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 31ST DECEMBER, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st December, 2025		For The Period Ended 31st December, 2025		For The Quarter Ended 31st December, 2024		For The Period Ended 31st December, 2024	
1	Premiums earned (Net)	NL-4	1,11,621	1,11,621	2,94,337	2,94,337	73,069	73,069	2,16,697	2,16,697
2	Profit/ Loss on sale/redemption of Investments		499	499	1,904	1,904	392	392	1,580	1,580
3	Interest, Dividend & Rent – Gross (**Refer Note 1)**		6,851	6,851	19,488	19,488	4,911	4,911	13,986	13,986
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		143	143	355	355	114	114	299	299
	TOTAL (A)		**1,19,114**	**1,19,114**	**3,16,084**	**3,16,084**	**78,486**	**78,486**	**2,32,562**	**2,32,562**
6	Claims Incurred (Net)	NL-5	89,946	89,946	2,43,442	2,43,442	59,219	59,219	1,67,519	1,67,519
7	Commission	NL-6	6,454	6,454	21,589	21,589	7,218	7,218	24,956	24,956
8	Operating Expenses related to Insurance Business	NL-7	31,924	31,924	73,702	73,702	21,940	21,940	64,736	64,736
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		**1,28,324**	**1,28,324**	**3,38,733**	**3,38,733**	**88,377**	**88,377**	**2,57,211**	**2,57,211**
10	**Operating Profit/(Loss) C= (A - B)**		(9,210)	(9,210)	(22,649)	(22,649)	(9,891)	(9,891)	(24,649)	(24,649)
11	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		(9,210)	(9,210)	(22,649)	(22,649)	(9,891)	(9,891)	(24,649)	(24,649)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		**(9,210)**	**(9,210)**	**(22,649)**	**(22,649)**	**(9,891)**	**(9,891)**	**(24,649)**	**(24,649)**

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st December, 2025		For The Period Ended 31st December, 2025		For The Quarter Ended 31st December, 2024		For The Period Ended 31st December, 2024	
Interest, Dividend & Rent	6,918	6,918	19,500	19,500	5,069	5,069	14,439	14,439
Add/Less:-	-		-		-		-	
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(67)	(67)	(12)	(12)	(158)	(158)	(453)	(453)
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*	**6,851**	**6,851**	**19,488**	**19,488**	**4,911**	**4,911**	**13,986**	**13,986**

*** 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.

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-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE PEIROD ENDED 31ST DECEMBER, 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st December, 2025	For The Period Ended 31st December, 2025	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(9,210)	(22,649)	(9,891)	(24,649)
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		1,796	5,372	1,686	4,607
	(b) Profit on sale of investments		48	419	119	756
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(51)	(282)	(62)	(161)
3	**OTHER INCOME**					
	(a) Interest on Income Tax Refund		-	-	-	-
	(b) Profit on Sale/Discard of Fixed Assets		15	24	2	16
	TOTAL (A)		**(7,402)**	**(17,116)**	**(8,146)**	**(19,431)**
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		50	134	47	113
	(b) Bad debts written off		-	-	9	9
	(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		143	355	114	299
	(iii) Others		-	-	-	-
	(g) Others					
	i) Interest on delayed refund/Claims		148	358	17	59
	ii) Loss on Sale/Discard of Fixed Assets		-	-	-	-
	TOTAL (B)		**341**	**846**	**187**	**480**
	Profit / (Loss) Before Tax		**(7,743)**	**(17,962)**	**(8,333)**	**(19,911)**
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		**(7,743)**	**(17,962)**	**(8,333)**	**(19,911)**
	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		**(1,79,498)**	**(1,69,279)**	**(1,81,370)**	**(1,69,792)**
	Balance carried forward to Balance Sheet		**(1,87,241)**	**(1,87,241)**	**(1,89,703)**	**(1,89,703)**

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

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

FORM NL-3-B-BS
BALANCE SHEET AS AT 31ST DECEMBER 2025

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 31st December, 2025	As at 31st December, 2024
	SOURCES OF FUNDS			
1	Share Capital	NL-8	55,652	53,800
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,86,540	2,63,365
4	Fair Value Change Account			
	-Shareholders' Funds		15	25
	-Policyholders' Funds		45	24
5	BORROWINGS	NL-11	-	-
	TOTAL		**3,42,252**	**3,17,214**
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	1,00,910	93,851
2	Investments-Policyholders	NL-12A	4,24,430	2,95,123
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	19,319	19,096
5	Deferred Tax Asset (Net)		-	-
6	**CURRENT ASSETS**			
	Cash and Bank Balances	NL-15	2,755	2,366
	Advances and Other Assets	NL-16	55,357	43,702
	Sub-Total (A)		**58,112**	**46,068**
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	2,28,748	1,53,025
9	Provisions	NL-18	2,19,012	1,73,602
	Sub-Total (B)		**4,47,760**	**3,26,627**
	NET CURRENT ASSETS (C) = (A - B)		**(3,89,648)**	**(2,80,559)**
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,87,241	1,89,703
	TOTAL		**3,42,252**	**3,17,214**

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 31st December, 2025	As at 31st December, 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	501	501
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	9,020	5,488
TOTAL	**21,900**	**18,368**

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2025				For The Period Ended 31st December, 2025			
Gross Direct Premium	1,48,991	20,316	527	1,69,834	4,08,241	31,116	2,461	4,41,817
Add: Premium on reinsurance accepted	11,413	-	-	11,413	23,308	-	-	23,308
Less : Premium on reinsurance ceded	46,856	3,497	39	50,392	1,21,713	7,126	177	1,29,016
Net Written Premium	**1,13,548**	**16,819**	**488**	**1,30,855**	**3,09,836**	**23,990**	**2,283**	**3,36,109**
Add: Opening balance of UPR	1,85,849	11,121	204	1,97,174	1,61,932	12,260	444	1,74,636
Less: Closing balance of UPR	2,01,776	14,549	83	2,16,408	2,01,776	14,549	83	2,16,408
Net Earned Premium	**97,621**	**13,391**	**609**	**1,11,621**	**2,69,992**	**21,701**	**2,644**	**2,94,337**
Gross Direct Premium								
- In India	1,48,991	20,316	527	1,69,834	4,08,241	31,116	2,461	4,41,817
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
Gross Direct Premium	86,646	16,955	1,176	1,04,776	2,88,264	29,462	4,131	3,21,857
Add: Premium on reinsurance accepted	11,870	-	-	11,870	11,870	-	-	11,870
Less : Premium on reinsurance ceded	24,016	6,869	81	30,966	75,700	9,797	244	85,741
Net Written Premium	**74,500**	**10,086**	**1,094**	**85,680**	**2,24,434**	**19,665**	**3,887**	**2,47,986**
Add: Opening balance of UPR	1,47,498	10,903	588	1,58,990	1,29,784	10,363	165	1,40,312
Less: Closing balance of UPR	1,57,722	13,384	495	1,71,601	1,57,722	13,384	495	1,71,601
Net Earned Premium	**64,276**	**7,606**	**1,188**	**73,069**	**1,96,496**	**16,644**	**3,557**	**2,16,697**
Gross Direct Premium								
- In India	86,646	16,955	1,176	1,04,776	2,88,264	29,462	4,131	3,21,857
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st December, 2025				For The Period Ended 31st December, 2025			
Claims paid (Direct)	95,476	3,873	811	1,00,160	2,61,521	10,956	2,076	2,74,553
Add :Re-insurance accepted to direct claims	10,579	-	-	10,579	11,924	-	-	11,924
Less :Re-insurance Ceded to claims paid	14,839	1,938	32	16,809	42,130	4,886	83	47,099
Net Claim Paid	**91,216**	**1,935**	**779**	**93,930**	**2,31,315**	**6,070**	**1,993**	**2,39,378**
Add: Claims Outstanding at the end of the period	34,780	3,074	374	38,227	34,780	3,074	374	38,228
Less: Claims Outstanding at the beginning of the period	38,574	2,629	1,009	42,212	30,343	2,593	1,228	34,164
Net Incurred Claims	**87,422**	**2,380**	**144**	**89,946**	**2,35,752**	**6,551**	**1,139**	**2,43,442**
Claims Paid (Direct)								
-In India	95,476	3,873	347	99,696	2,61,521	10,956	443	2,72,920
-Outside India	-	-	464	464	-	-	1,633	1,633
Estimates of IBNR and IBNER at the end of the period (net)	25,085	2,829	356	28,270	25,085	2,829	356	28,270
Estimates of IBNR and IBNER at the beginning of the period (net)	22,074	2,606	408	25,088	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 31st December, 2024				For The Period Ended 31st December, 2024			
Claims paid (Direct)	71,264	744	602	72,611	1,90,270	2,236	1,483	1,93,989
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	13,734	46	24	13,805	33,694	387	59	34,140
Net Claim Paid	**57,530**	**698**	**578**	**58,806**	**1,56,576**	**1,849**	**1,424**	**1,59,849**
Add: Claims Outstanding at the end of the period	31,490	2,475	1,467	35,431	31,490	2,475	1,467	35,431
Less: Claims Outstanding at the beginning of the period	31,591	2,383	1,042	35,017	24,816	2,145	801	27,762
Net Incurred Claims	**57,429**	**790**	**1,003**	**59,219**	**1,63,250**	**2,179**	**2,090**	**1,67,519**
Claims Paid (Direct)								
-In India	71,264	744	0	72,009	1,90,270	2,236	27	1,92,533
-Outside India	-	-	602	602	-	-	1,456	1,456
Estimates of IBNR and IBNER at the end of the period (net)	17,145	1,926	890	19,961	17,145	1,926	890	19,961
Estimates of IBNR and IBNER at the beginning of the period (net)	16,004	1,771	718	18,493	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 31st December, 2025				For The Period Ended 31st December, 2025			
Commission & Remuneration	31,414	2,184	84	33,682	84,148	5,617	944	90,709
Rewards	1,834	94	-	1,928	4,401	139	-	4,540
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	**33,248**	**2,278**	**84**	**35,610**	**88,549**	**5,756**	**944**	**95,249**
Add: Commission on Re-insurance Accepted	799	-	-	799	1,671	-	-	1,671
Less: Commission on Re-insurance Ceded	28,013	1,939	2	29,955	70,672	4,649	10	75,331
Net Commission	**6,033**	**339**	**82**	**6,454**	**19,548**	**1,107**	**934**	**21,589**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,401	100	-	3,501	7,402	232	-	7,634
Corporate Agents-Banks/FII/HFC	10,338	718	-	11,056	28,294	2,860	-	31,154
Corporate Agents-Others	7,816	694	72	8,582	21,332	1,543	886	23,761
Insurance Brokers	11,646	760	12	12,418	31,406	1,110	58	32,574
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	19	0	-	19	53	2	-	55
Insurance Marketing Firm	16	3	-	19	36	5	-	41
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	12	2	-	15	26	4	-	30
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	**33,248**	**2,278**	**84**	**35,610**	**88,549**	**5,756**	**944**	**95,249**
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	33,248	2,278	84	35,610	88,549	5,756	944	95,249
Outside India	-	-	-	-	-	-	-	-

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

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st December, 2025				For The Period Ended 31st December, 2025			
1	Employees' remuneration & welfare benefits	16,099	997	13	17,108	42,052	1,998	75	44,125
2	Travel, conveyance and vehicle running expenses	475	61	1	536	1,311	94	7	1,412
3	Training expenses	66	10	0	75	216	15	1	232
4	Rents, rates & taxes	517	76	1	594	1,732	125	10	1,867
5	Repairs	190	24	1	214	499	36	3	538
6	Printing & stationery	27	1	0	28	121	7	0	128
7	Communication expenses	123	21	0	144	497	36	3	536
8	Legal & professional charges	581	85	1	667	1,921	138	11	2,070
9	Auditors' fees, expenses etc								
	(a) As Auditor	9	1	0	10	24	2	0	26
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) In any other capacity	1	0	0	1	4	0	0	4
10	Advertisement and publicity	4,948	385	27	5,360	5,825	420	33	6,278
11	Interest & Bank Charges	202	27	(0)	229	575	42	3	620
12	Depreciation	1,373	192	4	1,569	4,257	307	24	4,588
13	Business Development and Sales Promotion Expenses	1,052	89	6	1,147	1,469	106	9	1,584
14	Information Technology Expenses	1,645	92	0	1,737	4,500	269	0	4,769
15	Goods and Service Tax	1,523	40	-	1,563	1,528	40	-	1,568
16	Others (to be specified)								
	(a) Membership and Subscription	123	7	0	130	375	22	0	397
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	-	-	-	1	-	-	1
	(c) Insurance	4	1	-	5	30	2	-	32
	(d) Miscellaneous expenses	(24)	(0)	(0)	(24)	29	2	0	31
	(e) Stamp duty	22	1	0	23	51	3	0	54
	(f) Electricity expense	64	9	0	73	206	15	1	222
	(g) Housekeeping charges	(29)	12	(1)	(18)	401	29	2	432
	(h) Data center charges	15	9	(0)	24	246	18	2	266
	(i) Agent training expenses	2	0	(0)	2	10	1	0	11
	(j) Medical fees	189	58	0	247	369	116	0	485
	(k) Call centre charges	299	39	1	339	835	60	5	900
	(l) Transaction processing services	120	21	0	141	489	36	3	527
	TOTAL	**29,615**	**2,257**	**52**	**31,924**	**69,572**	**3,939**	**191**	**73,702**
	In India	29,607	2,256	52	31,915	69,544	3,937	191	73,672
	Outside India	8	1	0	9	28	2	-	30

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st December, 2024				For The Period Ended 31st December, 2024			
1	Employees' remuneration & welfare benefits	12,705	1,865	35	14,605	39,047	2,958	149	42,154
2	Travel, conveyance and vehicle running expenses	406	67	5	478	1,136	112	16	1,264
3	Training expenses	25	13	-	38	313	31	4	348
4	Rents, rates & taxes	805	121	10	936	1,951	192	27	2,170
5	Repairs	49	11	-	60	235	23	3	261
6	Printing & stationery	31	20	-	51	203	20	-	223
7	Communication expenses	195	32	2	229	574	56	8	638
8	Legal & professional charges	564	92	7	663	1,576	155	22	1,753
9	Auditors' fees, expenses etc								
	(a) As Auditor	7	1	-	8	21	2	-	23
	(b) Certification Service	-	-	-	-	-	-	-	-
	(c) In any other capacity	2	-	-	2	3	-	-	3
10	Advertisement and publicity	238	61	(5)	294	2,028	199	28	2,255
11	Interest & Bank Charges	115	21	1	137	390	38	5	433
12	Depreciation	1,167	201	14	1,382	3,541	348	49	3,938
13	Business Development and Sales Promotion Expenses	462	98	12	572	1,169	115	16	1,300
14	Information Technology Expenses	814	306	-	1,120	3,229	313	-	3,542
15	Goods and Service Tax	-	-	-	-	-	-	-	-
16	Others:								
	(a) Membership and Subscription	90	23	-	113	235	23	-	258
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	3	-	-	3	-	-	-	-
	(c) Insurance	-	-	-	-	9	1	-	10
	(d) Miscellaneous expenses	24	5	-	29	96	9	1	106
	(e) Stamp duty	8	3	-	11	35	3	-	38
	(f) Electricity expense	63	12	1	76	214	21	3	238
	(g) Housekeeping charges	237	40	2	279	689	68	9	766
	(h) Data center charges	137	45	1	183	1,013	99	14	1,126
	(i) Agent training expenses	12	2	-	14	34	3	-	37
	(j) Medical fees	70	197	-	267	439	200	-	639
	(k) Call centre charges	145	28	1	174	521	51	7	579
	(l) Transaction processing services	180	32	2	214	570	56	8	634
	TOTAL	**18,556**	**3,296**	**88**	**21,940**	**59,271**	**5,096**	**369**	**64,736**
	In India	18,544	3,294	88	21,926	59,258	5,094	369	64,721
	Outside India	12	2	0	14	13	2	-	15

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

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

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	**Authorised Capital**		
	60,00,00,000 equity shares of Rs.10 each (31st December, 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 (31st December, 2024: 53,80,03,456 Equity Shares of Rs 10 each)	55,652	53,800
3	**Subscribed Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (31st December, 2024: 53,80,03,456 Equity Shares of Rs 10 each)	55,652	53,800
4	**Called-up Capital**		
	55,65,22,650 Equity Shares of Rs 10 each (31st December, 2024: 53,80,03,456 Equity Shares of Rs 10 each)	55,652	53,800
	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 (31st December, 2024: 53,80,03,456 Equity Shares of Rs 10 each)	55,652	53,800
	TOTAL	**55,652**	**53,800**

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

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

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

Shareholder	As at 31st December, 2025		As at 31st December, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	25,53,70,451	45.89%	24,68,72,585	45.89%
· Foreign	24,53,55,910	44.08%	23,71,91,294	44.08%
Investors				
· Indian	-	-	-	-
· Foreign	5,57,96,289	10.03%	5,39,39,577	10.03%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	**55,65,22,650**	**100.00%**	**53,80,03,456**	**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 31ST DECEMBER, 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	67	20,09,18,397	7.68	20,092	-	-	-	-
ii)	Foreign Portfolio Investors	219	13,46,84,994	5.15	13,468	-	-	-	-
iii)	Financial Institutions/Banks	129	13,74,758	0.05	137	-	-	-	-
iv)	Insurance Companies	26	6,24,96,409	2.39	6,250	-	-	-	-
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	1	64,06,427	0.24	641	-	-	-	-
ix)	Alternative Investment Fund	35	10,75,65,995	4.11	10,757	-	-	-	-
x)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	1	51,60,430	0.20	516	-	-	-	-
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	5,22,351	15,61,23,233	5.97	15,612	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	758	5,24,95,313	2.01	5,250	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	6,250	69,20,214	0.26	692	-	-	-	-
	Clearing Members	9	7,314	0.00	1	-	-	-	-
	Non Resident Indian Non Repatriable	5,751	57,63,514	0.22	576	-	-	-	-
	Bodies Corporate	2,487	3,77,39,554	1.44	3,774	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	40	16,87,848	0.06	169	-	-	-	-
	HUF	8,292	67,14,021	0.26	671	-	-	-	-
	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	0.68	1,790	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	**5,46,470**	**2,61,72,65,136**	**100**	**2,61,727**	**-**	**-**	**-**	**-**

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 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	36,978
	Balance at the end of the period	2,86,343	2,63,194
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	16	35
	- Balance at the end of the period	198	171
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	**2,86,540**	**2,63,365**

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 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 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	28,254	34,070	99,614	81,495	1,27,868	1,15,565
2	Other Approved Securities	27,329	19,403	1,25,033	91,255	1,52,362	1,10,658
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	19,591	12,994	51,520	34,401	71,111	47,395
	(e) Other Securities						
	- Fixed Deposits	-	286	-	-	-	286
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	5,118	2,539	31,836	22,777	36,954	25,316
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	7,010	7,018	37,686	32,251	44,695	39,269
5	Other than Approved Investments						
	- Debt	-	-	2,499	2,499	2,499	2,499
	- Equity	500	-	-	-	500	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,037	-	4,035	-	6,072
2	Other Approved Securities	2,547	3,546	1,000	1,512	3,547	5,058
3	Other Investments						
	(a) Shares					-	-
	(aa) Equity & Exchange Traded Funds	15	14	-	-	15	14
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,585	3,663	27,612	11,495	31,197	15,158
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,998	2,498	11,490	-	14,488	2,498
	(e) Other Securities						
	- Fixed Deposits	1,556	790	5,500	4,500	7,056	5,290
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,407	2,485	17,099	7,409	19,506	9,894
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	-	2,508	7,545	-	7,545	2,508
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	5,996	1,494	5,996	1,494
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**1,00,910**	**93,851**	**4,24,430**	**2,95,123**	**5,25,340**	**3,88,974**

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 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024	As at 31st December, 2025	As at 31st December, 2024
1	**Long Term Investments--**						
	Book Value	87,802	76,310	3,48,187	2,64,678	4,35,988	3,40,988
	Market Value	88,007	76,313	3,46,585	2,64,206	4,34,592	3,40,519
2	**Short Term Investments--**						
	Book Value	13,093	17,527	76,243	30,445	89,336	47,972
	Market Value	13,107	17,495	76,324	30,418	89,431	47,913

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 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 31st December, 2025	As at 31st December, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	30,547	3,609	-	34,157	16,868	3,292	-	20,161	13,996	13,369
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	390	53	24	419	299	46	23	322	97	95
Information Technology Equipment	4,298	438	216	4,520	2,653	391	214	2,830	1,689	1,736
Vehicles	2,587	391	323	2,654	819	425	139	1,104	1,550	1,383
Office Equipment	1,026	112	35	1,103	715	117	26	806	297	300
Others:Leasehold Improvement	2,804	202	270	2,737	1,373	317	264	1,427	1,311	1,486
TOTAL	**41,652**	**4,806**	**867**	**45,591**	**22,727**	**4,588**	**666**	**26,650**	**18,941**	**18,369**
Capital Work in progress	253	1,095	968	378	-	-	-	-	378	727
Grand Total	**41,905**	**5,901**	**1,835**	**45,969**	**22,727**	**4,588**	**666**	**26,650**	**19,319**	**19,096**
Previous Year	35,431	6,223	940	40,713	17,998	3,938	319	21,617	19,096	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Cash (including cheques, drafts and stamps)	18	29
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	514	30
	(bb) Others	58	503
	(b) Current Accounts	2,164	1,804
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a)With Banks	-	-
	(b)With other Institutions	-	-
4	Others	-	-
	TOTAL	**2,755**	**2,366**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	2,755	2,366
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,255	4,936
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	473	553
6	Goods & Service Tax Credit	1,596	10,186
7	Others:		
	(a) Advance to Suppliers	5,256	2,198
	(b) Other advances	3,493	2,649
	TOTAL (A)	**16,074**	**20,522**
	OTHER ASSETS		
1	Income accrued on investments	13,740	9,826
2	Outstanding Premiums	-	-
3	Agents' Balances	298	193
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	23,811	11,742
6	Due from subsidiaries/ holding//Group Companies	(0)	(0)
7	Investments held for Unclaimed Amount of Policyholders	186	212
8	Interest on investment held for Unclaimed Amount of Policyholders *	-	-
9	Others:		
	(a) Rent and other deposits	1,163	1,170
	(b) Investment Receivable	-	-
	(c) Other Receivable	85	37
	TOTAL (B)	**39,283**	**23,180**
	TOTAL (A+B)	**55,357**	**43,702**

* 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 31st December, 2025	As at 31st December, 2024
1	Agents' Balances	24,619	15,296
2	Balances due to other insurance companies	16,741	12,203
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	61,732	16,818
	(b) For Other Policies	7,675	5,004
5	Unallocated Premium	47,105	36,947
6	Sundry creditors	15,689	9,777
7	Due to subsidiaries/ holding /Group Companies	3,947	1,913
8	Claims Outstanding	38,227	35,431
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	67	58
11	Income accrued on Unclaimed amounts	58	39
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	5,054	12,490
14	Others:		
	(a) Other statutory dues	3,492	3,139
	(b) Due to employees	4,333	3,141
	(c) Payable for investment	-	-
	(d) Claims Payable	10	767
	TOTAL	**2,28,748**	**1,53,025**

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December, 2025	As at 31st December, 2024
1	Reserve for Unearned premium reserve	2,16,285	1,71,467
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	1,397	521
	(b) For Compensated absence	873	563
	(c) For Long Term Incentive Plan	334	917
5	Others		
	(a) Free look Reserve	123	134
	TOTAL	**2,19,012**	**1,73,602**

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 31st December, 2025	As at 31st December, 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 31st December, 2025	For The Period Ended 31st December, 2025	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024
1	Gross Direct Premium Growth Rate**	62%	37%	25%	34%
2	Gross Direct Premium to Net worth Ratio	1.10	2.85	0.82	2.53
3	Growth rate of Net Worth	5%	5%	19%	19%
4	Net Retention Ratio**	72%	72%	73%	74%
5	Net Commission Ratio**	5%	6%	8%	10%
6	Expense of Management to Gross Direct Premium Ratio**	40%	38%	43%	42%
7	Expense of Management to Net Written Premium Ratio**	29%	28%	34%	36%
8	Net Incurred Claims to Net Earned Premium**	81%	83%	81%	77%
9	Claims paid to claims provisions**	82%	84%	84%	82%
10	Combined Ratio**	110%	111%	115%	113%
11	Investment income ratio	2%	6%	2%	6%
12	Technical Reserves to net premium ratio **	1.95	0.76	2.42	0.83
13	Underwriting balance ratio	-0.15	-0.15	-0.21	-0.19
14	Operating Profit Ratio	-8%	-8%	-14%	-11%
15	Liquid Assets to liabilities ratio	0.25	0.25	0.19	0.19
16	Net earning ratio	-6%	-5%	-10%	-8%
17	Return on net worth ratio	-5%	-12%	-7%	-16%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.53	1.53	1.64	1.64
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	-1.40	-3.26	-1.58	-3.78
24	Book value per share	27.84	27.84	24.17	24.17

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

FORM NL-20 -ANALYTICAL RATIOS

****SEGMENTAL REPORTING UPTO THE QUARTER ENDED 31ST DECEMBER 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 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Health										
Current period ended 31st December, 2025	42%	72%	6%	39%	29%	87%	89%	116%	0.76	-0.20
Previous period ended 31st December, 2024	29%	78%	11%	43%	37%	83%	86%	121%	0.84	-0.26
Personal Accident										
Current period ended 31st December, 2025	6%	77%	5%	31%	21%	30%	60%	51%	0.73	0.47
Previous period ended 31st December, 2024	104%	67%	-10%	33%	16%	13%	28%	29%	0.81	0.68
Travel Insurance										
Current period ended 31st December, 2025	-40%	93%	41%	46%	49%	43%	20%	92%	0.20	0.14
Previous period ended 31st December, 2024	59%	94%	55%	61%	64%	59%	0%	123%	0.50	-0.29
Total Health										
Current period ended 31st December, 2025	37%	72%	6%	38%	28%	83%	84%	111%	0.76	-0.15
Previous period ended 31st December, 2024	34%	74%	10%	42%	36%	77%	82%	113%	0.83	-0.19
Workmen's Compensation/ Employer's liability										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Engineering										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Aviation										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current period ended 31st December, 2025	-	-	-	-	-	-	-	-	-	-
Previous period ended 31st December, 2024	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current period ended 31st December, 2025	37%	72%	6%	38%	28%	83%	84%	111%	0.76	-0.15
Previous period ended 31st December, 2024	34%	74%	10%	42%	36%	77%	82%	113%	0.83	-0.19
Total - Current period ended 31st December, 2025	**37%**	**72%**	**6%**	**38%**	**28%**	**83%**	**84%**	**111%**	**0.76**	**-0.15**
Total - Previous period ended 31st December, 2024	**34%**	**74%**	**10%**	**42%**	**36%**	**77%**	**82%**	**113%**	**0.83**	**-0.19**

FORM NL-21 -RELATED PARTY TRANSACTIONS

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 31st December, 2025**	**For The Period Ended 31st December, 2025**	**For The Quarter Ended 31st December, 2024**	**For The Period Ended 31st December, 2024**
1	Aditya Birla Capital Ltd	Entity having joint control	a) Commission Expenses	1,028	3,019	-	-
			b) Issue of Equity Share Capital including Securities Premium	-	11,472	2,294	18,355
			c) Reimbursement of Expenses (including ESOP)	503	751	191	456
			d) Reimbursement of Expenses (Rent)	148	397	-	-
			e) Reimbursement of Expenses (Other)	11	81	-	-
			f) Recovery of Rent	11	56	-	-
			g) Recovery of Expenses (Others)	14	69	-	-
			h) Transfer of Employee (Liability)	-	8	-	-
			i) Transfer of Employee (Asset)	15	24	-	-
			j) Interest Income on NCD	91	141	-	-
			k) Security Deposit Refundable (Liability)	4	4	-	-
			l) Security Deposit Receivable (Assets)	103	103	-	-
			m) Interest Accrued on NCD	238	238	-	-
			n) Investment in NCD	4,500	4,500	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	-	-	742	3,842
	(Related party till March 31, 2025)		b) Reimbursement of Expenses (Rent)	-	-	93	271
			c) Recovery of Rent	-	-	-	19
			d) Transfer of Assets (Car)	-	-	-	14
			e) Security Deposit Paid	-	-	-	66
			f) Transfer of Employee (Liability)	-	-	1	1
			g) Security Deposit Refundable (Liability)	-	-	4	4
			h) 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)	49	49	86	86
			b) Reimbursement of Expenses (Others)	1,149	3,351	580	2,021
			c) Transfer of Employee (Asset)	-	2	-	1
			d) Transfer of Employee (Liability)	1	5	1	3
			e) Transfer of Asset (Receivable)	-	14	-	-
			f) Recovery of Exxenses (Others)	1	1	-	-
			g) Recovery of Expense (Salary)	-	5	-	-
			h) Reimbursement of Expense (Salary)	13	50	-	-
			i) Insurance Deposit - Liablity	1	1	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	692	2,103	95	1,407
			b) Reimbursement of Expenses (Rent)	11	39	7	22
			c) Recovery of Rent	4	20	-	2
			d) Recovery of Expenses (Others)	-	-	0	0
			e) Recovery of Expenses (Lease line)	3	3	-	-
			f) Reimbursement of Expenses (Others)	1	10	-	-
			g) Interest Income on NCD	51	151	-	-
			h) Interest Accrued on NCD	62	62	-	-
			i) Investment in NCD	2,500	2,500	-	-
			j) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	-	-	-	9
	(Related Party till August 30, 2024)						
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	13	36	3	12
			b) Reimbursement of Expenses (Rent)	2	12	-	-
			c) Transfer of Employee (Asset)	-	0	-	-
			d) Recovery of Expenses (Others)	-	-	-	-
			e) Recovery of Rent	2	2	-	-
			f) Security Deposit Receivable (Assets)	4	4	4	4
7	Aditya Birla Capital Technology Services Ltd	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	-	-	-	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	-	11,022	2,204	17,635
9	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	14	32	13	16
			b) Reimbursement of Expenses (Salary)	6	6	8	32
			c) Reimbursement of Expenses (Rent)	239	739	231	497
			d) Reimbursement of Expenses (Others)	5	34	-	15
			e) Transfer of Employee (Asset)	11	41	2	2
			f) Transfer of Employee (Liability)	149	160	6	18
			g) Recovery of Rent	6	35	-	2
			h) Recovery of Expenses (Others)	-	-	-	-
			i) Recovery of Expenses (Lease line)	44	44	-	-
			j) Security Deposit Paid	-	-	0	54
			k) Security Deposit Received	-	1	-	-
			l) Interest Income on NCD	19	56	-	-
			m) Insurance Deposit - Liablity	1	1	1	1
			n) Interest Accrued on NCD	56	56	-	-
			o) Investment in NCD	1,000	1,000	1,000	1,000
			p) Security Deposit Receivable (Assets)	204	204	194	194
			q) Security Deposit Refundable (Liability)	2	2	2	2
10	Grasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	112	112	100	101
			b) Transfer of Employee (Asset)	-	-	-	1
			c) Transfer of Employee (Liability)	-	9	-	-
			d) Insurance Deposit - Liablity	1	1	-	-
11	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Wellness Tracking & PPMC charges	344	1,014	68	134
			b) Transfer of Liability (Employee Transfer)	-	21	-	-
			c) Recovery of Rent	15	46	15	46
			d) Claims Paid	22	197	-	-
12	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Reimbursement of Expenses (Rent)	23	65	18	58
			b) Security Deposit Paid	-	-	-	11
			c) Transfer of Employee (Liability)	0	5	3	3
			d) Transfer of Employee (Asset)	-	2	-	-
			e) Recovery of Rent	6	13	-	3
			f) Reimbursment of Expenses (Others)	1	11	0	4
			g) Reimbursment of Expenses (Salary)	-	57	-	-
			h) Recovery of Expenses (Others)	9	9	-	-
			i) Transfer of Car (Recovery)	-	13	-	-
			j) Security Deposit Refundable (Liability)	2	2	2	2
			k) Security Deposit Receivable (Assets)	24	24	24	24
13	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	-	2,507	501	4,010
14	Aditya Birla Management Corporation Private Limited	Other related party	a) Transfer of Employee (Asset)	-	2	-	-
			b) Reimbursement of Expenses (Others)	-	1	-	-

Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For The Quarter Ended 31st December, 2025	For The Period Ended 31st December, 2025	For The Quarter Ended 31st December, 2024	For The Period Ended 31st December, 2024
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	118	293	104	271
18	Aditya Birla Educational Trust	Other related party	a) Group Insurance Receipts	0	0	-	-
			b) EAP & Counselling services	2	6	5	12
			c) Insurance Deposit - Liability	0	0	-	-
19	Aditya Birla Health Services Private Limited	Other related Party	a) Claims Paid	129	346	126	211
20	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	108	274	62	245
			b) Transfer of Employee (Asset)	-	1	-	-
			c) Transfer of Employee (Liability)	-	8	7	29
			d) Reimbursement of Expenses (Others)	51	118	26	65
			e) Recovery of Expenses (Rent)	6	9	-	0
			f) Recovery of Expenses (Other)	1	1	-	-
			g) Transfer of Asset (Receivable)	-	-	-	14
21	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	189	824	146	595
22	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	-	-	-	82
23	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	17	60	9	37
24	Veer Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	-	-	-	-
25	Sandeep Kedia	Key Managerial Personnel	a) Remuneration	32	119	21	57
			b) Insurance Premium received	0	0	-	-

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST DECEMBER, 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	1,774	Payable	No	-	-	-
2	Aditya Birla Capital Ltd	Entity having joint control	4,500	Investment in NCD	No			
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	345	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	512	Payable	No	-	-	-
5	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	2,500	Investment in NCD	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	45	Payable	No	-	-	-
7	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	464	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	1,000	Investment in NCD	No			
9	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	533	Payable	No	-	-	-
10	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	45	Payable	No	-	-	-
11	Birla Management Centre Service Pvt. Ltd.	Other related party	112	Payable	No	-	-	-
12	Aditya Birla Educational Trust	Other related party	2	Payable	No	-	-	-
13	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	115	Payable	No	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST DECEMBER, 2025

(Amount in Rs. Lakhs)

Item. No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,00,910	1,00,910
	Policyholders as per NL-12 A of BS	4,24,430	-	4,24,430
(A)	Total Investments as per BS	**4,24,430**	**1,00,910**	**5,25,340**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	1,038	1,038
(C)	Fixed assets as per BS	19,319	-	19,319
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	9,587	-	9,587
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,755	0	2,755
(F)	Advances and Other assets as per BS	52,441	2,915	55,357
(G)	Total Current Assets as per BS...(E)+(F)	**55,196**	**2,916**	**58,112**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,503	-	1,503
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	45	15	60
(K)	Total Assets as per BS (excl. current liabilities and provisions)…(A)+(C)+(G)+(I)	**4,98,945**	**1,03,826**	**6,02,771**
(L)	Total Inadmissible assets…(B)+(D)+(H)+(J)	11,135	15	11,150
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)…(K)-(L)	**4,87,810**	**1,03,811**	**5,91,621**

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	-	-	-
	Inadmissible Fixed assets			
	(a) Furniture & Fixture	97	-	97
	(b) Leasehold Improvements	1,310	-	1,310
	(c) Software	8,179	-	8,179
	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	398	-	398
	(b) co-insurer's balances outstanding for more than ninety days	49	-	49
	(c) Investments pertaining to Unclaimed Policyholder's accounts	186	-	186
	(d) Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	290	-	290
	(e) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	572	-	572
	(f) Loans or Temporary Advances to the Full time Employees of the Insurers	5	-	5
	(g) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	0	-	0
	(h) Other Reinsurer's balances outstanding for more than 180 days	1	-	1
	Fair value change account	45	15	60

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

STATEMENT OF LIABILITIES :
AS AT 31ST DECEMBER, 2025

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,02,280	2,16,285
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	**3,02,280**	**2,16,285**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	12,904	9,958
(e)	IBNR reserve	36,759	28,269
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**3,51,943**	**2,54,512**

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 31ST DECEMBER, 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	6,25,439	4,52,852	3,76,690	3,12,176	93,816	93,653	93,816
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**6,25,439**	**4,52,852**	**3,76,690**	**3,12,176**	**93,816**	**93,653**	**93,816**

Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST DECEMBER, 2025

(Amount in Rs. Lakhs)

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	4,87,810
	Deduct:	
(B)	Current Liabilities as per BS	2,54,512
(C)	Provisions as per BS	2,727
(D)	Other Liabilities	1,90,396
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	40,175
	Shareholder's FUNDS	
(F)	Available Assets	1,03,811
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	1,03,811
(I)	Total ASM (E+H)	1,43,986
(J)	Total RSM	93,816
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.53**

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 31st December, 2025.						
S. No.	**Name of Product**	**Co. Ref. No.**	**IRDA Ref.no.**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
1	Group Activ Health	153	ADIHLGP26041V052526	Health	Class rated product	03.11.2025
2	HLTH Meter+	153	ADIHLIA26040V012526	Health	Class rated product	14.10.2025

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

FORM NL-28-STATEMENT OF ASSETS - 3B
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly (As at 31st December, 2025)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	1,00,910
	Investments (Policyholders)		4,24,430
2	Loans	9	-
3	Fixed Assets	10	19,319
4	Current Assets		
	a. Cash & Bank Balance	11	2,755
	b. Advances & Other Assets	12	55,357
5	Current Liabilities		
	a. Current Liabilities	13	2,28,748
	b. Provisions	14	2,19,012
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,87,241
	Application of Funds as per Balance Sheet (A)		**3,42,252**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	19,319
3	Cash & Bank Balance (if any)	11	2,755
4	Advances & Other Assets (if any)	12	55,357
5	Current Liabilities	13	2,28,748
6	Provisions	14	2,19,012
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,87,241
	(B)		**(1,83,088)**
	'Investment Assets' As per FORM 3B	**(A-B)**	**5,25,340**

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%	-	30,801	99,614	1,30,415	24.83%	-	1,30,415	1,29,809
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	58,130	2,25,646	2,83,777	54.02%	-	2,83,777	2,81,772
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment		-	12,128	83,063	95,190	18.12%	-	95,190	95,439
	b. Other Investment	Not exceeding 70%	-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	30,137	1,13,177	1,43,314	27.28%	60	1,43,374	1,43,827
	3. Other Investments		-	500	2,499	2,999	0.57%	-	2,999	3,000
	Total Investment Assets	**100%**	**-**	**1,00,895**	**4,24,385**	**5,25,280**	**100%**	**60**	**5,25,340**	**5,24,038**

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%	1,16,833	23.79%	13,581	39.67%	1,30,415	24.83%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,66,265	54.22%	17,512	51.15%	2,83,777	54.02%
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		48,232	9.82%	2,460	7.19%	50,691	9.65%
	2. Other Investments		-	0.00%		0.00%	-	0.00%
	b. Infrastructure Investments	Not Exceeding 70%						
	1. Approved Investments		50,088	10.20%	(5,589)	-16.33%	44,499	8.47%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,23,463	25.14%	19,851	57.99%	1,43,314	27.28%
	d. Other Investments (not exceeding 15%)		2,999	0.61%	0	0.00%	2,999	0.57%
	TOTAL		**4,91,046**	**100.00%**	**34,233**	**100.00%**	**5,25,280**	**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 31st December, 2025	As % of total for this class	As at 31st December, 2024	As % of total for this class	As at 31st December, 2025	As % of total for this class	As at 31st December, 2024	As % of total for this class
Break down by credit rating								
AAA rated	1,92,239	37%	1,22,241	31%	1,91,591	36%	1,22,154	31%
AA or better	8,758	2%	6,191	2%	8,705	2%	6,220	2%
Rated below AA but above A	2,500	0%	2,489	1%	2,499	0%	2,499	1%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD and MF)	3,20,541	61%	2,57,524	66%	3,22,546	61%	2,58,101	66%
	5,24,038	**100%**	**3,88,446**	**100%**	**5,25,340**	**100%**	**3,88,974**	**100%**
Breakdown By Residual Maturity								
Upto 1 year	58,233	11%	32,755	8%	58,139	11%	32,814	8%
More than 1 year and upto 3 years	1,21,757	23%	86,351	22%	1,20,611	23%	86,560	22%
More than 3 years and upto 7 years	93,739	18%	1,37,240	35%	93,444	18%	1,38,068	35%
More than 7 years and upto 10 years	1,15,006	22%	56,932	15%	1,15,756	22%	56,496	15%
above 10 years	1,03,590	20%	59,996	15%	1,05,678	20%	59,864	15%
Any other	-		-					
Mutual Fund	31,713	6%	15,172	4%	31,713	6%	15,172	4%
	5,24,038	**100%**	**3,88,446**	**100%**	**5,25,340**	**100%**	**3,88,974**	**100%**
Breakdown by type of the issurer								
a. Central Government	1,29,809	25%	1,20,812	31%	1,30,415	25%	1,21,637	31%
b. State Government	1,51,963	29%	1,15,964	30%	1,53,362	29%	1,15,715	30%
c. Corporate Securities	2,03,497	39%	1,30,921	34%	2,02,794	39%	1,30,873	34%
d. Any other (includes FD and MF)	38,769	7%	20,748	5%	38,769	7%	20,748	5%
	5,24,038	**100%**	**3,88,446**	**100%**	**5,25,340**	**100%**	**3,88,974**	**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 31st December, 2025	As at 31st March, 2025	As at 31st December, 2025	As at 31st March, 2025	As at 31st December, 2025	As at 31st March, 2025	As at 31st December, 2025	As at 31st March, 2025	As at 31st December, 2025	As at 31st March, 2025
1	Investments Assets	1,83,288	1,31,998	-	-	19,506	16,689	3,22,485	2,91,503	5,25,280	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)	1,83,288	1,31,998	-	-	19,506	16,689	3,22,485	2,91,503	5,25,280	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
PROTECTING. INVESTING. FINANCING. ADVISING.

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 31st December, 2025

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 31st December, 2025				Upto the Period Ended 31st December, 2025				Upto the Period Ended 31st December, 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	1,26,372	2,063	1.63%	1.63%	1,24,800	6,866	5.50%	5.50%	1,14,701	6,789	5.92%	5.92%
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,50,967	2,658	1.76%	1.76%	1,38,190	7,293	5.28%	5.28%	1,15,974	6,361	5.48%	5.48%
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	2,517	48	1.92%	1.92%	2,518	167	6.64%	6.64%	2,521	33	0	0
C08	Bonds / Debentures issued by HUDCO	HTHD	6,526	116	1.77%	1.77%	6,129	322	5.25%	5.25%	1,288	66	5.56%	5.56%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	34,174	679	1.99%	1.99%	33,784	1,993	5.90%	5.90%	22,329	1,309	5.86%	5.86%
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	5,601	103	1.84%	1.84%	5,212	289	5.54%	5.54%	5,020	115	5.40%	5.40%
	(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	49,340	987	2.00%	2.00%	49,272	2,748	5.58%	5.58%	22,321	1,324	5.93%	5.93%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,500	25	0	0	2,500	25	0	0	-	-	-	-
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	15,613	278	1.78%	1.78%	14,204	770	5.42%	5.42%	12,427	555	4.47%	4.47%
D09	Corporate Securities - Debentures	ECOS	65,656	1,339	2.04%	2.04%	58,960	3,525	5.98%	5.98%	38,802	2,315	5.97%	5.97%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.90%	1.90%	999	37	3.67%	3.67%	999	56	5.57%	5.57%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	7,382	145	1.97%	1.97%	7,944	465	5.86%	5.86%	4,885	299	6.13%	6.13%
D17	Deposits - CDs with Scheduled Banks	EDCD	17,026	330	1.94%	1.94%	17,249	969	5.62%	5.62%	10,031	556	5.54%	5.54%
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	24,120	344	1.42%	1.42%	22,511	1,125	5.00%	5.00%	16,095	860	5.35%	5.35%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,098	36	1.72%	1.72%	2,014	99	4.92%	4.92%	1,595	83	5.23%	5.23%
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	2,499	58	2.32%	2.32%	2,498	174	6.98%	6.98%	2,499	27	0	0
	TOTAL		**5,10,684**	**9,228**	**1.81%**	**1.81%**	**4,87,262**	**26,867**	**5.51%**	**5.51%**	**3,64,468**	**20,757**	**5.69%**	**5.69%**

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 31st December, 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 31st December, 2025

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st December, 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	7	33,787	407	810	27%
4	No. of Reinsurers with rating BBB but less than A	2	14,551	-	-	11%
5	No. of Reinsurres with rating less than BBB	-	-	-	-	0%
	Total (A)	**9**	**48,337**	**407**	**810**	**38%**
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	31,406	-	0	24%
3	GIC Re	1	48,002	55	-	37%
4	Other	-	-	-	-	0%
	Total (B)	**3**	**79,408**	**55**	**0**	**62%**
	Grand Total (C) = (A) + (B)	**12**	**1,27,745**	**461**	**810**	**100%**

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 FOR THE QUARTER ENDED 31ST DECEMBER, 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 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025	For The Quarter Ended 31st December, 2025
Andhra Pradesh	-	-	-	-	-	-	3,302	97	-	-	-	3,399	3,399
Arunachal Pradesh	-	-	-	-	-	-	88	2	-	-	-	90	90
Assam	-	-	-	-	-	-	1,199	35	-	-	-	1,235	1,235
Bihar	-	-	-	-	-	-	1,167	42	-	-	-	1,209	1,209
Chhattisgarh	-	-	-	-	-	-	578	17	-	-	-	595	595
Goa	-	-	-	-	-	-	98	4	-	-	-	101	101
Gujarat	-	-	-	-	-	-	6,026	396	-	-	-	6,422	6,422
Haryana	-	-	-	-	-	-	9,381	251	208	-	-	9,839	9,839
Himachal Pradesh	-	-	-	-	-	-	204	5	-	-	-	209	209
Jharkhand	-	-	-	-	-	-	779	24	-	-	-	803	803
Karnataka	-	-	-	-	-	-	32,160	1,149	15	-	-	33,323	33,323
Kerala	-	-	-	-	-	-	4,098	29	-	-	-	4,127	4,127
Madhya Pradesh	-	-	-	-	-	-	2,561	77	-	-	-	2,638	2,638
Maharashtra	-	-	-	-	-	-	47,796	3,028	297	-	-	51,122	51,122
Manipur	-	-	-	-	-	-	133	6	-	-	-	139	139
Meghalaya	-	-	-	-	-	-	43	1	-	-	-	44	44
Mizoram	-	-	-	-	-	-	12	1	-	-	-	13	13
Nagaland	-	-	-	-	-	-	11	1	-	-	-	12	12
Odisha	-	-	-	-	-	-	1,378	39	-	-	-	1,417	1,417
Punjab	-	-	-	-	-	-	1,760	59	-	-	-	1,819	1,819
Rajasthan	-	-	-	-	-	-	4,994	6,817	-	-	-	11,810	11,810
Sikkim	-	-	-	-	-	-	44	1	-	-	-	46	46
Tamil Nadu	-	-	-	-	-	-	6,257	179	-	-	-	6,435	6,435
Telangana	-	-	-	-	-	-	7,310	434	-	-	-	7,745	7,745
Tripura	-	-	-	-	-	-	107	3	-	-	-	110	110
Uttarakhand	-	-	-	-	-	-	484	13	-	-	-	497	497
Uttar Pradesh	-	-	-	-	-	-	9,577	203	8	-	-	9,788	9,788
West Bengal	-	-	-	-	-	-	2,934	111	-	-	-	3,045	3,045
TOTAL (A)	-	-	-	-	-	-	**1,44,481**	**13,024**	**527**	-	-	**1,58,033**	**1,58,033**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	13	0	-	-	-	13	13
Chandigarh	-	-	-	-	-	-	123	2	-	-	-	125	125
Dadra and Nagar Haveli	-	-	-	-	-	-	33	1	-	-	-	34	34
Daman & Diu	-	-	-	-	-	-	12	1	-	-	-	13	13
Govt. of NCT of Delhi	-	-	-	-	-	-	4,126	7,281	-	-	-	11,407	11,407
Jammu & Kashmir	-	-	-	-	-	-	143	5	-	-	-	147	147
Ladakh	-	-	-	-	-	-	2	0	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	1	0	-	-	-	1	1
Puducherry	-	-	-	-	-	-	56	1	-	-	-	58	58
TOTAL (B)	-	-	-	-	-	-	**4,510**	**7,292**	-	-	-	**11,801**	**11,801**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	**1,48,991**	**20,316**	**527**	-	-	**1,69,834**	**1,69,834**

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31ST DECEMBER, 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 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025	Upto the Period Ended 31st December, 2025
Andhra Pradesh	-	-	-	-	-	-	7,144	232	-	-	-	7,376	7,376
Arunachal Pradesh	-	-	-	-	-	-	167	5	-	-	-	172	172
Assam	-	-	-	-	-	-	3,016	87	-	-	-	3,103	3,103
Bihar	-	-	-	-	-	-	2,668	114	-	-	-	2,782	2,782
Chhattisgarh	-	-	-	-	-	-	1,384	47	-	-	-	1,431	1,431
Goa	-	-	-	-	-	-	355	11	-	-	-	366	366
Gujarat	-	-	-	-	-	-	16,175	1,088	-	-	-	17,263	17,263
Haryana	-	-	-	-	-	-	29,416	949	230	-	-	30,595	30,595
Himachal Pradesh	-	-	-	-	-	-	467	15	-	-	-	483	483
Jharkhand	-	-	-	-	-	-	1,834	62	-	-	-	1,896	1,896
Karnataka	-	-	-	-	-	-	75,031	2,070	42	-	-	77,143	77,143
Kerala	-	-	-	-	-	-	9,106	89	-	-	-	9,195	9,195
Madhya Pradesh	-	-	-	-	-	-	6,759	188	-	-	-	6,948	6,948
Maharashtra	-	-	-	-	-	-	1,40,258	7,884	2,174	-	-	1,50,317	1,50,317
Manipur	-	-	-	-	-	-	277	14	-	-	-	291	291
Meghalaya	-	-	-	-	-	-	116	3	-	-	-	119	119
Mizoram	-	-	-	-	-	-	35	2	-	-	-	37	37
Nagaland	-	-	-	-	-	-	32	2	-	-	-	34	34
Odisha	-	-	-	-	-	-	3,121	109	-	-	-	3,229	3,229
Punjab	-	-	-	-	-	-	4,101	146	-	-	-	4,246	4,246
Rajasthan	-	-	-	-	-	-	11,469	7,579	-	-	-	19,048	19,048
Sikkim	-	-	-	-	-	-	103	3	-	-	-	107	107
Tamil Nadu	-	-	-	-	-	-	17,637	455	-	-	-	18,092	18,092
Telangana	-	-	-	-	-	-	33,252	774	-	-	-	34,027	34,027
Tripura	-	-	-	-	-	-	247	7	-	-	-	254	254
Uttarakhand	-	-	-	-	-	-	1,110	32	-	-	-	1,142	1,142
Uttar Pradesh	-	-	-	-	-	-	22,240	527	15	-	-	22,781	22,781
West Bengal	-	-	-	-	-	-	7,263	261	-	-	-	7,525	7,525
TOTAL (A)	-	-	-	-	-	-	**3,94,782**	**22,755**	**2,461**	-	-	**4,19,998**	**4,19,998**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	25	0	-	-	-	26	26
Chandigarh	-	-	-	-	-	-	323	9	-	-	-	332	332
Dadra and Nagar Haveli	-	-	-	-	-	-	70	3	-	-	-	74	74
Daman & Diu	-	-	-	-	-	-	32	2	-	-	-	33	33
Govt. of NCT of Delhi	-	-	-	-	-	-	12,458	8,328	-	-	-	20,786	20,786
Jammu & Kashmir	-	-	-	-	-	-	358	14	-	-	-	372	372
Ladakh	-	-	-	-	-	-	4	1	-	-	-	4	4
Lakshadweep	-	-	-	-	-	-	4	0	-	-	-	4	4
Puducherry	-	-	-	-	-	-	185	4	-	-	-	188	188
TOTAL (B)	-	-	-	-	-	-	**13,458**	**8,361**	**-**	-	-	**21,819**	**21,819**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	**-**	**-**	**-**	**-**	**-**	**-**	**4,08,241**	**31,116**	**2,461**	**-**	**-**	**4,41,817**	**4,41,817**

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 31st December, 2025		For the Quarter Ended 31st December, 2024		Upto The Quarter Ended 31st December, 2025		Upto The Quarter Ended 31st December, 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	1,48,991	2,51,964	86,646	1,24,613	4,08,241	6,33,319	2,88,264	3,82,135
7	Personal Accident	20,316	75,414	16,955	60,531	31,116	1,99,399	29,462	1,74,620
8	Travel	527	24	1,176	74	2,461	37	4,131	203
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 31st December, 2025		Upto The Quarter Ended 31st December, 2025		For the Quarter Ended 31st December, 2024		Upto The Quarter Ended 31st December, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,00,497	21,601	2,46,085	52,738	68,989	13,219	1,95,628	44,129
2	Corporate Agents-Banks	84,953	29,765	2,22,495	77,257	59,413	14,963	1,88,429	57,733
3	Corporate Agents -Others	6,379	20,257	13,890	55,796	4,018	12,235	11,165	41,565
4	Brokers	1,20,796	87,923	3,13,482	2,36,242	44,190	55,652	1,36,185	1,64,700
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business					-	-	-	-
	Officers/Employees	8,699	9,241	21,707	17,178	4,657	8,049	14,108	11,544
	Online (Through Company Website)	4,037	757	10,614	1,940	2,876	510	8,788	1,682
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	258	95	736	241	186	65	683	199
9	Point of sales person (Direct)	1,402	116	2,751	225	701	46	1,365	181
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	381	79	995	201	188	36	607	123
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	**3,27,402**	**1,69,834**	**8,32,755**	**4,41,817**	**1,85,218**	**1,04,776**	**5,56,958**	**3,21,857**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**3,27,402**	**1,69,834**	**8,32,755**	**4,41,817**	**1,85,218**	**1,04,776**	**5,56,958**	**3,21,857**

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST DECEMBER, 2025 — **No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	44,076	52	158	44,286
2	Claims reported during the period	6,55,775	821	1,918	6,58,514
	(a) Booked During the period	6,46,952	745	1,885	6,49,582
	(b) Reopened during the Period	8,823	76	33	8,932
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	6,65,185	597	1,922	6,67,704
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	12,791	166	114	13,071
	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	21,875	110	40	22,025
	Less than 3months	21,854	110	40	22,004
	3 months to 6 months	21	-	-	21
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 31ST DECEMBER, 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	19,47,829	71,300	9,383	20,28,512
	(a) Booked During the period	19,30,933	71,089	9,203	20,11,225
	(b) Reopened during the Period	16,896	211	180	17,287
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	19,17,641	70,808	8,477	19,96,926
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	55,168	488	989	56,645
	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	21,875	110	40	22,025
	Less than 3months	21,854	110	40	22,004
	3 months to 6 months	21	-	-	21
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST DECEMBER, 2025 *(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	19,329	34	681	20,045
2	Claims reported during the period	1,07,097	5,792	190	1,13,079
	(a) Booked During the period	99,511	5,303	78	1,04,892
	(b) Reopened during the Period	7,586	489	112	8,187
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,01,445	3,457	810	1,05,713
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	6,926	1,889	53	8,868
	Other Adjustment	6,449	43	(11)	6,481
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	11,606	438	19	12,062
	Less than 3months	11,598	438	19	12,055
	3 months to 6 months	8	-	-	8
	6months to 1 year	-	-	-	-
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 31ST DECEMBER, 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	3,00,181	15,084	1,874	3,17,139
	(a) Booked During the period	2,87,606	13,520	1,631	3,02,757
	(b) Reopened during the Period	12,575	1,564	243	14,382
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	2,60,640	10,219	2,075	2,72,934
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	20,905	4,690	563	26,157
	Other Adjustment	18,802	277	(115)	18,964
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	11,606	438	19	12,062
	Less than 3months	11,598	438	19	12,055
	3 months to 6 months	8	-	-	8
	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 31ST DECEMBER, 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	6,59,821	5,353	11	-	-	-	-	87,639	13,803	3	-	-	-	-	6,65,185	1,01,445
7	Personal Accident	510	86	1	-	-	-	-	3,125	332	0	-	-	-	-	597	3,457
8	Travel	1,809	113	-	-	-	-	-	765	45	-	-	-	-	-	1,922	810
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 31ST DECEMBER, 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	19,11,111	6,235	279	5	11	-	-	2,46,324	14,290	23	2	1	-	-	19,17,641	2,60,640
7	Personal Accident	70,628	168	9	1	2	-	-	9,606	594	18	0	1	-	-	70,808	10,219
8	Travel	8,364	113	-	-	-	-	-	2,030	45	-	-	-	-	-	8,477	2,075
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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-41 -OFFICES INFORMATION FOR NON-LIFE
Statement as at 31st December, 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 31st December, 2025		8
3	No. of branches opened during the quarter	Out of approvals of previous year	-
4		Out of approvals of this year	5
5	No. of branches closed during the period ended 31st December, 2025		-
6	No of branches at the end of the period ended 31st December, 2025		229
7	No. of branches approved but not opened		3
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		229
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:		7,126
	(b) Off-roll:		248
	(c) Total		7,374
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,63,606
	(b) Corporate Agents-Banks		20
	(c)Corporate Agents-Others		66
	(d) Insurance Brokers		425
	(e) Web Aggregators		7
	(f) Insurance Marketing Firm		83
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		12,825
	(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	7,031	1,62,467
Recruitments during the quarter	826	15,586
Attrition during the quarter	731	1,021
Number at the end of the quarter	7,126	1,77,032

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

Aditya Birla Health Insurance Co. Limited
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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 31st December, 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. Biresh Giri	Appointed Actuary	KMP	W.e.f. December 23, 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	Till December 22, 2025
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"

Aditya Birla Health Insurance Co. Limited
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FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST DECEMBER, 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	12	13,102
		Social	8,439	9,394	4,43,893
7	Personal Accident	Rural	260	5	22,985
		Social	6,755	7,495	2,83,79,037
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**	**17**	**36,087**
		Social	**15,194**	**16,889**	**2,88,22,931**

Aditya Birla Health Insurance Co. Limited
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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 31ST DECEMBER, 2025

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 31st December, 2025	Upto the Quarter Ending 31st December, 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	-	-

Aditya Birla Health Insurance Co. Limited
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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	-	14	3	6	5	-	42
b)	Claims Related	54	1,365	272	463	600	84	3,285
c)	Policy Related	11	220	98	56	71	6	595
d)	Premium Related	2	40	6	6	28	2	109
e)	Refund Related	3	88	33	18	40	-	229
f)	Coverage Related	1	9	2	3	4	1	32
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	1	52	5	10	33	5	143
i)	Others: (i) Alleged misconduct of officials of Insurer.	6	136	42	47	45	8	306
	Total	**78**	**1,924**	**461**	**609**	**826**	**106**	**4,741**

2	Total No. of policies during previous year:*	3,06,56,231
3	Total No. of claims during previous year:	16,35,884
4	Total No. of policies during current year:*	3,25,57,805
5	Total No. of claims during current year:	19,31,998
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.45
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	17

*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	106	100%	-	-	106	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	106	100%	-	-	106	100%

Health Insurance
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FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 31st December, 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