Health Insurance
Aditya Birla Health Insurance Co. Limited

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

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

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 30th September, 2026		For The Period Ended 30th September, 2026		For The Quarter Ended 30th September, 2025		For The Period Ended 30th September, 2025	
1	Premiums earned (Net)	NL-4	1,34,718	1,34,718	2,64,686	2,64,686	90,914	90,914	1,82,716	1,82,716
2	Profit/ Loss on sale/redemption of Investments		343	343	845	845	508	508	1,406	1,406
3	Interest, Dividend & Rent – Gross **(Refer Note 1)**		8,720	8,720	16,939	16,939	6,586	6,586	12,636	12,636
4	Others:									
	(a) Other Income									
	(i) Foreign exchange gain / (loss)		109	109	109	109	-	-	-	-
	(ii) Miscellaneous Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/ Other KMP		169	169	439	439	111	111	212	212
	TOTAL (A)		**1,44,059**	**1,44,059**	**2,83,018**	**2,83,018**	**98,119**	**98,119**	**1,96,970**	**1,96,970**
6	Claims Incurred (Net)	NL-5	1,23,349	1,23,349	2,32,154	2,32,154	79,804	79,804	1,53,495	1,53,495
7	Commission	NL-6	9,019	9,019	21,326	21,326	5,410	5,410	15,134	15,134
8	Operating Expenses related to Insurance Business	NL-7	27,434	27,434	55,656	55,656	21,140	21,140	41,778	41,778
9	Premium Deficiency									
	TOTAL (B)		**1,59,802**	**1,59,802**	**3,09,136**	**3,09,136**	**1,06,354**	**1,06,354**	**2,10,407**	**2,10,407**
10	**Operating Profit/(Loss) C= (A - B)**		(15,743)	(15,743)	(26,118)	(26,118)	(8,235)	(8,235)	(13,437)	(13,437)
11	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		(15,743)	(15,743)	(26,118)	(26,118)	(8,235)	(8,235)	(13,437)	(13,437)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		**(15,743)**	**(15,743)**	**(26,118)**	**(26,118)**	**(8,235)**	**(8,235)**	**(13,437)**	**(13,437)**

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th September, 2026		For The Period Ended 30th September, 2026		For The Quarter Ended 30th September, 2025		For The Period Ended 30th September, 2025	
Interest, Dividend & Rent	8,514	8,514	16,449	16,449	6,580	6,580	12,581	12,581
Add/Less:-								
Investment Expenses	-	-	-	-	-	-		
Amortisation of Premium/ Discount on Investments	206	206	490	490	6	6	55	55
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*	**8,720**	**8,720**	**16,939**	**16,939**	**6,586**	**6,586**	**12,636**	**12,636**

*** Term gross implies inclusive of TDS**

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

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

FORM NL-2-B-PL
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th September, 2026	For The Period Ended 30th September, 2026	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(15,743)	(26,118)	(8,235)	(13,437)
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		2,274	4,144	1,862	3,573
	(b) Profit on sale of investments		135	241	193	372
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		8	(19)	(116)	(231)
3	**OTHER INCOME**					
	(a) Interest on Income Tax Refund		-	-	-	-
	(b) Profit on Sale/Discard of Fixed Assets		4	3	4	9
	TOTAL (A)		**(13,322)**	**(21,749)**	**(6,292)**	**(9,714)**
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		55	67	34	84
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/ Other KMP		169	439	111	212
	(iii) Others		-	-	-	-
	(g) Others					
	i) Interest on delayed refund/Claims		169	308	157	209
	ii) Loss on Sale/Discard of Fixed Assets		-	-	-	-
	TOTAL (B)		**394**	**814**	**302**	**505**
	Profit / (Loss) Before Tax		**(13,716)**	**(22,563)**	**(6,594)**	**(10,219)**
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		**(13,716)**	**(22,563)**	**(6,594)**	**(10,219)**
	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		**(1,73,916)**	**(1,65,069)**	**(1,72,904)**	**(1,69,279)**
	Balance carried forward to Balance Sheet		**(1,87,632)**	**(1,87,632)**	**(1,79,498)**	**(1,79,498)**

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

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

FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH SEPTEMBER 2026

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th September, 2026	As at 30th September, 2025
	SOURCES OF FUNDS			
1	Share Capital	NL-8	59,119	55,652
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	3,35,076	2,86,538
4	Fair Value Change Account			
	-Shareholders' Funds		(119)	16
	-Policyholders' Funds		25	35
5	BORROWINGS	NL-11	-	-
	TOTAL		**3,94,101**	**3,42,241**
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	1,39,470	1,00,699
2	Investments-Policyholders	NL-12A	5,14,603	3,90,398
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	19,413	19,347
5	Deferred Tax Asset (Net)		-	-
6	**CURRENT ASSETS**			
	Cash and Bank Balances	NL-15	5,307	3,331
	Advances and Other Assets	NL-16	1,51,655	59,163
	Sub-Total (A)		**1,56,962**	**62,494**
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	3,23,977	2,11,130
9	Provisions	NL-18	3,00,002	1,99,065
	Sub-Total (B)		**6,23,979**	**4,10,195**
	NET CURRENT ASSETS (C) = (A - B)		**(4,67,017)**	**(3,47,701)**
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,87,632	1,79,498
	TOTAL		**3,94,101**	**3,42,241**

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th September, 2026	As at 30th September, 2025
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	501	901
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	12,555	7,655
TOTAL	**25,435**	**20,935**

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2026				For The Period Ended 30th September, 2026			
Gross Direct Premium	1,66,118	3,210	402	1,69,730	3,55,008	14,560	698	3,70,266
Add: Premium on reinsurance accepted	53,891	-	-	53,891	61,618	-	-	61,618
Less : Premium on reinsurance ceded	51,265	2,802	48	54,115	1,01,572	6,100	104	1,07,776
Net Written Premium	**1,68,744**	**408**	**354**	**1,69,506**	**3,15,054**	**8,460**	**594**	**3,24,108**
Add: Opening balance of UPR	2,44,937	17,636	95	2,62,668	2,22,661	15,300	73	2,38,034
Less: Closing balance of UPR	2,81,327	15,981	148	2,97,456	2,81,327	15,981	148	2,97,456
Net Earned Premium	**1,32,354**	**2,063**	**301**	**1,34,718**	**2,56,388**	**7,779**	**519**	**2,64,686**
Gross Direct Premium								
- In India	1,66,118	3,210	402	1,69,730	3,55,008	14,560	698	3,70,266
- Outside India	-	-	-	-	-	-	-	-

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

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2026				For The Period Ended 30th September, 2026			
Claims paid (Direct)	1,05,190	4,688	206	1,10,084	2,18,441	8,065	1,162	2,27,668
Add :Re-insurance accepted to direct claims	19,012	-	-	19,012	19,774	-	-	19,774
Less :Re-insurance Ceded to claims paid	19,234	1,330	9	20,573	37,951	1,841	177	39,969
Net Claim Paid	**1,04,968**	**3,358**	**197**	**1,08,523**	**2,00,264**	**6,224**	**985**	**2,07,473**
Add: Claims Outstanding at the end of the period	57,674	8,001	452	66,127	57,674	8,001	452	66,127
Less: Claims Outstanding at the beginning of the period	44,903	6,002	396	51,301	35,368	5,436	642	41,446
Net Incurred Claims	**1,17,739**	**5,357**	**253**	**1,23,349**	**2,22,570**	**8,789**	**795**	**2,32,154**
Claims Paid (Direct)								
-In India	1,05,190	4,688	(7)	1,09,871	2,18,441	8,065	42	2,26,548
-Outside India	-	-	213	213	-	-	1,120	1,120
Estimates of IBNR and IBNER at the end of the period (net)	37,681	7,690	377	45,748	37,681	7,690	377	45,748
Estimates of IBNR and IBNER at the beginning of the period (net)	31,033	5,920	374	37,327	26,306	5,383	419	32,108

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

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September, 2026				For The Period Ended 30th September, 2026			
Commission & Remuneration	35,688	1,781	111	37,580	73,083	3,982	140	77,204
Rewards	2,151	(31)	0	2,120	4,254	153	0	4,408
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	**37,839**	**1,750**	**111**	**39,700**	**77,337**	**4,135**	**140**	**81,612**
Add: Commission on Re-insurance Accepted	1,359	-	-	1,359	1,571	-	-	1,571
Less: Commission on Re-insurance Ceded	30,620	1,418	2	32,040	58,901	2,953	3	61,857
Net Commission	**8,578**	**332**	**109**	**9,019**	**20,007**	**1,182**	**137**	**21,326**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	3,717	124	4	3,845	6,565	208	7	6,780
Corporate Agents-Banks/FII/HFC	9,816	1,142	-	10,958	18,898	2,185	-	21,083
Corporate Agents-Others	10,719	640	20	11,379	21,828	1,139	36	23,003
Insurance Brokers	13,542	(159)	87	13,470	29,961	598	97	30,656
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	14	1	-	15	34	1	-	35
Insurance Marketing Firm	20	-	0	20	31	1	0	32
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	11	2	-	13	20	3	-	23
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	**37,839**	**1,750**	**111**	**39,700**	**77,337**	**4,135**	**140**	**81,612**
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	37,839	1,750	111	39,700	77,337	4,135	140	81,612
Outside India	-	-	-	-	-	-	-	-

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

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2026				For The Period Ended 30th September, 2026			
1	Employees' remuneration & welfare benefits	15,337	756	33	16,126	28,892	1,781	54	30,727
2	Travel, conveyance and vehicle running expenses	534	29	1	564	985	59	2	1,046
3	Training expenses	72	(4)	0	68	281	20	1	302
4	Rents, rates & taxes	699	33	2	734	1,357	89	3	1,449
5	Repairs	28	(8)	0	20	364	24	1	389
6	Printing & stationery	(21)	(9)	(1)	(31)	143	10	0	153
7	Communication expenses	208	2	1	211	509	35	2	546
8	Legal & professional charges	746	16	3	765	1,494	104	5	1,603
9	Auditors' fees, expenses etc								
	(a) As Auditor	16	1	0	17	23	2	0	25
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) In any other capacity	3	0	0	3	6	0	0	6
10	Advertisement and publicity	1,307	20	5	1,332	2,986	210	10	3,206
11	Interest & Bank Charges	223	8	-	231	397	28	1	426
12	Depreciation	1,638	49	6	1,693	3,121	218	10	3,349
13	Business Development and Sales Promotion Expenses	440	27	1	468	752	47	1	800
14	Information Technology Expenses	1,185	8	4	1,197	2,814	193	9	3,016
15	Goods and Service Tax	2,707	61	8	2,776	5,574	119	9	5,702
16	Others (to be specified)	-	-	-					
	(a) Membership and Subscription	206	10	1	217	306	22	1	329
	(b) Miscellaneous expenses	(67)	(13)	(0)	(80)	135	9	0	144
	(c) Stamp duty	15	1	0	16	28	2	0	30
	(d) Electricity expense	183	8	1	192	284	19	1	304
	(e) Housekeeping charges	166	2	-	168	384	26	1	411
	(f) Data center charges	235	5	1	241	480	34	2	516
	(g) Agent training expenses	(2)	(0)	(0)	(2)	3	0	0	3
	(h) Medical fees	189	4	-	193	393	28	1	422
	(i) Call centre charges	312	2	1	315	702	48	2	752
	TOTAL	**26,359**	**1,008**	**67**	**27,434**	**52,413**	**3,127**	**116**	**55,656**
	In India	26,325	1,007	67	27,398	52,362	3,125	116	55,603
	Outside India	34	1	0	36	51	2	0	53

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September, 2025				For The Period Ended 30th September, 2025			
1	Employees' remuneration & welfare benefits	13,193	557	21	13,771	25,953	1,002	62	27,017
2	Travel, conveyance and vehicle running expenses	424	20	2	446	836	33	6	875
3	Training expenses	69	3	0	72	150	6	1	157
4	Rents, rates & taxes	591	28	2	621	1,215	48	9	1,272
5	Repairs	178	8	1	187	309	12	2	323
6	Printing & stationery	47	3	0	50	94	6	0	100
7	Communication expenses	209	9	1	219	374	15	3	392
8	Legal & professional charges	707	33	3	743	1,340	53	10	1,403
9	Auditors' fees, expenses etc								
	(a) As Auditor	8	1	0	9	15	1	0	16
	(b) Certification Service				-				-
	(c) In any other capacity	1	0	0	1	3	0	0	3
10	Advertisement and publicity	267	15	0	282	878	35	6	919
11	Interest & Bank Charges	183	9	1	193	373	15	3	391
12	Depreciation	1,431	67	6	1,504	2,884	115	21	3,020
13	Business Development and Sales Promotion Expenses	220	10	1	231	417	17	3	437
14	Information Technology Expenses	1,568	110	0	1,678	2,855	176	0	3,031
15	Goods and Service Tax	-	-	-	-	-	-	-	-
16	Others (to be specified)								
	(a) Membership and Subscription	140	10	0	150	252	16	0	268
	(b) Miscellaneous expenses	156	7	1	164	452	18	3	473
	(c) Stamp duty	16	2	0	18	29	2	0	31
	(d) Electricity expense	72	4	0	76	142	6	1	149
	(e) Housekeeping charges	170	9	0	179	431	17	3	451
	(f) Data center charges	156	7	-	163	231	9	2	242
	(g) Agent training expenses	4	0	0	4	8	0	0	8
	(h) Medical fees	55	21	0	76	180	59	0	239
	(i) Call centre charges	289	13	1	303	536	21	4	561
	TOTAL	**20,153**	**945**	**42**	**21,140**	**39,957**	**1,682**	**139**	**41,778**
	In India	20,138	944	42	21,124	39,937	1,681	139	41,757
	Outside India	15	1	0	16	20	1	0	21

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

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

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	**Authorised Capital**		
	90,00,00,000 equity shares of Rs.10 each (30th September, 2025: 60,00,00,000 Equity shares of Rs. 10 each)	90,000	60,000
2	**Issued Capital**		
	59,11,89,320 Equity Shares of Rs 10 each (30th September, 2025: 55,65,22,650 Equity Shares of Rs 10 each)	59,119	55,652
3	**Subscribed Capital**		
	59,11,89,320 Equity Shares of Rs 10 each (30th September, 2025: 55,65,22,650 Equity Shares of Rs 10 each)	59,119	55,652
4	**Called-up Capital**		
	59,11,89,320 Equity Shares of Rs 10 each (30th September, 2025: 55,65,22,650 Equity Shares of Rs 10 each)	59,119	55,652
	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**		
	59,11,89,320 Equity Shares of Rs 10 each (30th September, 2025: 55,65,22,650 Equity Shares of Rs 10 each)	59,119	55,652
	TOTAL	**59,119**	**55,652**

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

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

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

Shareholder	As at 30th September, 2026		As at 30th September, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	27,12,77,873	45.89%	25,53,70,451	45.89%
· Foreign	26,06,39,520	44.08%	24,53,55,910	44.08%
Investors				
· Indian	-	-	-	-
· Foreign	5,92,71,927	10.03%	5,57,96,289	10.03%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	**59,11,89,320**	**100.00%**	**55,65,22,650**	**100.00%**

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

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

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

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30TH SEPTEMBER, 2026

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*10	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*10
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	27,12,77,873	45.89	27,128	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	26,06,39,520	44.08	26,064	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
						-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-				
1.3)	Non-Institutions					-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
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 (Please Specify)	-	-	-	-				
B.2	Non Public Shareholders					-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-				
2.3)	Any other	-	-	-	-				
	Any other (Please specify) 1. Platinum Jasmine A 2018 Trust, acting through its trustee,	1	5,92,71,927	10.03	5,927	-	-	-	-
	Total	**3**	**59,11,89,320**	**100**	**59,119**	**-**	**-**	**-**	**-**

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)*10	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*10
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	52,35,000	0.19	524	-	-	-	-
	(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	1,45,07,03,682	52.99	1,45,070	-	-	1,45,07,03,682	53
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.44	3,951	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	22,19,50,922	8.11	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	0.03	93	-	-	-	-
	PILANI INVESTMENT AND INDUSTRIES	1	3,36,01,721	1.23	3,360	-	-	-	-
	RENUKA INVESTMENTS & FINANCE LIMITED	1	3,39,059	0.01	34	-	-	-	-
	ESSEL MINING & INDUSTRIES LTD	1	5,36,92,810	1.96	5,369	-	-	-	-
	ECE INDUSTRIES LTD.	-	-	-	-	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	-	-	-	-	-	-	-	-
						-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-				
						-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-				
						-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-				
						-	-	-	-
vi)	Any other (Please specify)	-	-	-	-				
						-	-	-	-
A.2	Foreign Promoters	-	-	-	-				
						-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-				
						-	-	-	-
ii)	Bodies Corporate:	-	-	-	-				
iii)	Any other (Please specify)					-	-	-	-
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.02	2,801	-	-	-	-
	P T Sunrise Bumi Textiles (GDR)	1	17,76,250	0.06	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	1.38	3,765	-	-	-	-
	Suryaja Investments pte. Ltd.	1	56,17,661	0.21	562	-	-	56,17,661	0
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-				
						-	-	-	-
1.1)	Institutions					-	-	-	-
i)	Mutual Funds	67	16,81,16,437	6.14	16,812	-	-	-	-
ii)	Foreign Portfolio Investors	456	22,64,02,088	8.27	22,640	-	-	2,58,41,244	1
iii)	Financial Institutions/Banks	149	33,09,372	0.12	331	-	-	-	-
iv)	Insurance Companies	31	7,94,01,670	2.90	7,940	-	-	-	-
v)	NBFCs registered with RBI	5	1,37,366	0.01	14	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter #								
vii)	FII belonging to Foreign promoter of Indian Promoter #								
viii)	Provident Fund/Pension Fund	1	1,28,39,200	0.47	1,284	-	-	-	-
ix)	Alternative Investment Fund	30	9,95,82,350	3.64	9,958	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Foreign Body Corporate	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Sovereign Wealth Funds	1	30,66,761	0.11	307				
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	4,84,952	13,69,71,644	5.00	13,697				
ii)	Indivudal share capital in excess of Rs. 2 Lacs	674	4,34,56,867	1.59	4,346	-	-	-	-
iii)	NBFCs registered with RBI					-	-	-	-
iv)	Others:					-	-	-	-
	Non-Resident Indian (NRI)	5,847	56,01,510	0.20	560	-	-	-	-
	Clearing Members	8	84,369	0.00	8	-	-	-	-
	Non Resident Indian Non Repatriable	6,023	56,14,930	0	561				
	Bodies Corporate	2,361	2,51,73,371	0.92	2,517	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other					-	-	-	-
	Trusts	38	15,63,047	0.06	156	-	-	-	-
	HUF	7,788	59,19,035	0.22	592	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.67	1,836				
	Foreign Nationals	10	6,297	0.00	1				
	Outstanding GDRs (Balancing Figure)	1	1,78,96,584	0.65	1,790	-	-	-	-
						-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-				
2.2)	Employee Benefit Trust	-	-	-	-				
2.3)	Any other (Please specify)	-	-	-	-				
	Total	**5,08,481**	**2,73,77,95,948**	**100**	**2,73,780**	**-**	**-**	**1,48,21,62,587**	**54.14**

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,91,009	2,63,194
	Add: Additions during the period	43,867	23,149
	Balance at the end of the period	3,34,876	2,86,343
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	201	182
	Add: Additions during the period	(1)	13
	Balance at the end of the period	200	195
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	**3,35,076**	**2,86,538**

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12 Shareholders		NL-12 A Policyholders		Total	
		As at 30th September, 2026	As at 30th September, 2025	As at 30th September, 2026	As at 30th September, 2025	As at 30th September, 2026	As at 30th September, 2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	30,486	30,850	1,29,953	85,983	1,60,439	1,16,833
2	Other Approved Securities	40,267	24,856	1,50,151	1,19,566	1,90,418	1,44,421
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	24,539	19,591	71,473	43,037	96,011	62,628
	(e) Other Securities						
	- Fixed Deposits	59	286	-	-	59	286
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	11,629	5,121	45,715	39,426	57,344	44,547
	- Infrastructure Equity					-	-
	- Housing Bonds	7,451	7,011	41,933	35,227	49,384	42,238
5	Other than Approved Investments						
	- Debt	-	-	2,498	2,499	2,498	2,499
	- Equity	500	500	-	-	500	500
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,558	-	-	-	2,558	-
2	Other Approved Securities	1,006	3,508	1,503	1,503	2,509	5,011
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	1,739	14	-	-	1,739	14
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	6,031	2,324	16,431	21,456	22,463	23,780
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	2,998	13,501	11,490	13,501	14,488
	(e) Other Securities						
	- Fixed Deposits	3,816	1,270	7,711	6,500	11,527	7,770
	- Commercial Papers					-	-
	- Certificate of Deposits	4,885	2,369	16,731	12,178	21,615	14,547
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector						
	- Infrastructure Bonds	-	-	3,010	5,541	3,010	5,541
	- Infrastructure Equity					-	-
	- Housing Bonds	4,504	-	13,992	5,993	18,497	5,993
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**1,39,470**	**1,00,699**	**5,14,603**	**3,90,398**	**6,54,073**	**4,91,097**

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

S.No	Particulars	NL-12 Shareholders		NL-12 A Policyholders		Total	
		As at 30th September, 2026	As at 30th September, 2025	As at 30th September, 2026	As at 30th September, 2025	As at 30th September, 2026	As at 30th September, 2025
1	**Long Term Investments--**						
	Book Value	1,14,931	88,215	4,41,723	3,25,737	5,56,654	4,13,953
	Market Value	1,12,471	88,645	4,30,034	3,25,380	5,42,505	4,14,025
2	**Short Term Investments--**						
	Book Value	22,801	12,469	72,880	64,661	95,680	77,130
	Market Value	24,531	12,507	72,905	64,818	97,436	77,325

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th September, 2026	As at 30th September, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	35,041	1,912	-	36,953	20,913	2,363	-	23,276	13,677	13,820
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	439	14	9	444	328	24	8	344	100	85
Information Technology Equipment	4,667	622	3	5,285	2,924	316	1	3,239	2,046	1,724
Vehicles	2,924	383	211	3,096	1,186	321	151	1,356	1,740	1,563
Office Equipment	1,165	40	14	1,191	845	86	13	918	273	302
Others:Leasehold Improvement	3,021	80	25	3,077	1,526	240	22	1,744	1,333	1,366
TOTAL	**47,257**	**3,050**	**262**	**50,046**	**27,722**	**3,350**	**195**	**30,877**	**19,169**	**18,860**
Capital Work in progress	198	869	819	247	-	-	-	-	247	487
Grand Total	**47,455**	**3,919**	**1,081**	**50,293**	**27,722**	**3,350**	**195**	**30,877**	**19,413**	**19,347**
Previous Year	41,905	3,714	870	44,749	22,727	3,019	346	25,401	19,347	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Cash (including cheques, drafts and stamps)	18	26
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	9	909
	(bb) Others	594	57
	(b) Current Accounts	4,686	2,339
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a)With Banks	-	-
	(b)With other Institutions	-	-
4	Others	-	-
	TOTAL	**5,307**	**3,331**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	5,307	3,331
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,770	5,258
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	249	395
6	Goods & Service Tax Credit	8,008	10,733
7	Others:		
	(a) Advance to Suppliers	7,168	5,102
	(b) Other advances	3,411	3,350
	TOTAL (A)	**25,607**	**24,837**
	OTHER ASSETS		
1	Income accrued on investments	14,645	11,114
2	Outstanding Premiums	-	-
3	Agents' Balances	200	340
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,09,475	21,004
6	Due from subsidiaries/ holding//Group Companies	10	1
7	Investments held for Unclaimed Amount of Policyholders	308	382
8	Interest on investment held for Unclaimed Amount of Policyholders *	-	-
9	Others:		
	(a) Rent and other deposits	1,339	1,245
	(b) Other Receivable	71	239
	TOTAL (B)	**1,26,049**	**34,326**
	TOTAL (A+B)	**1,51,655**	**59,163**

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

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

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Agents' Balances	18,742	15,056
2	Balances due to other insurance companies	40,316	22,995
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	97,224	54,363
	(b) For Other Policies	6,004	4,806
5	Unallocated Premium	50,265	41,143
6	Sundry creditors	14,821	9,239
7	Due to subsidiaries/ holding /Group Companies	4,768	3,669
8	Claims Outstanding	66,127	42,212
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	61	66
11	Income accrued on Unclaimed amounts	65	53
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	18,012	9,294
14	Others:		
	(a) Other statutory dues	4,477	4,425
	(b) Due to employees	3,087	3,025
	(c) Claims Payable	9	784
	TOTAL	**3,23,977**	**2,11,130**

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Reserve for Unearned premium reserve	2,97,353	1,97,048
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits		
	(a) For Gratuity	1,486	793
	(b) For Compensated absence	705	638
	(c) For Long Term Incentive Plan	356	460
5	Others		
	(a) Free look Reserve	103	126
	TOTAL	**3,00,002**	**1,99,065**

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

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

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

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September, 2026	As at 30th September, 2025
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 30th September, 2026	For The Period Ended 30th September, 2026	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025
1	Gross Direct Premium Growth Rate**	22%	36%	23%	25%
2	Gross Direct Premium to Net worth Ratio	0.82	1.79	0.86	1.67
3	Growth rate of Net Worth	13%	13%	10%	10%
4	Net Retention Ratio**	76%	75%	71%	72%
5	Net Commission Ratio**	5%	7%	5%	7%
6	Expense of Management to Gross Direct Premium Ratio**	40%	37%	37%	37%
7	Expense of Management to Net Written Premium Ratio**	22%	24%	25%	28%
8	Net Incurred Claims to Net Earned Premium**	92%	88%	88%	84%
9	Claims paid to claims provisions**	119%	104%	66%	83%
10	Combined Ratio**	113%	111%	113%	112%
11	Investment income ratio	2%	4%	2%	4%
12	Technical Reserves to net premium ratio **	2.14	1.12	2.28	1.17
13	Underwriting balance ratio	-0.19	-0.17	-0.17	-0.15
14	Operating Profit Ratio	-12%	-10%	-9%	-7%
15	Liquid Assets to liabilities ratio	0.23	0.23	0.23	0.23
16	Net earning ratio	-8%	-7%	-6%	-5%
17	Return on net worth ratio	-6.6%	-10.9%	-4%	-6%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.56	1.56	1.77	1.77
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	-2.38	-3.91	-1.20	-1.86
24	Book value per share	34.94	34.94	29.23	29.23

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

FORM NL-20 -ANALYTICAL RATIOS

****SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH SEPTEMBER 2026**

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Health										
Current period ended 30th September, 2026	37%	76%	6%	37%	23%	87%	105%	110%	1.08	-0.15
Previous period ended 30th September, 2025	29%	72%	7%	37%	27%	86%	70%	113%	1.14	-0.17
Personal Accident										
Current period ended 30th September, 2026	35%	58%	14%	50%	51%	113%	14%	164%	2.83	-0.68
Previous period ended 30th September, 2025	-14%	66%	11%	48%	34%	50%	48%	84%	1.92	0.20
Travel Insurance										
Current period ended 30th September, 2026	-64%	85%	23%	37%	43%	153%	96%	196%	1.01	-1.02
Previous period ended 30th September, 2025	-35%	93%	47%	52%	55%	49%	10%	104%	0.68	0.02
Total Health										
Current period ended 30th September, 2026	36%	75%	7%	37%	24%	88%	104%	111%	1.12	-0.17
Previous period ended 30th September, 2025	25%	72%	7%	37%	28%	84%	83%	112%	1.17	-0.15
Workmen's Compensation/ Employer's liability										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Engineering										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Aviation										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current period ended 30th September, 2026	-	-	-	-	-	-	-	-	-	-
Previous period ended 30th September, 2025	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current period ended 30th September, 2026	36%	75%	7%	37%	24%	88%	104%	111%	1.12	-0.17
Previous period ended 30th September, 2025	25%	72%	7%	37%	28%	84%	83%	112%	1.17	-0.15
Total - Current period ended 30th September, 2026	**36%**	**75%**	**7%**	**37%**	**24%**	**88%**	**104%**	**111%**	**1.12**	**-0.17**
Total - Previous period ended 30th September, 2025	**25%**	**72%**	**7%**	**37%**	**28%**	**84%**	**83%**	**112%**	**1.17**	**-0.15**

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 30th September, 2026**	**For The Period Ended 30th September, 2026**	**For The Quarter Ended 30th September, 2025**	**For The Period Ended 30th September, 2025**
1	Aditya Birla Capital Ltd	Entity having joint control	a) Commission Expenses	699	1,565	1,061	1,991
			b) Issue of Equity Share Capital including Securities Premium	12,389	21,567	5,277	11,472
			c) Reimbursement of Expenses (including ESOP)	556	1,210	94	246
			d) Reimbursement of Expenses (Rent)	111	161	127	249
			e) Reimbursement of Expenses (Other)	209	376	11	71
			f) Reimbursement of Variable Pay	3	3	-	-
			a) Recovery of Rent	21	44	37	45
			b) Recovery of Expenses (Others)	3	5	55	55
			i) Transfer of Employee (Liability)	12	13	7	8
			j) Transfer of Employee (Asset)	-	1	9	10
			k) Transfer of Asset (Payable)	-	15	-	-
			l) Recovery of Variable Pay	7	7	-	-
			m) Interest Income on NCD	91	181	50	50
			a) Security Deposit Refundable (Liability)	19	19	4	4
			e) Security Deposit Receivable (Assets)	87	87	103	103
			g) Interest Accrued on NCD	147	147	147	147
			q) Investment in NCD	4,500	4,500	4,500	4,500
2	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	1	-	-
			b) Reimbursement of Expense (Variable Pay)	2	2	37	37
			c) Reimbursement of Expenses (Others)	1,407	2,788	1,068	2,201
			d) Transfer of Employee (Asset)	9	15	8	9
			e) Transfer of Employee (Liability)	-	-	3	4
			f) Transfer of Asset (Receivable)	-	-	-	14
			a) Transfer of Asset (Payable)	74	75	-	-
			b) Recovery of Expense (Variable Pay)	16	16	5	5
			i) Insurance Deposit - Liability	-	-	2	2
3	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	978	1,768	688	1,411
			b) Reimbursement of Expenses (Rent)	11	29	15	28
			c) Recovery of Rent	1	5	11	16
			d) Transfer of Employee (Asset)	-	2	-	-
			e) Recovery of Expenses (Lease line)	1	1	-	-
			f) Reimbursement of Expenses (Lease line)	2	3	9	9
			g) Recovery of Variable Pay	5	5	-	-
			h) Interest Income on NCD	51	101	51	101
			i) Interest Accrued on NCD	11	11	11	11
			j) Investment in NCD	2,500	2,500	2,500	2,500
			k) Security Deposit Refundable (Liability)	2	2	2	2
4	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	17	53	13	23
			b) Reimbursement of Expenses (Rent)	41	72	10	10
			c) Transfer of Employee (Asset)	-	-	-	6
			d) Recovery of Rent	0	0	-	-
			e) Security Deposit Receivable (Assets)	4	4	4	4
5	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	11,904	20,721	5,070	11,022
6	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	a) Group insurance Receipts	9	9	18	18
			b) Interest Income on NCD	8	23	19	37
			c) Reimbursement of Expenses (Rent)	204	386	276	500
			d) Reimbursement of Expenses (Others)	5	11	29	29
			e) Transfer of Employee (Asset)	12	23	27	30
			f) Transfer of Employee (Liability)	59	64	9	11
			a) Transfer of Asset (Receivable)	1	1	-	-
			b) Recovery of Rent	7	13	21	29
			d) Recovery of Expenses (Lease line)	2	14	-	-
			g) Recovery of Expense (Variable Pay)	23	23	-	-
			k) Security Deposit Paid	-	-	1	1
			l) Security Deposit Received	-	-	-	-
			m) Redemption of NCD	1,000	1,000	-	-
			a) Insurance Deposit - Liability	2	2	2	2
			e) Interest Accrued on NCD	-	-	38	38
			o) Investment in NCD	-	-	1,000	1,000
			q) Security Deposit Receivable (Assets)	213	213	204	204
			r) Security Deposit Refundable (Liability)	2	2	2	2
7	Grasim Industries Limited	Parent of Entity having joint control	a) Transfer of Employee (Liability)	-	-	9	9
			b) Transfer of Employee (Asset)	1	1	-	-
			c) Insurance Deposit - Liability	1	1	-	-
8	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Wellness Tracking & PPMC charges	59	109	408	670
			b) Transfer of Employee (Liability)	-	-	14	21
			c) Recovery of Rent	10	20	15	31
			d) Recovery of Expenses (Variable Pay)	8	8	-	-
			e) Claims Paid	128	238	62	176
9	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Reimbursement of Expenses (Rent)	29	44	24	42
			b) Transfer of Employee (Liability)	2	7	-	5
			c) Transfer of Employee (Asset)	-	-	2	2
			d) Recovery of Rent	5	11	6	8
			e) Reimbursement of Expenses (Others)	2	3	8	10
			f) Reimbursement of Expenses (Variable Pay)	-	-	57	57
			a) Recovery of Expenses (Others)	4	4	-	-
			b) Recovery of Variable Pay	7	7	-	-
			i) Transfer of Asset (Receivable)	-	-	-	13
			j) Security Deposit Refundable (Liability)	2	2	2	2
			k) Security Deposit Receivable (Assets)	24	24	24	24
10	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	2,707	4,712	1,153	2,507

Related Party Transactions							
Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For The Quarter Ended 30th September, 2026	For The Period Ended 30th September, 2026	For The Quarter Ended 30th September, 2025	For The Period Ended 30th September, 2025
11	Aditya Birla Management Corporation Private Limited	Other Related party	a) Transfer of Employee (Asset)	5	5	2	2
			b) Reimbursement of Expenses (Others)	-	-	1	1
			c) Transfer of Asset (Payable)	2	2	-	-
12	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	78	200	71	174
13	Aditya Birla Educational Trust	Other related party	a) Group Insurance Receipts	-	0	-	-
			b) EAP & Counselling services	-	-	4	4
			c) Insurance Deposit - Liability	0	0	-	-
14	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation Claims	251	326	118	217
15	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	226	354	97	165
			b) Transfer of Employee (Asset)	6	8	1	1
			c) Transfer of Employee (Liability)	1	1	8	8
			d) Reimbursement of Expenses (Others)	37	78	31	42
			e) Recovery of Rent	2	5	2	3
			f) Recovery of Expenses (Others)	0	0	-	-
			g) Recovery of Variable Pay	21	21	-	-
16	Aditya Birla ARC Limited	Subsidiary of entity having joint control	a) Reimbursement of Rent	33	33	-	-
17	UltraTech Cement Ltd	Fellow Subsidiary of entity having joint control	a) Transfer of Employee (Liability)	4	4	-	-
			b) Transfer of Asset (Receivable)	7	7	-	-
18	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	216	665	360	635
			b) Insurance Premium received	-	4	-	-
19	Ms. Bhavita Nandu	Key Managerial Personnel	a) Remuneration	20	49	25	42
20	Mr. Sandeep Kedia	Key Managerial Personnel	a) Remuneration	72	196	39	86
			b) Insurance Premium received	-	1	-	0

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 30TH SEPTEMBER, 2026

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	1,534	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	1,396	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	1,046	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	165	Payable	No	-	-	-
7	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	164	Payable	No	-	-	-
8	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	33	Payable	No	-	-	-
9	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	44	Payable	No	-	-	-
10	Aditya Birla Management Corporation Private Limited	Other Related party	3	Receivable	No	-	-	-
11	Birla Management Centre Service Pvt. Ltd.	Other related party	123	Payable	No	-	-	-
12	Aditya Birla ARC Limited	Other related party	36	Payable	No	-	-	-
13	UltraTech Cement Ltd	Fellow Subsidiary of entity having joint control	7	Payable	No	-	-	-
14	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	229	Payable	No	-	-	-

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

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

Item. No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,39,470	1,39,470
	Policyholders as per NL-12 A of BS	5,14,603	-	5,14,603
(A)	Total Investments as per BS	**5,14,603**	**1,39,470**	**6,54,073**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	19,413	-	19,413
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	10,021	-	10,021
	Current Assets:			
(E)	Cash & Bank Balances as per BS	5,305	2	5,307
(F)	Advances and Other assets as per BS	1,48,580	3,074	1,51,655
(G)	Total Current Assets as per BS...(E)+(F)	**1,53,885**	**3,076**	**1,56,961**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,131	72	2,203
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	25	(119)	(94)
(K)	Total Assets as per BS (excl. current liabilities and provisions)…(A)+(C)+(G)+(I)	**6,87,901**	**1,42,546**	**8,30,447**
(L)	Total Inadmissible assets…(B)+(D)+(H)+(J)	12,177	(119)	12,058
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)…(K)-(L)	**6,75,724**	**1,42,666**	**8,18,389**

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	100	-	100
	(b) Leasehold Improvements	1,333	-	1,333
	(c) Software	8,588	-	8,588
	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	251	-	251
	(b) co-insurer's balances outstanding for more than ninety days	3	-	3
	(c) Investments pertaining to Unclaimed Policyholder's accounts	308	-	308
	(d) Goods and Services Tax (GST) Unutilized Credit outstanding for more than 120 days	741	-	741
	(e) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	603	-	603
	(f) Loans or Temporary Advances to the Full time Employees of the Insurers	1	-	1
	(g) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
	(h) Other Reinsurer's balances outstanding for more than 180 days	224	-	224
	Fair value change account	25	(119)	(94)

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

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

STATEMENT OF LIABILITIES :
AS AT 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,04,145	2,97,353
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)…(a)+(b)	**4,04,145**	**2,97,353**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	24,081	20,380
(e)	IBNR reserve	71,854	45,748
(f)	**Total Reserves for Technical Liabilities…(c)+(d)+(e)**	**5,00,081**	**3,63,480**

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 30TH SEPTEMBER, 2026.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	8,33,530	6,18,984	5,03,728	4,11,948	1,25,030	1,23,585	1,25,030
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**8,33,530**	**6,18,984**	**5,03,728**	**4,11,948**	**1,25,030**	**1,23,585**	**1,25,030**

Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

Item No	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	6,75,724
	Deduct:	
(B)	Current Liabilities as per BS	3,63,480
(C)	Provisions as per BS	2,649
(D)	Other Liabilities	2,57,726
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	51,868
	Shareholder's FUNDS	
(F)	Available Assets	1,42,666
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	1,42,666
(I)	Total ASM (E+H)	1,94,534
(J)	Total RSM	1,25,030
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.56**

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-27 -PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the Quarter ended 30th September, 2026.						
S. No.	**Name of Product**	**Co. Ref. No.**	**IRDA Ref.no.**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
1	Health Enhance	153	ADIHLIA27049V012627	Health	Class rated product	31.08.2026
2	Activ One	153	ADIHLIP27048V022627	Health	Class rated product	22.06.2026

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

FORM NL-28-STATEMENT OF ASSETS - 3B
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly (As at 30th September, 2026)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	1,39,470
	Investments (Policyholders)		5,14,603
2	Loans	9	-
3	Fixed Assets	10	19,413
4	Current Assets		
	a. Cash & Bank Balance	11	5,307
	b. Advances & Other Assets	12	1,51,655
5	Current Liabilities		
	a. Current Liabilities	13	3,23,977
	b. Provisions	14	3,00,002
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,87,632
	Application of Funds as per Balance Sheet (A)		**3,94,101**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	19,413
3	Cash & Bank Balance (if any)	11	5,307
4	Advances & Other Assets (if any)	12	1,51,655
5	Current Liabilities	13	3,23,977
6	Provisions	14	3,00,002
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,87,632
	(B)		**(2,59,972)**
	'Investment Assets' As per FORM 3B	**(A-B)**	**6,54,073**

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%	-	33,044	1,29,953	1,62,997	24.92%	-	1,62,997	1,58,448
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	74,317	2,81,607	3,55,924	54.41%	-	3,55,924	3,45,704
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	23,584	1,04,651	1,28,235	19.60%	-	1,28,235	1,25,961
	b. Other Investment		-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	41,188	1,25,821	1,67,010	25.53%	(94)	1,66,916	1,65,371
	3. Other Investments		-	500	2,498	2,998	0.46%	-	2,998	2,905
	Total Investment Assets	**100%**	**-**	**1,39,589**	**5,14,578**	**6,54,167**	**100.00%**	**(94)**	**6,54,073**	**6,39,941**

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%	1,33,910	23.74%	29,087	32.28%	1,62,997	24.92%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,90,513	51.50%	65,411	72.59%	3,55,924	54.41%
3	**Investment subject to Exposure Norms**		-					
	a. Housing & Loans to SG for Housing and FFE		-					
	1. Approved Investments		53,989	9.57%	13,891	15.42%	67,881	10.38%
	2. Other Investments	Not Exceeding 70%	-	0.00%		0.00%	-	0.00%
	b. Infrastructure Investments		-					
	1. Approved Investments		53,000	9.40%	7,353	8.16%	60,354	9.23%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,63,558	29.00%	3,451	3.83%	1,67,010	25.53%
	d. Other Investments (not exceeding 15%)		2,997	0.53%	1	0.00%	2,998	0.46%
	TOTAL		**5,64,058**	**100.00%**	**90,108**	**100.00%**	**6,54,167**	**100.00%**

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

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

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th September, 2026	As % of total for this class	As at 30th September, 2025	As % of total for this class	As at 30th September, 2026	As % of total for this class	As at 30th September, 2025	As % of total for this class
Break down by credit rating								
AAA rated	2,47,992	39%	1,85,018	38%	2,51,671	38%	1,83,778	37%
AA or better	7,552	1%	6,274	1%	7,692	1%	6,204	1%
Rated below AA but above A	2,405	0%	2,505	1%	2,498	0%	2,499	1%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD,Equity,ETF and MF)	3,81,992	60%	2,97,554	61%	3,92,212	60%	2,98,616	61%
	6,39,941	**100%**	**4,91,350**	**100%**	**6,54,073**	**100%**	**4,91,097**	**100%**
Breakdown By Residual Maturity								
Upto 1 year	73,235	11%	53,530	11%	73,218	11%	53,349	11%
More than 1 year and upto 3 years	1,37,354	21%	1,20,161	24%	1,38,449	21%	1,18,945	24%
More than 3 years and upto 7 years	1,39,643	22%	94,843	19%	1,43,017	22%	94,324	19%
More than 7 years and upto 10 years	1,56,591	24%	88,664	18%	1,61,304	25%	89,093	18%
above 10 years	1,08,417	17%	1,09,858	22%	1,13,384	17%	1,11,090	23%
Any other	-		-					
Mutual Fund	24,702	4%	24,295	5%	24,702	4%	24,295	5%
	6,39,941	**100%**	**4,91,350**	**100%**	**6,54,073**	**100%**	**4,91,097**	**100%**
Breakdown by type of the issurer								
a. Central Government	1,58,448	25%	1,16,482	24%	1,62,997	25%	1,16,833	24%
b. State Government	1,87,257	29%	1,48,720	30%	1,92,927	29%	1,49,432	30%
c. Corporate Securities	2,57,949	40%	1,93,796	39%	2,61,861	40%	1,92,481	39%
d. Any other (includes FD and MF)	36,288	6%	32,351	7%	36,288	6%	32,351	7%
	6,39,941	**100%**	**4,91,350**	**100%**	**6,54,073**	**100%**	**4,91,097**	**100%**

Note

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

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

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at 30th September, 2026	As at 31st March, 2026	As at 30th September, 2026	As at 31st March, 2026	As at 30th September, 2026	As at 31st March, 2026	As at 30th September, 2026	As at 31st March, 2026	As at 30th September, 2026	As at 31st March, 2026
1	Investments Assets	2,40,246	2,02,142	-	-	21,615	33,407	3,92,306	3,28,509	6,54,167	5,64,058
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,40,246	2,02,142	-	-	21,615	33,407	3,92,306	3,28,509	6,54,167	5,64,058
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.

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

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as at 30th September, 2026

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 30th September, 2026				Upto the Year Ended 30th September, 2026				Upto the Year Ended 31st March, 2026			
			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	1,62,017	2,707	1.67%	1.67%	1,56,374	5,279	1.71%	1.71%	1,24,010	4,803	2.02%	2.02%
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,85,980	3,318	1.78%	1.78%	1,77,325	6,370	1.81%	1.81%	1,31,767	4,635	1.75%	1.75%
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	2,514	50	1.97%	1.97%	2,514	50	1.97%	1.97%	2,518	50	0	0
C08	Bonds / Debentures issued by HUDCO	HTHD	6,524	113	1.73%	1.73%	6,524	113	1.73%	1.73%	5,324	92	1.72%	1.72%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	34,812	681	1.96%	1.96%	34,812	681	1.96%	1.96%	33,116	646	1.95%	1.95%
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	10,957	201	1.84%	1.84%	10,957	201	1.84%	1.84%	5,018	94	1.88%	1.88%
	(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	51,464	920	1.79%	1.79%	50,548	1,792	1.76%	1.76%	49,238	1,761	1.79%	1.79%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,335	141	1.92%	1.92%	4,957	187	1.85%	1.85%	-	-	-	-
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	24,848	457	1.84%	1.84%	23,555	909	2.03%	2.03%	13,496	493	1.84%	1.84%
D09	Corporate Securities - Debentures	ECOS	77,359	1,484	1.92%	1.92%	74,525	2,857	1.91%	1.91%	55,593	2,186	1.98%	1.98%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	5	2.15%	2.15%	999	23	1.81%	1.81%	999	37	1.81%	1.81%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	11,406	215	1.88%	1.88%	10,968	412	1.87%	1.87%	8,227	320	1.93%	1.93%
D17	Deposits - CDs with Scheduled Banks	EDCD	30,816	529	1.72%	1.72%	32,030	1,086	1.68%	1.68%	18,419	732	2.03%	2.03%
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	26,091	419	1.61%	1.61%	25,284	801	1.56%	1.56%	21,703	781	2.08%	2.08%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,214	35	1.59%	1.59%	2,104	71	1.29%	1.29%	1,972	63	1.94%	1.94%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,942	-	0.00%	0.00%	1,942	-	0.00%	0.00%	11	-	0.00%	0.00%
E	OTHER INVESTMENTS													
E05	Equity Shares (incl Co-op Societies)	OESH	500	-			500	-			500			
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	2,498	59	2.37%	2.37%	2,498	116	2.29%	2.29%	2,498	116	2.29%	2.29%
	TOTAL		**6,46,550**	**11,334**	**1.77%**	**1.77%**	**6,21,571**	**20,948**	**3.56%**	**3.56%**	**4,75,487**	**16,808**	**3.73%**	**3.73%**

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

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

FORM NL-32-DOWN GRADING OF INVESTMENT

Statement as on 30th September, 2026

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

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

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

FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as at 30th September, 2026 *(Amount in Rs. Lakhs)*

Reinsurance Risk Concentration						
S.No.	**Reinsurance Placements**	**No. of reinsurers**	**Premium ceded to reinsurers upto 30th September, 2026**			**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	8	22,739	469	2,158	24%
4	No. of Reinsurers with rating BBB but less than A	1	15,381	-	-	14%
5	No. of Reinsurres with rating less than BBB	-	-	-	-	0%
	Total (A)	**9**	**38,121**	**469**	**2,158**	**38%**
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	1,419	-	(1)	1%
3	GIC Re	1	65,544	66	-	61%
4	Other	-	-	-	-	0%
	Total (B)	**3**	**66,963**	**66**	**(1)**	**62%**
	Grand Total (C) = (A) + (B)	**12**	**1,05,084**	**535**	**2,157**	**100%**

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026	For The Quarter Ended 30th September, 2026
Andhra Pradesh	-	-	-	-	-	-	-	4,456	105	15	-	-	-	4,576	4,576
Arunachal Pradesh	-	-	-	-	-	-	-	83	4	-	-	-	-	87	87
Assam	-	-	-	-	-	-	-	1,451	41	1	-	-	-	1,492	1,492
Bihar	-	-	-	-	-	-	-	1,413	66	1	-	-	-	1,480	1,480
Chhattisgarh	-	-	-	-	-	-	-	737	25	0	-	-	-	762	762
Goa	-	-	-	-	-	-	-	145	5	1	-	-	-	151	151
Gujarat	-	-	-	-	-	-	-	6,295	565	13	-	-	-	6,873	6,873
Haryana	-	-	-	-	-	-	-	4,869	563	63	-	-	-	5,495	5,495
Himachal Pradesh	-	-	-	-	-	-	-	227	9	0	-	-	-	237	237
Jharkhand	-	-	-	-	-	-	-	1,012	34	2	-	-	-	1,048	1,048
Karnataka	-	-	-	-	-	-	-	28,713	(4,002)	38	-	-	-	24,749	24,749
Kerala	-	-	-	-	-	-	-	5,034	31	12	-	-	-	5,078	5,078
Madhya Pradesh	-	-	-	-	-	-	-	4,095	112	6	-	-	-	4,213	4,213
Maharashtra	-	-	-	-	-	-	-	58,141	2,981	166	-	-	-	61,289	61,289
Manipur	-	-	-	-	-	-	-	187	8	0	-	-	-	195	195
Meghalaya	-	-	-	-	-	-	-	46	1	-	-	-	-	48	48
Mizoram	-	-	-	-	-	-	-	16	1	-	-	-	-	17	17
Nagaland	-	-	-	-	-	-	-	13	1	-	-	-	-	14	14
Odisha	-	-	-	-	-	-	-	1,589	64	1	-	-	-	1,653	1,653
Punjab	-	-	-	-	-	-	-	1,767	77	10	-	-	-	1,854	1,854
Rajasthan	-	-	-	-	-	-	-	2,486	336	4	-	-	-	2,827	2,827
Sikkim	-	-	-	-	-	-	-	61	2	-	-	-	-	63	63
Tamil Nadu	-	-	-	-	-	-	-	6,939	180	15	-	-	-	7,133	7,133
Telangana	-	-	-	-	-	-	-	15,330	413	7	-	-	-	15,751	15,751
Tripura	-	-	-	-	-	-	-	115	2	-	-	-	-	118	118
Uttarakhand	-	-	-	-	-	-	-	628	18	2	-	-	-	647	647
Uttar Pradesh	-	-	-	-	-	-	-	10,386	263	12	-	-	-	10,660	10,660
West Bengal	-	-	-	-	-	-	-	3,375	132	7	-	-	-	3,514	3,514
TOTAL (A)	-	-	-	-	-	-	-	**1,59,611**	**2,040**	**375**	-	-	-	**1,62,026**	**1,62,026**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	-	12	0	-	-	-	-	13	13
Chandigarh	-	-	-	-	-	-	-	124	6	3	-	-	-	133	133
Dadra and Nagar Haveli	-	-	-	-	-	-	-	33	2	0	-	-	-	35	35
Daman & Diu	-	-	-	-	-	-	-	15	1	-	-	-	-	16	16
Govt. of NCT of Delhi	-	-	-	-	-	-	-	6,078	1,147	24	-	-	-	7,249	7,249
Jammu & Kashmir	-	-	-	-	-	-	-	178	11	0	-	-	-	190	190
Ladakh	-	-	-	-	-	-	-	2	0	-	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	-	2	-	-	-	-	-	2	2
Puducherry	-	-	-	-	-	-	-	63	1	0	-	-	-	64	64
TOTAL (B)	-	-	-	-	-	-	-	**6,507**	**1,170**	**27**	-	-	-	**7,704**	**7,704**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	-	**1,66,118**	**3,210**	**402**	**-**	**-**	**1,69,730**	**1,69,730**

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH SEPTEMBER, 2026

(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 Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026	Upto the Quarter Ended 30th September, 2026
Andhra Pradesh	-	-	-	-	-	-	8,322	208	15	-	-	8,545	8,545
Arunachal Pradesh	-	-	-	-	-	-	133	7	-	-	-	140	140
Assam	-	-	-	-	-	-	2,730	73	1	-	-	2,803	2,803
Bihar	-	-	-	-	-	-	2,654	120	1	-	-	2,776	2,776
Chhattisgarh	-	-	-	-	-	-	1,384	44	0	-	-	1,428	1,428
Goa	-	-	-	-	-	-	275	9	1	-	-	285	285
Gujarat	-	-	-	-	-	-	12,310	1,023	15	-	-	13,349	13,349
Haryana	-	-	-	-	-	-	22,415	1,053	125	-	-	23,594	23,594
Himachal Pradesh	-	-	-	-	-	-	447	17	0	-	-	465	465
Jharkhand	-	-	-	-	-	-	1,892	63	2	-	-	1,956	1,956
Karnataka	-	-	-	-	-	-	51,916	1,790	60	-	-	53,767	53,767
Kerala	-	-	-	-	-	-	8,870	84	12	-	-	8,966	8,966
Madhya Pradesh	-	-	-	-	-	-	6,776	178	7	-	-	6,961	6,961
Maharashtra	-	-	-	-	-	-	1,35,318	5,676	361	-	-	1,41,356	1,41,356
Manipur	-	-	-	-	-	-	316	15	0	-	-	331	331
Meghalaya	-	-	-	-	-	-	93	2	-	-	-	96	96
Mizoram	-	-	-	-	-	-	28	2	-	-	-	30	30
Nagaland	-	-	-	-	-	-	28	3	-	-	-	30	30
Odisha	-	-	-	-	-	-	3,016	109	1	-	-	3,125	3,125
Punjab	-	-	-	-	-	-	3,465	132	11	-	-	3,608	3,608
Rajasthan	-	-	-	-	-	-	5,321	788	6	-	-	6,116	6,116
Sikkim	-	-	-	-	-	-	123	3	-	-	-	126	126
Tamil Nadu	-	-	-	-	-	-	13,391	248	16	-	-	13,655	13,655
Telangana	-	-	-	-	-	-	36,296	464	8	-	-	36,769	36,769
Tripura	-	-	-	-	-	-	221	4	-	-	-	225	225
Uttarakhand	-	-	-	-	-	-	1,081	21	2	-	-	1,104	1,104
Uttar Pradesh	-	-	-	-	-	-	18,186	490	18	-	-	18,694	18,694
West Bengal	-	-	-	-	-	-	6,123	245	7	-	-	6,375	6,375
TOTAL (A)	-	-	-	-	-	-	**3,43,131**	**12,873**	**670**	-	-	**3,56,674**	**3,56,674**
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	22	0	-	-	-	23	23
Chandigarh	-	-	-	-	-	-	292	11	3	-	-	306	306
Dadra and Nagar Haveli	-	-	-	-	-	-	53	4	0	-	-	57	57
Daman & Diu	-	-	-	-	-	-	23	2	-	-	-	25	25
Govt. of NCT of Delhi	-	-	-	-	-	-	11,017	1,651	24	-	-	12,691	12,691
Jammu & Kashmir	-	-	-	-	-	-	348	17	0	-	-	365	365
Ladakh	-	-	-	-	-	-	3	0	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	5	-	-	-	-	5	5
Puducherry	-	-	-	-	-	-	113	3	0	-	-	116	116
TOTAL (B)	-	-	-	-	-	-	**11,877**	**1,688**	**28**	-	-	**13,592**	**13,592**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	**3,55,008**	**14,560**	**698**	-	-	**3,70,266**	**3,70,266**

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For The Quarter Ended 30th September, 2026		For The Quarter Ended 30th September, 2025		Upto The Quarter Ended 30th September, 2026		Upto The Quarter Ended 30th September, 2025	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	1,66,118	3,66,366	1,32,169	2,00,413	3,55,008	7,06,661	2,59,250	3,81,355
7	Personal Accident	3,210	30,223	6,513	69,348	14,560	57,737	10,800	1,23,985
8	Travel	402	1,764	636	9	698	1,986	1,934	13
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For The Quarter Ended 30th September, 2026		Upto The Quarter Ended 30th September, 2026		For The Quarter Ended 30th September, 2025		Upto The Quarter Ended 30th September, 2025	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,09,442	26,175	2,00,226	47,809	80,499	17,451	1,45,588	31,137
2	Corporate Agents-Banks	97,530	29,381	1,82,926	55,329	73,498	26,018	1,37,542	47,492
3	Corporate Agents -Others	7,198	23,777	14,161	47,759	4,178	17,443	7,511	35,539
4	Brokers	1,63,665	83,736	3,31,072	2,04,052	99,183	74,785	1,92,686	1,48,319
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business					-	-	-	-
	Officers/Employees	12,700	5,182	23,707	12,591	7,461	2,769	13,008	7,936
	Online (Through Company Website)	5,770	1,106	10,513	2,027	3,531	643	6,577	1,183
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	653	197	1,101	342	239	72	478	145
9	Point of sales person (Direct)	1,092	103	1,944	189	838	71	1,349	110
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	303	71	734	167	343	66	614	121
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	**3,98,353**	**1,69,731**	**7,66,384**	**3,70,266**	**2,69,770**	**1,39,319**	**5,05,353**	**2,71,984**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**3,98,353**	**1,69,731**	**7,66,384**	**3,70,266**	**2,69,770**	**1,39,319**	**5,05,353**	**2,71,984**

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026 **No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	30,537	81	98	30,716
2	Claims reported during the period	11,00,806	787	1,594	11,03,187
	(a) Booked During the period	10,95,654	534	1,594	10,97,782
	(b) Reopened during the Period	5,152	253	-	5,405
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	10,67,101	713	1,291	10,69,105
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	20,643	82	242	20,967
	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	43,599	73	159	43,831
	Less than 3months	42,930	61	159	43,150
	3 months to 6 months	604	12	-	616
	6months to 1 year	65	-	-	65
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026 **No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	22,487	32	165	22,684
2	Claims reported during the period	19,64,179	1,507	3,204	19,68,890
	(a) Booked During the period	19,56,368	1,190	3,204	19,60,762
	(b) Reopened during the Period	7,810	317	-	8,127
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	19,01,433	1,298	2,689	19,05,420
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	41,634	168	521	42,323
	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	43,599	73	159	43,831
	Less than 3months	42,930	61	159	43,150
	3 months to 6 months	604	12	-	616
	6months to 1 year	65	-	-	65
	1year and above	-	-	-	-

Notes :
(a) The Claims O/s figures are consistent with all relevant NL forms.
(b) Repudiated means rejected & partial rejection on account of policy terms and conditions.
(c) Claim O/s should be exclusive of IBNR AND IBNER reserves.
(d) Excludes cashless rejections.

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026 *(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	16,262	86	22	16,370
2	Claims reported during the period	1,38,478	4,988	316	1,43,783
	(a) Booked During the period	1,33,822	3,249	316	1,37,387
	(b) Reopened during the Period	4,656	1,739	-	6,396
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,19,982	4,481	205	1,24,669
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	7,363	175	72	7,610
	Other Adjustment	4,524	94	(17)	4,602
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	22,870	324	78	23,272
	Less than 3months	22,850	301	78	23,229
	3 months to 6 months	18	23	0	41
	6months to 1 year	2	-	-	2
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026 *(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	11,788	125	293	12,206
2	Claims reported during the period	2,67,682	9,220	1,033	2,77,935
	(a) Booked During the period	2,61,047	7,292	1,033	2,69,372
	(b) Reopened during the Period	6,635	1,928	-	8,563
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	2,30,317	7,644	1,160	2,39,121
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	16,124	1,207	109	17,440
	Other Adjustment	10,160	170	(21)	10,308
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	22,870	324	78	23,272
	Less than 3months	22,850	301	78	23,229
	3 months to 6 months	18	23	0	41
	6months to 1 year	2	-	-	2
	1year and above	-	-	-	-

Notes :
(a) The Claims O/s figures are consistent with all relevant NL forms.
(b) Repudiated means rejected & partial rejection on account of policy terms and conditions.
(c) Claim O/s should be exclusive of IBNR AND IBNER reserves.
(d) Excludes cashless rejections.

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

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026 *(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	10,59,922	6,651	430	82	15	1	-	1,16,323	3,546	100	7	4	3	-	10,67,101	1,19,982
7	Personal Accident	453	215	34	8	3	-	-	2,522	1,547	312	80	20	-	-	713	4,481
8	Travel	740	73	10	466	2	-	-	155	13	2	36	0	-	-	1,291	205
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026

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	18,90,602	10,262	431	112	24	2	-	2,24,505	5,679	100	21	9	3	-	19,01,433	2,30,317
7	Personal Accident	953	299	34	9	3	-	-	5,010	2,222	312	80	20	-	-	1,298	7,644
8	Travel	2,138	73	10	466	2	-	-	1,110	13	2	36	0	-	-	2,689	1,160
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments (a)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

Statement as at 30th September, 2026

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		231
2	No. of branches approved during the quarter ended 30th September, 2026		43
3	No. of branches opened during the quarter	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the quarter ended 30th September, 2026		-
6	No of branches at the end of the quarter ended 30th September, 2026		231
7	No. of branches approved but not opened		43
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		231
10	No. of Directors:-		
	(a) Independent Director		4
	(b) Executive Director#		1#
	(c) Non-executive Director		10
	(d) Women Director		2
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		7,343
	(b) Off-roll:		243
	(c) Total		7,586
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,91,575
	(b) Corporate Agents-Banks		21
	(c)Corporate Agents-Others		80
	(d) Insurance Brokers		447
	(e) Web Aggregators		5
	(f) Insurance Marketing Firm		114
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		15,444
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6,986	1,97,843
Recruitments during the quarter	1,113	11,646
Attrition during the quarter	756	1,803
Number at the end of the quarter	7,343	2,07,686

Note:

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

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FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	**Name of person**	**Designation**	**Role/designation**	**Details of change in the quarter ended 30th September, 2026**
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	Mr. Risto Ketola	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Mr. C N Ram	Independent Director	Director	Till July 22, 2026
8	Dr. Nandakumar Jairam	Independent Director	Director	-
9	Mr. N K Prasad	Independent Director	Director	-
10	Mr. Dhananjaya Tambe	Independent Director	Director	-
11	Mr. Navin Puri	Independent Director	Director	-
12	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
13	Mr. Amit Jain	Chief Distribution Officer	KMP	-
14	Mr. Sandeep Kedia	Chief Financial Officer	KMP	-
15	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
16	Mr. Dhruv Shankar	Chief Digital & Technology Officer	KMP	-
17	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
18	Ms. Bhavita Nandu	Company Secretary	KMP	-
19	Mr. Samir Gupta	Chief Data & Innovation Officer	KMP	-
20	Mr. Virendra Agarwal	Head – Internal Audit	KMP	-
21	Mr. Lalit Vermani	Chief Compliance Officer	KMP	-
22	Dr. Saif Gondekar	Chief Operations Officer	KMP	-
23	Mr. Biresh Giri	Appointed Actuary	KMP	-
24	Mr. Jalmin Oza	Chief Risk Officer	KMP	-
25	Ms. Anupama Nagaraja	Head - Health Management	KMP	-

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

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

(Amount in Rs. Lakhs)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 30TH SEPTEMBER, 2026					
S.No.	**Line of Business**	**Particular**	**No. of Policies Issued**	**Premium Collected**	**Sum Assured**
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	1	0	4
		Social	13,613	4,118	1,01,94,532
7	Personal Accident	Rural	1	0	14
		Social	85	674	24,65,440
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**	**2**	**0**	**18**
		Social	**13,698**	**4,792**	**1,26,59,972**

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

(i) Gross Direct Premium Income for the year ending 31st March, 2026 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ending 31st March, 2026 is NIL
(iii) Obligation of the Insurer to be met for Financial Year 2026-27 is NIL

STATEMENT FOR THE QUARTER ENDING 30TH SEPTEMBER, 2026

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ending 30th September, 2026	Upto the Quarter Ending 30th September, 2026
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

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FORM NL-45 - GRIEVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	2	25	6	5	14	2	42
b)	Claims Related	74	2,364	529	877	998	34	4,370
c)	Policy Related	6	316	133	78	104	7	616
d)	Premium Related	5	55	26	13	19	2	99
e)	Refund Related	4	151	65	38	46	6	247
f)	Coverage Related	1	23	6	6	10	2	42
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	2	67	16	20	30	3	139
i)	Others: (i) Alleged misconduct of officials of Insurer.	14	230	76	77	87	4	422
	Total	**108**	**3,231**	**857**	**1,114**	**1,308**	**60**	**5,977**

2	Total No. of policies during previous year:*	2,28,63,836
3	Total No. of claims during previous year:	13,06,402
4	Total No. of policies during current year:*	1,95,87,940
5	Total No. of claims during current year:	19,73,623
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.82
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	22

*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	60	100%	-	-	60	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	60	100%	-	-	60	100%

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FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th September, 2026

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