**1.17**	**-0.15**
Total - Previous period ended 30th September, 2024	**39%**	**75%**	**11%**	**42%**	**37%**	**75%**	**80%**	**113%**	**1.20**	**-0.18**

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

FORM NL-21 -RELATED PARTY TRANSACTIONS

(Amount in Rs. Lakhs)

PART-A RELATED PARTY TRANSACTIONS

Related Party Transactions							
Sr No	**Name of the Related Party**	**Nature of Relationship with the Company**	**Description of Transactions / Categories**	**For The Quarter Ended 30th September, 2025**	**For The Period Ended 30th September, 2025**	**For The Quarter Ended 30th September, 2024**	**For The Period Ended 30th September, 2024**
1	Aditya Birla Capital Ltd	Entity having joint control	a) Commission Expenses	1,061	1,991	-	-
			b) Issue of Equity Share Capital including Securities Premium	5,277	11,472	9,177	16,060
			c) Reimbursement of Expenses (including ESOP)	94	248	40	265
			d) Reimbursement of Expenses (Rent)	127	249	-	-
			e) Reimbursement of Expenses (Other)	11	71	-	-
			f) Recovery of Rent	37	45	-	-
			g) Recovery of Expenses (Others)	55	55	-	-
			h) Transfer of Employee (Liability)	7	8	-	-
			i) Transfer of Employee (Asset)	9	10	-	-
			j) Security Deposit Refundable (Liability)	4	4	-	-
			k) Security Deposit Receivable (Assets)	103	103	-	-
			l) Interest Accrued on NCD	147	147		
			m) Investment in NCD	4,500	4,500		
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	-	-	1,767	3,100
	(Related party till March 31, 2025)		b) Reimbursement of Expenses (Rent)	-	-	109	178
			c) Recovery of Rent	-	-	9	19
			d) Transfer of Assets (Car)	-	-	-	14
			e) Security Deposit Paid	-	-	-	66
			f) Security Deposit Refundable (Liability)	-	-	4	4
			g) Security Deposit Receivable (Assets)	-		103	103
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of Expenses (Others)	1,068	2,201	811	1,441
			c) Transfer of Employee (Asset)	0	2	1	1
			d) Transfer of Employee (Liability)	3	4	-	2
			e) Transfer of Asset (Receivable)	-	14	-	-
			f) Recovery of Expense (Salary)	5	5	-	-
			a) Reimbursement of Expense (Salary)	37	37	-	-
			b) Insurance Deposit - Liability	2	2	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	688	1,411	728	1,311
			b) Reimbursement of Expenses (Rent)	15	28	8	15
			c) Recovery of Rent	11	16	1	2
			d) Recovery of Expenses (Others)	-	-	0	0
			e) Reimbursement of Expenses (Others)	9	9	-	-
			f) Accrued Interest on NCD	11	11	-	-
			a) Investment in NCD	2,500	2,500	-	-
			b) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited (Related Party till August 30, 2024)	Subsidiary of entity having joint control	a) Commission Expenses	-	-	1	9
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	13	23	5	9
			b) Reimbursement of Expenses (Rent)	10	10	-	-
			c) Transfer of Employee (Asset)	-	0	-	-
			d) Recovery of Expenses (Others)	-	-	-	-
			e) Security Deposit Receivable (Assets)	4	4	4	4
7	Aditya Birla Capital Technology Services Ltd (Related party till July 01, 2024)	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	-	-	44	98
8	Momentum Strategic Investments (Pty) Ltd. formerly know as (Formerly known as Momentum Metropolitan Strategic Investments (MMSI) (Pty) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	5,070	11,022	8,817	15,431
9	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts	18	18	3	3
			b) Reimbursement of Expenses (Salary)	-	-	17	25
			c) Reimbursement of Expenses (Rent)	276	500	147	267
			d) Reimbursement of Expenses (Others)	29	29	15	15
			e) Transfer of Employee (Asset)	27	30	0	0
			f) Transfer of Employee (Liability)	9	11	3	12
			g) Recovery of Rent	21	29	1	2
			h) Security Deposit Paid	1	1	54	54
			i) Insurance Deposit - Liability	2	2	1	1
			j) Interest Accrued on NCD	38	38	38	38
			k) Investment in NCD	1,000	1,000	1,000	1,000
			l) Security Deposit Receivable (Assets)	204	204	194	194
			m) Security Deposit Refundable (Liability)	2	2	2	2
10	Grasim Industries Limited	Parent of Entity having joint control	a) Transfer of Asset (Employee Transfer)	-	-	1	1
			b) Transfer of Liability (Employee Transfer)	9	9	-	-
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Wellness Tracking & PPMC charges	408	670	8	66
			b) Transfer of Liability (Employee Transfer)	14	21	-	-
			c) Recovery of Rent	15	31	15	31
			d) Claims Paid	62	176	-	-
12	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Reimbursement of Expenses (Rent)	24	42	17	40
			b) Security Deposit Paid	-	-	5	11
			c) Transfer of Employee (Liability)	-	5	-	-
			d) Transfer of Employee (Asset)	2	2	-	-
			e) Recovery of Rent	6	8	2	3
			f) Reimbursiment of Expenses (Others)	8	10	4	4
			a) Reimbursiment of Expenses (Salary)	57	57	-	-
			i) Transfer of Car (Recovery)	-	13	-	-
			j) Security Deposit Refundable (Liability)	2	2	2	2
			k) Security Deposit Receivable (Assets)	24	24	24	24

Aditya Birla Health Insurance Co. Limited
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Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025	For The Quarter Ended 30th September, 2024	For The Period Ended 30th September, 2024
13	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	1,153	2,507	2,005	3,509
14	Aditya Birla Management Corporation Private Limited	Other related party	a) Transfer of Employee (Asset)	2	2	-	-
			b) Reimbursement of Expenses (Others)	1	1	-	-
16	Momentum Services Private Limited (Formerly Known as Momentum Metropolitan Services Private Limited)	Other Related party	a) Group Insurance Refund	-	-	-	4
17	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	71	174	64	166
18	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	4	4	5	7
19	Aditya Birla Health Services Private Limited	Other related Party	a) Claims Paid	118	217	50	86
20	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	97	165	102	184
			b) Transfer of Employee (Asset)	1	1	-	-
			c) Transfer of Employee (Liability)	8	8	22	22
			d) Reimbursement of Expenses (Others)	31	67	25	39
			e) Recovery of Expenses (Rent)	2	3	-	0
			f) Transfer of Asset (Receivable)	-	-	14	14
21	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	360	635	271	450
22	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	-	-	20	82
23	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	22	42	19	28
24	Sandeep Kedia	Key Managerial Personnel	a) Remuneration	39	86	36	36
			b) Insurance Premium received	-	0	-	-

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 30TH SEPTEMBER, 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be 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 dobutful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Entity having joint control	796	Payable	No	-	-	-
2	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	419	Payable	No	-	-	-
3	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	724	Payable	No	-	-	-
4	Aditya Birla Money Limited	Subsidiary of entity having joint control	50	Payable	No	-	-	-
5	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	577	Payable	No	-	-	-
6	Grasim Industries Limited	Parent of Entity having joint control	9	Payable	No	-	-	-
7	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	819	Payable	No	-	-	-
8	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	90	Payable	No	-	-	-
9	Birla Management Centre Service Pvt. Ltd.	Other related party	74	Payable	No	-	-	-
10	Aditya Birla Management Corporation Private Limited	Other related party	1	Receivable	No	-	-	-
11	Aditya Birla Educational Trust	Other related party	2	Payable	No	-	-	-
12	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	109	Payable	No	-	-	-

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

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

Item. No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,00,699	1,00,699
	Policyholders as per NL-12 A of BS	3,90,398	-	3,90,398
(A)	Total Investments as per BS	**3,90,398**	**1,00,699**	**4,91,097**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	1,038	1,038
(C)	Fixed assets as per BS	19,347	-	19,347
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	9,551	-	9,551
	Current Assets:			
(E)	Cash & Bank Balances as per BS	3,331	0	3,331
(F)	Advances and Other assets as per BS	56,592	2,571	59,163
(G)	Total Current Assets as per BS...(E)+(F)	**59,923**	**2,571**	**62,494**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,425	20	2,445
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	35	16	51
(K)	Total Assets as per BS (excl. current liabilities and provisions)…(A)+(C)+(G)+(I)	**4,69,667**	**1,03,270**	**5,72,938**
(L)	Total Inadmissible assets…(B)+(D)+(H)+(J)	12,011	1,074	13,085
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)…(K)-(L)	**4,57,656**	**1,02,196**	**5,59,852**

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	-	1,038	1,038
	Inadmissible Fixed assets			
	(a) Furniture & Fixture	85	-	85
	(b) Leasehold Improvements	1,366	-	1,366
	(c) Software	8,101	-	8,101
	Inadmissible Current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	397	-	397
	(b) co-insurer's balances outstanding for more than ninety days	312	-	312
	(c) Investments pertaining to Unclaimed Policyholder's accounts	382	-	382
	(d) Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	77	-	77
	(e) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	966	20	986
	(f) Loans or Temporary Advances to the Full time Employees of the Insurers	8	-	8
	(g) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
	(h) Other Reinsurer's balances outstanding for more than 180 days	283	-	283
	Fair value change account	35	16	51

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

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

STATEMENT OF LIABILITIES :
AS AT 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,73,344	1,97,048
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	**2,73,344**	**1,97,048**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	20,761	17,124
(e)	IBNR reserve	31,443	25,087
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**3,25,548**	**2,39,259**

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 30TH SEPTEMBER, 2025.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	5,60,839	4,07,677	3,40,920	2,81,450	84,126	84,435	84,435
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**5,60,839**	**4,07,677**	**3,40,920**	**2,81,450**	**84,126**	**84,435**	**84,435**

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	4,57,656
	Deduct:	
(B)	Current Liabilities as per BS	2,39,259
(C)	Provisions as per BS	2,018
(D)	Other Liabilities	1,68,801
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	47,578
	Shareholder's FUNDS	
(F)	Available Assets	1,02,196
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	1,02,196
(I)	Total ASM (E+H)	1,49,774
(J)	Total RSM	84,435
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.77**

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

FORM NL-27 -PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the Quarter ended 30th September, 2025.						
S. No.	**Name of Product**	**Co. Ref. No.**	**IRDA Ref.no.**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
	Nil	Nil	Nil	Nil	Nil	Nil

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

FORM NL-28-STATEMENT OF ASSETS - 3B
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly (As at 30th September, 2025)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	1,00,699
	Investments (Policyholders)		3,90,398
2	Loans	9	-
3	Fixed Assets	10	19,347
4	Current Assets		
	a. Cash & Bank Balance	11	3,331
	b. Advances & Other Assets	12	59,163
5	Current Liabilities		
	a. Current Liabilities	13	2,11,130
	b. Provisions	14	1,99,065
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,79,498
	Application of Funds as per Balance Sheet (A)		**3,42,241**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	19,347
3	Cash & Bank Balance (if any)	11	3,331
4	Advances & Other Assets (if any)	12	59,163
5	Current Liabilities	13	2,11,130
6	Provisions	14	1,99,065
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,79,498
	(B)		**(1,48,856)**
	'Investment Assets' As per FORM 3B	**(A-B)**	**4,91,097**

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	30,850	85,983	1,16,833	23.79%	-	1,16,833	1,16,482
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	59,213	2,07,052	2,66,265	54.22%	-	2,66,265	2,65,203
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not exceeding 70%								
	a. Approved Investment		-	12,132	86,187	98,319	20.02%	-	98,319	98,878
	b. Other Investment		-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	28,838	94,626	1,23,463	25.14%	51	1,23,514	1,24,264
	3. Other Investments		-	500	2,499	2,999	0.61%	-	2,999	3,005
	Total Investment Assets	**100%**	**-**	**1,00,683**	**3,90,363**	**4,91,046**	**100%**	**51**	**4,91,097**	**4,91,350**

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

PART - B

Statement of Accretion of Assets

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	1,18,228	25.38%	(1,395)	-5.54%	1,16,833	23.79%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,51,402	53.96%	14,863	59.05%	2,66,265	54.22%
3	**Investment subject to Exposure Norms**	Not Exceeding 70%						
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		48,256	10.36%	(24)	-0.10%	48,232	9.82%
	2. Other Investments		-	0.00%		0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		50,131	10.76%	(43)	-0.17%	50,088	10.20%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,13,088	24.27%	10,375	41.22%	1,23,463	25.14%
	d. Other Investments (not exceeding 15%)		2,997	0.64%	1	0.00%	2,999	0.61%
	TOTAL		**4,65,874**	**100.00%**	**25,172**	**100.00%**	**4,91,046**	**100%**

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

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

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th September, 2025	As % of total for this class	As at 30th September, 2024	As % of total for this class	As at 30th September, 2025	As % of total for this class	As at 30th September, 2024	As % of total for this class
Break down by credit rating								
AAA rated	1,85,018	38%	1,22,016	33%	1,83,778	37%	1,21,961	33%
AA or better	6,274	1%	6,172	2%	6,204	1%	6,221	2%
Rated below AA but above A	2,505	1%	-	0%	2,499	1%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD and MF)	2,97,554	61%	2,37,095	65%	2,98,616	61%	2,36,858	65%
	4,91,350	**100%**	**3,65,283**	**100%**	**4,91,097**	**100%**	**3,65,040**	**100%**
Breakdown By Residual Maturity								
Upto 1 year	53,530	11%	30,768	8%	53,349	11%	30,859	8%
More than 1 year and upto 3 years	1,20,161	24%	84,100	23%	1,18,945	24%	84,302	23%
More than 3 years and upto 7 years	94,843	19%	1,51,371	41%	94,324	19%	1,51,888	42%
More than 7 years and upto 10 years	88,664	18%	51,245	14%	89,093	18%	50,634	14%
above 10 years	1,09,858	22%	36,657	10%	1,11,090	23%	36,214	10%
Any other	-		-					
Mutual Fund	24,295	5%	11,143	3%	24,295	5%	11,143	3%
	4,91,350	**100%**	**3,65,283**	**100%**	**4,91,097**	**100%**	**3,65,040**	**100%**
Breakdown by type of the issurer								
a. Central Government	1,16,482	24%	95,171	26%	1,16,833	24%	95,675	26%
b. State Government	1,48,720	30%	1,25,242	34%	1,49,432	30%	1,24,500	34%
c. Corporate Securities	1,93,796	39%	1,28,188	35%	1,92,481	39%	1,28,182	35%
d. Any other (includes FD and MF)	32,351	7%	16,683	5%	32,351	7%	16,683	5%
	4,91,350	**100%**	**3,65,283**	**100%**	**4,91,097**	**100%**	**3,65,040**	**100%**

Note

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

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

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025
1	Investments Assets	1,77,934	1,31,998	-	-	14,547	16,689	2,98,566	2,91,503	4,91,046	4,40,189
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,77,934	1,31,998	-	-	14,547	16,689	2,98,566	2,91,503	4,91,046	4,40,189
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets **(8/7)**	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

Health Insurance
Aditya Birla Health Insurance Co. Limited

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

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as at 30th September, 2025

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 30th September, 2025				Upto the Period Ended 30th September, 2025				Upto the Period Ended 30th September, 2024			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGSB	1,26,286	2,344	1.86%	1.86%	1,24,010	4,803	3.87%	3.87%	1,14,849	4,883	4.25%	4.25%
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,42,594	2,516	1.76%	1.76%	1,31,767	4,635	3.52%	3.52%	1,13,626	4,043	3.56%	3.56%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	2,518	50	2.00%	2.00%	2,518	100	3.97%	3.97%	-	-		
C08	Bonds / Debentures issued by HUDCO	HTHD	6,529	114	1.75%	1.75%	5,930	206	3.47%	3.47%	1,146	37	3.70%	3.70%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	34,056	668	1.96%	1.96%	33,589	1,314	3.91%	3.91%	18,858	729	3.87%	3.87%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	5,015	92	1.82%	1.82%	5,017	186	3.70%	3.70%	5,022	22	3.21%	3.21%
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	50,108	897	1.79%	1.79%	49,238	1,761	3.58%	3.58%	19,545	822	4.21%	4.21%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	15,465	281	1.82%	1.82%	13,496	493	3.65%	3.65%	13,655	371	2.72%	2.72%
D09	Corporate Securities - Debentures	ECOS	58,370	1,141	1.95%	1.95%	55,593	2,186	3.93%	3.93%	38,748	1,531	3.95%	3.95%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.86%	1.86%	999	37	3.67%	3.67%	999	37	3.67%	3.67%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	8,018	157	1.96%	1.96%	8,227	320	3.89%	3.89%	4,554	184	4.04%	4.04%
D17	Deposits - CDs with Scheduled Banks	EDCD	17,026	330	1.94%	1.94%	18,419	732	3.97%	3.97%	10,062	369	3.66%	3.66%
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	21,634	328	1.52%	1.52%	21,703	781	3.60%	3.60%	17,132	622	3.63%	3.63%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,833	22	1.19%	1.19%	1,972	63	3.19%	3.19%	1,710	60	3.49%	3.49%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	11	-	-	-	11	-	-	-	11	-	-	-
E	OTHER INVESTMENTS													
E05	Equity Shares (incl Co-op Societies)	OESH	500				500							
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	2,498	59	2.37%	2.37%	2,498	116	4.66%	4.66%				
	TOTAL		**4,93,461**	**9,018**	**1.83%**	**1.83%**	**4,75,487**	**17,732**	**3.73%**	**3.73%**	**3,55,446**	**13,711**	**3.86%**	**3.86%**

Note:
Category of Investment (COI) shall be as per Guidelines, as amended from time to time
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
4 FORM shall be prepared in respect of each fund.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6 Investment Regulations, as amended from time to time, to be referred

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

FORM NL-32-DOWN GRADING OF INVESTMENT

Statement as on 30th September, 2025

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

S.No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	**During the Quarter**								
	NIL	-	-	-	-	-	-	-	-
B.	**As on Date**								
	NIL	-	-	-	-	-	-	-	-

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

FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as at 30th September, 2025 *(Amount in Rs. Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th September, 2025			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	6	18,594	230	233	24%
4	No. of Reinsurers with rating BBB but less than A	2	8,025	-	-	10%
5	No. of Reinsurres with rating less than BBB	-	-	-	-	0%
	Total (A)	**8**	**26,619**	**230**	**233**	**34%**
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	20,668	-	(1)	26%
3	GIC Re	1	30,849	26	-	39%
4	Other	-	-	-	-	0%
	Total (B)	**3**	**51,518**	**26**	**(1)**	**66%**
	Grand Total (C) = (A) + (B)	**11**	**78,137**	**256**	**233**	**100%**

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025	For The Quarter Ended 30th September, 2025
Andhra Pradesh	-	-	-	-	-	-	2,152	72	-	-	-	2,224	2,224
Arunachal Pradesh	-	-	-	-	-	-	46	2	-	-	-	48	48
Assam	-	-	-	-	-	-	975	29	-	-	-	1,004	1,004
Bihar	-	-	-	-	-	-	846	41	-	-	-	887	887
Chhattisgarh	-	-	-	-	-	-	447	17	-	-	-	464	464
Goa	-	-	-	-	-	-	136	4	-	-	-	139	139
Gujarat	-	-	-	-	-	-	5,405	382	-	-	-	5,787	5,787
Haryana	-	-	-	-	-	-	5,856	424	22	-	-	6,303	6,303
Himachal Pradesh	-	-	-	-	-	-	140	5	-	-	-	145	145
Jharkhand	-	-	-	-	-	-	584	21	-	-	-	606	606
Karnataka	-	-	-	-	-	-	24,636	301	27	-	-	24,964	24,964
Kerala	-	-	-	-	-	-	2,902	24	-	-	-	2,927	2,927
Madhya Pradesh	-	-	-	-	-	-	2,587	62	-	-	-	2,649	2,649
Maharashtra	-	-	-	-	-	-	44,174	2,196	580	-	-	46,950	46,950
Manipur	-	-	-	-	-	-	84	5	-	-	-	89	89
Meghalaya	-	-	-	-	-	-	45	1	-	-	-	46	46
Mizoram	-	-	-	-	-	-	16	1	-	-	-	17	17
Nagaland	-	-	-	-	-	-	11	1	-	-	-	12	12
Odisha	-	-	-	-	-	-	974	42	-	-	-	1,016	1,016
Punjab	-	-	-	-	-	-	1,207	51	-	-	-	1,258	1,258
Rajasthan	-	-	-	-	-	-	3,706	476	-	-	-	4,181	4,181
Sikkim	-	-	-	-	-	-	29	1	-	-	-	30	30
Tamil Nadu	-	-	-	-	-	-	7,289	136	-	-	-	7,425	7,425
Telangana	-	-	-	-	-	-	12,472	132	-	-	-	12,604	12,604
Tripura	-	-	-	-	-	-	70	3	-	-	-	72	72
Uttarakhand	-	-	-	-	-	-	358	12	-	-	-	370	370
Uttar Pradesh	-	-	-	-	-	-	7,945	197	7	-	-	8,149	8,149
West Bengal	-	-	-	-	-	-	2,346	79	-	-	-	2,426	2,426
TOTAL (A)	-	-	-	-	-	-	**1,27,439**	**4,716**	**636**	-	-	**1,32,792**	**1,32,792**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	7	0	-	-	-	7	7
Chandigarh	-	-	-	-	-	-	98	1	-	-	-	99	99
Dadra and Nagar Haveli	-	-	-	-	-	-	23	1	-	-	-	24	24
Daman & Diu	-	-	-	-	-	-	12	0	-	-	-	13	13
Govt. of NCT of Delhi	-	-	-	-	-	-	4,432	1,787	-	-	-	6,219	6,219
Jammu & Kashmir	-	-	-	-	-	-	117	6	-	-	-	124	124
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	1	0	-	-	-	1	1
Puducherry	-	-	-	-	-	-	39	1	-	-	-	40	40
TOTAL (B)	-	-	-	-	-	-	**4,730**	**1,797**	-	-	-	**6,527**	**6,527**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	**1,32,169**	**6,513**	**636**	-	-	**1,39,319**	**1,39,319**

Health Insurance
Aditya Birla Health Insurance Co. Limited

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH SEPTEMBER, 2025

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025	Upto the Period Ended 30th September, 2025
Andhra Pradesh	-	-	-	-	-	-	3,841	135	-	-	-	3,976	3,976
Arunachal Pradesh	-	-	-	-	-	-	79	3	-	-	-	83	83
Assam	-	-	-	-	-	-	1,817	51	-	-	-	1,868	1,868
Bihar	-	-	-	-	-	-	1,501	71	-	-	-	1,572	1,572
Chhattisgarh	-	-	-	-	-	-	806	30	-	-	-	835	835
Goa	-	-	-	-	-	-	257	7	-	-	-	264	264
Gujarat	-	-	-	-	-	-	10,148	692	-	-	-	10,841	10,841
Haryana	-	-	-	-	-	-	20,035	698	22	-	-	20,756	20,756
Himachal Pradesh	-	-	-	-	-	-	263	10	-	-	-	273	273
Jharkhand	-	-	-	-	-	-	1,054	38	-	-	-	1,093	1,093
Karnataka	-	-	-	-	-	-	42,871	921	27	-	-	43,820	43,820
Kerala	-	-	-	-	-	-	5,007	61	-	-	-	5,068	5,068
Madhya Pradesh	-	-	-	-	-	-	4,199	111	-	-	-	4,310	4,310
Maharashtra	-	-	-	-	-	-	92,462	4,856	1,877	-	-	99,195	99,195
Manipur	-	-	-	-	-	-	144	8	-	-	-	152	152
Meghalaya	-	-	-	-	-	-	73	2	-	-	-	75	75
Mizoram	-	-	-	-	-	-	23	1	-	-	-	24	24
Nagaland	-	-	-	-	-	-	21	1	-	-	-	22	22
Odisha	-	-	-	-	-	-	1,743	70	-	-	-	1,813	1,813
Punjab	-	-	-	-	-	-	2,341	86	-	-	-	2,427	2,427
Rajasthan	-	-	-	-	-	-	6,476	762	-	-	-	7,238	7,238
Sikkim	-	-	-	-	-	-	59	2	-	-	-	61	61
Tamil Nadu	-	-	-	-	-	-	11,381	276	-	-	-	11,657	11,657
Telangana	-	-	-	-	-	-	25,942	340	-	-	-	26,282	26,282
Tripura	-	-	-	-	-	-	140	4	-	-	-	144	144
Uttarakhand	-	-	-	-	-	-	626	20	-	-	-	645	645
Uttar Pradesh	-	-	-	-	-	-	12,663	324	7	-	-	12,993	12,993
West Bengal	-	-	-	-	-	-	4,329	150	-	-	-	4,479	4,479
TOTAL (A)	-	-	-	-	-	-	**2,50,301**	**9,731**	**1,934**	-	-	**2,61,966**	**2,61,966**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	13	0	-	-	-	13	13
Chandigarh	-	-	-	-	-	-	200	7	-	-	-	207	207
Dadra and Nagar Haveli	-	-	-	-	-	-	38	2	-	-	-	40	40
Daman & Diu	-	-	-	-	-	-	20	1	-	-	-	20	20
Govt. of NCT of Delhi	-	-	-	-	-	-	8,331	1,048	-	-	-	9,379	9,379
Jammu & Kashmir	-	-	-	-	-	-	215	10	-	-	-	225	225
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	2	0	-	-	-	2	2
Puducherry	-	-	-	-	-	-	128	2	-	-	-	130	130
TOTAL (B)	-	-	-	-	-	-	**8,949**	**1,069**	-	-	-	**10,018**	**10,018**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	**2,59,250**	**10,800**	**1,934**	-	-	**2,71,984**	**2,71,984**

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter Ended 30th September, 2025		For the Quarter Ended 30th September, 2024		Upto the Quarter Ended 30th September, 2025		Upto the Quarter Ended 30th September, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	1,32,169	2,00,413	1,04,813	1,32,691	2,59,250	3,81,355	2,01,618	2,57,522
7	Personal Accident	6,513	69,348	6,843	65,571	10,800	1,23,985	12,507	1,14,089
8	Travel	636	9	1,365	60	1,934	13	2,955	129
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter Ended 30th September, 2025		Upto the Quarter Ended 30th September, 2025		For the Quarter Ended 30th September, 2024		Upto the Quarter Ended 30th September, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	80,499	17,451	1,45,588	31,137	72,184	17,787	1,26,639	30,910
2	Corporate Agents-Banks	73,498	26,018	1,37,542	47,492	70,058	25,154	1,29,016	42,770
3	Corporate Agents -Others	4,178	17,443	7,511	35,539	3,525	15,266	7,147	29,330
4	Brokers	99,183	74,785	1,92,686	1,48,319	44,584	52,042	91,995	1,09,048
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	7,461	2,769	13,008	7,936	5,008	2,148	9,451	3,495
	Online (Through Company Website)	3,531	643	6,577	1,183	1,996	406	5,912	1,173
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	239	72	478	145	261	79	497	134
9	Point of sales person (Direct)	838	71	1,349	110	476	93	664	135
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	343	66	614	121	230	46	419	86
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	**2,69,770**	**1,39,319**	**5,05,353**	**2,71,984**	**1,98,322**	**1,13,021**	**3,71,740**	**2,17,080**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**2,69,770**	**1,39,319**	**5,05,353**	**2,71,984**	**1,98,322**	**1,13,021**	**3,71,740**	**2,17,080**

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2025 **No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	48,891	51	257	49,199
2	Claims reported during the period	7,35,370	17,136	4,321	7,56,827
	(a) Booked During the period	7,28,980	17,059	4,191	7,50,230
	(b) Reopened during the Period	6,390	77	130	6,597
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	7,14,581	17,002	3,759	7,35,342
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	25,604	133	661	26,398
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	44,076	52	158	44,286
	Less than 3months	44,066	52	155	44,273
	3 months to 6 months	10	-	3	13
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE PEIROD ENDED 30TH SEPTEMBER, 2025 **No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	46,855	106	123	47,084
2	Claims reported during the period	12,92,054	70,479	7,465	13,69,998
	(a) Booked During the period	12,83,981	70,344	7,318	13,61,643
	(b) Reopened during the Period	8,073	135	147	8,355
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	12,52,456	70,211	6,555	13,29,222
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	42,377	322	875	43,574
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	44,076	52	158	44,286
	Less than 3months	44,066	52	155	44,273
	3 months to 6 months	10	-	3	13
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2025 *(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	18,687	364	1,087	20,138
2	Claims reported during the period	98,749	4,629	962	1,04,339
	(a) Booked During the period	95,141	3,924	845	99,911
	(b) Reopened during the Period	3,608	704	116	4,429
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	84,339	3,678	818	88,836
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	6,884	1,098	406	8,387
	Other Adjustment	6,883	182	144	7,209
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	19,329	34	681	20,045
	Less than 3months	16,077	34	671	16,782
	3 months to 6 months	3,252	-	10	3,262
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025 *(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	11,772	538	668	12,979
2	Claims reported during the period	1,93,084	9,292	1,684	2,04,060
	(a) Booked During the period	1,88,095	8,216	1,553	1,97,865
	(b) Reopened during the Period	4,989	1,075	131	6,195
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,59,195	6,762	1,265	1,67,222
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	13,979	2,801	509	17,289
	Other Adjustment	12,353	233	(104)	12,483
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	19,329	34	681	20,045
	Less than 3months	16,077	34	671	16,782
	3 months to 6 months	3,252	-	10	3,262
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

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

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2025 *(Amount in Rs. Lakhs)*

S.No.	Line of Business	Ageing of Claims															
		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	7,13,739	612	228	2	-	-	-	83,981	345	11	1	-	-	-	7,14,581	84,339
7	Personal Accident	16,926	66	9	1	-	-	-	3,472	188	18	0	-	-	-	17,002	3,678
8	Travel	3,759	-	-	-	-	-	-	818	-	-	-	-	-	-	3,759	818
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025

S.No.	Line of Business	Ageing of Claims															
		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	12,51,331	882	231	2	10	-	-	1,58,692	487	14	1	0	-	-	12,52,456	1,59,195
7	Personal Accident	70,118	82	9	1	1	-	-	6,480	262	18	0	1	-	-	70,211	6,762
8	Travel	6,555	-	-	-	-	-	-	1,265	-	-	-	-	-	-	6,555	1,265
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

Statement as at 30th September, 2025

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		224
2	No. of branches approved during the period ended 30th September, 2025		-
3	No. of branches opened during the quarter	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the period ended 30th September, 2025		-
6	No of branches at the end of the period ended 30th September, 2025		224
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		224
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		3
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		7,031
	(b) Off-roll:		263
	(c) Total		7,294
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,52,101
	(b) Corporate Agents-Banks		20
	(c)Corporate Agents-Others		57
	(d) Insurance Brokers		404
	(e) Web Aggregators		5
	(f) Insurance Marketing Firm		87
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		9,793
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,996	1,58,666
Recruitments during the quarter	837	13,727
Attrition during the quarter	802	9,926
Number at the end of the quarter	7,031	1,62,467

Note:

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

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FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	**Name of person**	**Designation**	**Role/designation**	**Details of change in the quarter ended 30th September, 2025**
1	Ms. Vishakha Mulye	Non Executive Director & Chairperson	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Ms. Pinky Mehta	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Dr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Dr. Nandakumar Jairam	Independent Director	Director	-
11	Mr. N K Prasad	Independent Director	Director	-
12	Mr. Dhananjaya Tambe	Independent Director	Director	-
13	Mr. Navin Puri	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Distribution Officer	KMP	-
16	Mr. Sandeep Kedia	Chief Financial Officer	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial Officer	KMP	-
18	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
19	Mr. Dhruv Shankar	Chief Digital & Technology Officer	KMP	Ceased as Head – Marketing & Direct Sales w.e.f. October 15, 2025 & appointed as Chief Digital & Technology Officer w.e.f. October 16, 2025
20	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
21	Mr. Tarun Pandey	Chief Technology Officer	KMP	Till September 1, 2025
22	Ms. Bhavita Nandu	Company Secretary	KMP	-
23	Mr. Samir Gupta	Chief Data & Innovation Officer	KMP	-
24	Mr. Virendra Agarwal	Head – Internal Audit	KMP	-
25	Mr. Lalit Vermani	Chief Compliance Officer	KMP	Ceased as Chief Risk Officer w.e.f. October 16, 2025 & appointed as Chief Compliance Officer w.e.f. October 17, 2025
26	Mr. Saif Gondekar	Chief Operations Officer	KMP	-
27	Ms. Swathi Kulkarni	Head - Health Management	KMP	-
28	Mr. Arpit Patel	Chief Compliance Officer	KMP	Till October 4, 2025

Notes:-
(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 30TH SEPTEMBER, 2025					
S.No.	**Line of Business**	**Particular**	**No. of Policies Issued**	**Premium Collected**	**Sum Assured**
1	Fire	Rural	-	-	
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	260	2	682
		Social	4,235	5,140	2,56,525
7	Personal Accident	Rural	260	1	2,242
		Social	3,659	716	17,94,653
8	Travel	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	**Rural**	**520**	**3**	**2,924**
		Social	**7,894**	**5,856**	**20,51,178**

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

(i) Gross Direct Premium Income for the year ending 31st March, 2025 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ending 31st March, 2025 is NIL
(iii) Obligation of the Insurer to be met for Financial Year 2025-26 is NIL

STATEMENT FOR THE QUARTER ENDING 30TH SEPTEMBER, 2025

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 30th September, 2025	Upto the Quarter Ending 30th September, 2025
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

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FORM NL-45 - GRIEVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	1	15	3	7	6	-	28
b)	Claims Related	36	1,092	211	325	538	54	1,920
c)	Policy Related	8	220	89	54	74	11	375
d)	Premium Related	2	40	11	12	17	2	69
e)	Refund Related	3	84	42	22	20	3	141
f)	Coverage Related	-	13	4	-	8	1	23
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	5	55	13	14	32	1	91
i)	Others: (i) Alleged misconduct of officials of Insurer.	5	106	51	28	26	6	170
	Total	**60**	**1,625**	**424**	**462**	**721**	**78**	**2,817**

2	Total No. of policies during previous year:*	1,90,55,369
3	Total No. of claims during previous year:	10,71,591
4	Total No. of policies during current year:*	2,28,63,836
5	Total No. of claims during current year:	13,06,402
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.39
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	15

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

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

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	78	100%	-	-	78	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	78	100%	-	-	78	100%

Health Insurance
Aditya Birla Health Insurance Co. Limited

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited
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FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th September, 2025

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