



**NARAYANA HEALTH INSURANCE LIMITED
PUBLIC DISCLOSURES
FOR THE YEAR ENDED JUNE 30, 2024**

*Registration No. and Date of Registration with the IRDA: 166/03-Jan-2024
CIN: U65120KA2023PLC174002*

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FORM NL-1-B-RA

Name of the Insurer: Narayana Health Insurance Limited
 Registration No. 166 and Date of Registration with the IRDAI 03-Jan-24
 REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30-Jun-24



(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Corresponding Quarter 30-Jun-23	Up to the Corresponding quarter 30-Jun-23	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Corresponding Quarter 30-Jun-23	Up to the Corresponding quarter 30-Jun-23
1	Premiums earned (Net)	NL-4	0.44	0.44	NA	NA	0.44	0.44	NA	NA
2	Profit/ Loss on sale/redemption of Investments		0.04	0.04	NA	NA	0.04	0.04	NA	NA
3	Interest, Dividend & Rent – Gross		-	-	NA	NA	-	-	NA	NA
4	Other (a) Other Income (to be specified) (i) (ii)..... (b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (please specify)		317.22	317.22	NA	NA	317.22	317.22	NA	NA
	TOTAL (A)		317.71	317.71	NA	NA	317.71	317.71	NA	NA
6	Claims Incurred (Net)	NL-5	0.31	0.31	NA	NA	0.31	0.31	NA	NA
7	Commission	NL-6	-	-	NA	NA	-	-	NA	NA
8	Operating Expenses related to Insurance Business	NL-7	317.54	317.54	NA	NA	317.54	317.54	NA	NA
9	Premium Deficiency		-	-	NA	NA	-	-	NA	NA
	TOTAL (B)		317.85	317.85	NA	NA	317.85	317.85	NA	NA
10	Operating Profit/(Loss) C= (A - B)		(0.14)	(0.14)	NA	NA	(0.14)	(0.14)	NA	NA
11	APPROPRIATIONS				NA	NA	-	-	NA	NA
	Transfer to Shareholders' Account		(0.14)	(0.14)	NA	NA	(0.14)	(0.14)	NA	NA
	Transfer to Catastrophe Reserve		-	-	NA	NA	-	-	NA	NA
	Transfer to Other Reserves (to be specified)		-	-	NA	NA	-	-	NA	NA
	TOTAL (C)		(0.14)	(0.14)	NA	NA	(0.14)	(0.14)	NA	NA

Notes:-

(a) See notes appended at the end of Form NL-2-B-PL

(b) Company is incorporated on 3-Jan-24, hence no previous year comparison is applicable

Note - 1

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Corresponding Quarter 30-Jun-23	Up to the Corresponding quarter 30-Jun-23	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Corresponding Quarter 30-Jun-23	Up to the Corresponding quarter 30-Jun-23
Interest, Dividend & Rent								
Add/Less:-								
Investment Expenses								
Amortisation of Premium/ Discount on Investments								
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*								

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: Narayana Health Insurance Limited

Registration No. 166 and Date of Registration with the IRDAI 03-Jan-24

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30-Jun-24



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Corresponding Quarter 30-Jun-23	Up to the Corresponding quarter 30-Jun-23
1 OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		0	-	NA	NA
(b) Marine Insurance		0	-	NA	NA
(c) Miscellaneous Insurance		(0.14)	(0.14)	NA	NA
				NA	NA
2 INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross		43.26	43.26	NA	NA
(b) Profit on sale of investments		114.72	114.72	NA	NA
(c) (Loss on sale/ redemption of investments)			-	NA	NA
(d) Amortization of Premium / Discount on Investments		24.58	24.58	NA	NA
3 OTHER INCOME (To be specified)					
Gain/ (Loss) on Forex		(0.29)	(0.29)	NA	NA
TOTAL (A)		182.13	182.13	NA	NA
				NA	NA
4 PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments		0	-	NA	NA
(b) For doubtful debts		0	-	NA	NA
(c) Others (to be specified)		0	-	NA	NA
5 OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		0	-	NA	NA
(b) Bad debts written off		0	-	NA	NA
(c) Interest on subordinated debt		0	-	NA	NA
(d) Expenses towards CSR activities		0	-	NA	NA
(e) Penalties		0	-	NA	NA
		0	-	NA	NA
(i) Towards Excess Expenses of Management		317.22	317.22	NA	NA
(ii) Others (please specify)					
(g) Others (Please specify)				NA	NA
(i) _____					
(ii) _____					
TOTAL (B)		317.22	317.22	NA	NA
6 Profit/(Loss) Before Tax		(135.10)	(135.10)	NA	NA
				NA	NA
7 Provision for Taxation		-	-	NA	NA
				NA	NA
8 Profit / (Loss) after tax		(135.10)	(135.10)	NA	NA
9 APPROPRIATIONS					
(a) Interim dividends paid during the year		0	-	NA	NA
(b) Final dividend paid		0	-	NA	NA
(c) Transfer to any Reserves or Other Accounts (to be specified)		0	-	NA	NA
Balance of profit/ loss brought forward from last year		(389.12)	(389.12)	NA	NA
Balance carried forward to Balance Sheet		(524.21)	(524.21)	NA	NA

Notes: to Form NL-1-B-RA and NL-2-B- PL

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

FORM NL-3-B-BS

Name of the Insurer: Narayana Health Insurance Limited

Registration No. 166 and Date of Registration with the IRDAI 03-Jan-24

BALANCE SHEET AS AT 30-Jun-24

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	10,005.00	NA
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	NA
RESERVES AND SURPLUS	NL-10	-	NA
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		3.72	NA
-Policyholders' Funds		-	NA
			NA
BORROWINGS	NL-11	-	NA
TOTAL		10,008.72	NA
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	9,178.65	NA
INVESTMENTS-Policyholders	NL-12A	2.23	NA
LOANS	NL-13	-	NA
FIXED ASSETS	NL-14	208.09	NA
DEFERRED TAX ASSET (Net)		-	NA
CURRENT ASSETS			
Cash and Bank Balances	NL-15	138.36	NA
Advances and Other Assets	NL-16	226.89	NA
Sub-Total (A)		9,754.22	NA
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	261.74	NA
PROVISIONS	NL-18	7.98	NA
Sub-Total (B)		269.71	NA
NET CURRENT ASSETS (C) = (A - B)		9,484.51	NA
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	NA
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		524.21	NA
TOTAL		10,008.72	NA

CONTINGENT LIABILITIES

Particulars	As At 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1. Partly paid-up investments		
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-

Particulars	Health		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 30-Jun-24	Up to the Quarter ended 30-Jun-24	For the Quarter ended 30-Jun-24	Up to the Quarter ended 30-Jun-24	For the Quarter ended 30-Jun-24	Up to the Quarter ended 30-Jun-24	For the Quarter ended 30-Jun-24	Up to the Quarter ended 30-Jun-24
Gross Direct Premium	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Net Written Premium	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
Add: Opening balance of UPR			-	-	-	-	-	-
Less: Closing balance of UPR	(0.44)	(0.44)	(0.44)	(0.44)	(0.44)	(0.44)	(0.44)	(0.44)
Net Earned Premium	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44
			-	-	-	-	-	-
Gross Direct Premium			-	-	-	-	-	-
- In India	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
- Outside India	-	-	-	-	-	-	-	-

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	Health		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Gross Direct Premium								
Add: Premium on reinsurance accepted ^(a)								
Less : Premium on reinsurance ceded ^(a)								
Net Written Premium								
Add: Opening balance of UPR								
Less: Closing balance of UPR								
Net Earned Premium								
Gross Direct Premium								
- Outside India								

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-5 - CLAIMS SCHEDULE
(Amount in Rs. Lakhs)



Particulars	Health		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter	Up to the quarter	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24
Claims Paid (Direct)	-	-	-	-	-	-	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	-	-	-	-	-	-
Net Claim Paid	-	-	-	-	-	-	-	-
Add Claims Outstanding at the end of the year	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-
Net Incurred Claims	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31
Claims Paid (Direct)								
-In India	-	-	-	-	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-

(Amount in Rs. Lakhs)

Particulars	Health		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
Claims Paid (Direct)								
Add :Re-insurance accepted to direct claims								
Less :Re-insurance Ceded to claims paid								
Net Claim Paid								
Add Claims Outstanding at the end of the year								
Less Claims Outstanding at the beginning of the year								
Net Incurred Claims								
Claims Paid (Direct)								
-In India								
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)								
Estimates of IBNR and IBNER at the beginning of the period (net)								

(Amount in Rs. Lakhs)

Miscellaneous

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	
Commission & Remuneration	-	-					-	-																			
Rewards	-	-					-	-																			
Distribution fees	-	-					-	-																			
Gross Commission	-	-					-	-																			
Add: Commission on Re-insurance Accepted	-	-					-	-																			
Less: Commission on Re-insurance Ceded	-	-					-	-																			
Net Commission	-	-					-	-																			
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																											
Individual Agents	-	-																									
Corporate Agents-Banks/FII/HFC	-	-																									
Corporate Agents-Others	-	-																									
Insurance Brokers	-	-																									
Direct Business - Online ²	-	-																									
MISP (Direct)	-	-																									
Web Aggregators	-	-																									
Insurance Marketing Firm	-	-																									
Common Service Centers	-	-																									
Micro Agents	-	-																									
Point of Sales (Direct)	-	-																									
Other (to be specified)	-	-																									
TOTAL																											
Commission and Rewards on (Excluding Reinsurance) Business written :																											
In India	-	-																									
Outside India	-	-																									

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	
Commission & Remuneration																											
Rewards																											
Distribution fees																											
Gross Commission																											
Add: Commission on Re-insurance Accepted																											
Less: Commission on Re-insurance Ceded																											
Net Commission																											
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																											
Individual Agents																											
Corporate Agents-Banks/FII/HFC																											
Corporate Agents-Others																											
Insurance Brokers																											
Direct Business - Online ²																											
MISP (Direct)																											
Web Aggregators																											
Insurance Marketing Firm																											
Common Service Centers																											
Micro Agents																											
Point of Sales (Direct)																											
Other (to be specified)																											
TOTAL																											
Commission and Rewards on (Excluding Reinsurance) Business written :																											
In India																											
Outside India																											

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)



Particulars	Miscellaneous																								Grand Total	Grand Total
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous			
	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter 30-Jun-24	Up to the quarter 30-Jun-24		
1 Employees' remuneration & welfare benefits	121.68	121.68					121.68	121.68															121.68	121.68	121.68	121.68
2 Travel, conveyance and vehicle running expenses	6.67	6.67					6.67	6.67															6.67	6.67	6.67	6.67
3 Training expenses	-	-					-	-															-	-	-	-
4 Rents, rates & taxes	10.39	10.39					10.39	10.39															10.39	10.39	10.39	10.39
5 Repairs	7.88	7.88					7.88	7.88															7.88	7.88	7.88	7.88
6 Printing & Stationery	0.12	0.12					0.12	0.12															0.12	0.12	0.12	0.12
7 Communication expenses	-	-					-	-															-	-	-	-
8 Legal & professional charges	118.19	118.19					118.19	118.19															118.19	118.19	118.19	118.19
9 Auditors' fees, expenses etc.	-	-					-	-															-	-	-	-
(a) as auditor	-	-					-	-															-	-	-	-
(b) as advisor or in any other capacity, in respect of	-	-					-	-															-	-	-	-
(i) Taxation matters	-	-					-	-															-	-	-	-
(ii) Insurance matters	-	-					-	-															-	-	-	-
(iii) Management services; and	-	-					-	-															-	-	-	-
(c) in any other capacity	-	-					-	-															-	-	-	-
10 Advertisement and publicity	-	-					-	-															-	-	-	-
11 Interest & Bank Charges	0.19	0.19					0.19	0.19															0.19	0.19	0.19	0.19
12 Depreciation	3.63	3.63					3.63	3.63															3.63	3.63	3.63	3.63
13 Brand/Trade Mark usage fee/charges	-	-					-	-															-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-					-	-															-	-	-	-
15 Information Technology Expenses	-	-					-	-															-	-	-	-
16 Goods and Services Tax (GST)	-	-					-	-															-	-	-	-
17 Others (to be specified) ^a	-	-					-	-															-	-	-	-
IRDA registration fees	-	-					-	-															-	-	-	-
Software subscription fees	48.62	48.62					48.62	48.62															48.62	48.62	48.62	48.62
Medical charges	0.18	0.18					0.18	0.18															0.18	0.18	0.18	0.18
Provision	-	-					-	-															-	-	-	-
	317.54	317.54					317.54	317.54															317.54	317.54	317.54	317.54
In India	317.54	317.54					317.54	317.54															317.54	317.54	317.54	317.54
Outside India	-	-					-	-															-	-	-	-

Particulars	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
	1 Employees' remuneration & welfare benefits																									
2 Travel, conveyance and vehicle running expenses																										
3 Training expenses																										
4 Rents, rates & taxes																										
5 Repairs																										
6 Printing & Stationery																										
7 Communication expenses																										
8 Legal & professional charges																										
9 Auditors' fees, expenses etc.																										
(a) as auditor																										
(b) as advisor or in any other capacity, in respect of																										
(i) Taxation matters																										
(ii) Insurance matters																										
(iii) Management services; and																										
(c) in any other capacity																										
10 Advertisement and publicity																										
11 Interest & Bank Charges																										
12 Depreciation																										
13 Brand/Trade Mark usage fee/charges																										
14 Business Development and Sales Promotion Expenses																										
15 Information Technology Expenses																										
16 Goods and Services Tax (GST)																										
17 Others (to be specified) ^a																										
IRDA registration fees																										
Software subscription fees																										
Medical charges																										
Provision																										
In India																										
Outside India																										

FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 10 each	10,010.00	NA
2	Issued Capital		
	Equity Shares of Rs. 10 each	10,005.00	NA
3	Subscribed Capital		
	Equity Shares of Rs 10 each	10,005.00	NA
4	Called-up Capital		
	Equity Shares of Rs. 10 each	10,005.00	NA
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
5	Paid-up Capital		
	Equity Shares of Rs. 10 each	10,005.00	NA

Note:

Out of the above 10,00,50,000 Equity Shares of Rs. 10/- each are held by the holding company "Narayana Hrudayalaya Limited" along with its nominees.

Notes:

- Particulars of the different classes of capital should be separately stated.
- The amount capitalised on account of issue of bonus shares should be disclosed.
- In case any part of the capital is held by a holding company, the same should be separately disclosed.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th June 2024		As At 30th June 2023 (Corresponding previous year)	
	Number of Equity Shares (Paid up)	% of Holding	Number of Equity Shares (Paid up)	% of Holding
Promoters				
· Indian	10,00,50,000	100	NA	NA
· Foreign				
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)				
TOTAL	10,00,50,000	100	NA	NA

Notes: -

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE NARAYANA HEALTH INSURANCE LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30TH JUNE 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) (Note: Names of individuals are not mentioned since they are nominee shareholders) (ii) (iii)	6	6	0.01	0.0006	NIL	NIL	6	0%
ii)	Bodies Corporate: (i) Narayana Hrudavalaya Limited (ii) (iii)	1	10,00,49,994	99.99	10,005	NIL	NIL	10,00,49,994	100%
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): (i) (ii) (iii)								
ii)	Bodies Corporate: (i) (ii) (iii)								
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)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		7	10,00,50,000	100	1,00,05,00,000	NIL	NIL	10,00,50,000	100

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

PART B: NOTE: The relevant information as per the table below is provided in the Annexure A enclosed to this report.

Name of the Indian Promoter / Indian Investor: Narayana Hrudayalaya Limited

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

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 percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group						
A.1	Indian Promoters						
i)	Individuals/HUF (Names of major shareholders):						
	(i)						
	(ii)						
	(iii)						
ii)	Bodies Corporate:						
	(i)						
	(ii)						
	(iii)						
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):						
	(i)						
	(ii)						
	(iii)						
ii)	Bodies Corporate:						
	(i)						
	(ii)						
	(iii)						
iii)	Any other (Please specify)						
B.	Non Promoters						
B.1	Public Shareholders						
1.1)	Institutions						
i)	Mutual Funds						
ii)	Foreign Portfolio Investors						
iii)	Financial Institutions/Banks						
iv)	Insurance Companies						
v)	FII belonging to Foreign promoter of Indian Promoter (d)						
vi)	FII belonging to Foreign promoter of Indian Promoter (e)						
vii)	Provident Fund/Pension Fund						
viii)	Alternative Investment Fund						
ix)	Any other (Please specify)						
1.2)	Central Government/ State Government(s)/ President of India						
1.3)	Non-Institutions						
i)	Individual share capital upto Rs. 2 Lacs						
ii)	Individual share capital in excess of Rs. 2 Lacs						
iii)	NBFCs registered with RBI						
iv)	Others:						
	- Trusts						
	- Non Resident Indian						
	- Clearing Members						
	- Non Resident Indian Non Repatriable						
	- Bodies Corporate						
	- IEPF						
v)	Any other (Please Specify)						
B.2	Non Public Shareholders						
2.1)	Custodian/DR Holder						
2.2)	Employee Benefit Trust						
2.3)	Any other (Please specify)						
	Total						

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- (f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Capital Reserve	-	
2	Capital Redemption Reserve	-	
3	Share Premium	-	
4	General Reserves	-	
	Less: Amount utilized for Buy-back	-	
	Less: Amount utilized for issue of Bonus shares	-	
5	Catastrophe Reserve	-	
6	Other Reserves (to be specified)	-	
7	Balance of Profit in Profit & Loss Account	-	
	TOTAL	-	

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Debentures/ Bonds	-	NA
2	Banks	-	NA
3	Financial Institutions	-	NA
4	Others (to be specified)	-	NA
	TOTAL	-	NA

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

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

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A - INVESTMENT SCHEDULE



Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	5,035.54		1.22		5,036.76	
2 Other Approved Securities	-		-		-	
3 Other Investments	-		-		-	
(a) Shares	-		-		-	
(aa) Equity	-		-		-	
(bb) Preference	-		-		-	
(b) Mutual Funds	-		-		-	
(c) Derivative Instruments	-		-		-	
(d) Debentures/ Bonds	-		-		-	
(e) Other Securities (to be specified)	-		-		-	
(f) Subsidiaries	-		-		-	
(g) Investment Properties-Real Estate	-		-		-	
4 Investments in Infrastructure and Housing	-		-		-	
5 Other than Approved Investments	-		-		-	
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	2,920.99		0.71		2,921.70	
2 Other Approved Securities						
3 Other Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds						
(e) Other Securities (to be specified)						
Fixed Deposits with Banks	324.92		0.08		325.00	
Mutual Funds (Liquid Schemes)	384.91		0.09		385.00	
(f) Subsidiaries	512.29		0.12		512.42	
(g) Investment Properties-Real Estate						
4 Investments in Infrastructure and Housing						
5 Other than Approved Investments						
TOTAL	4,143.11		1.01		4,144.11	
GRAND TOTAL	9,178.65		2.23		9,180.88	

Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
 - Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
 - Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
 - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
 - Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
- Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.
- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as specified below.**
- (c) Investments made out of Catastrophe reserve should be shown separately.
- (d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.
- (e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.
- (f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments
- (g) Investment Regulations, as amended from time to time, to be referred

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

Particulars	(Amount in Rs. Lakhs)					
	Shareholders		Policyholders		Total	
	As at 30-Jun-24	As At (Corresponding previous year)	As at 30-Jun-24	As At (Corresponding previous year)	As at 30-Jun-24	As At (Corresponding previous year)
Long Term Investments--						
Book Value	5,035.54		1.22		5,036.76	
market Value	5,048.83		1.23		5,050.06	
Short Term Investments--						
Book Value	4,139.40		1.00		4,140.40	
market Value	4,143.11		1.01		4,144.12	

(Amount in Rs. Lakhs)

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
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	-	
		-	

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

FORM NL-14-FIXED ASSETS SCHEDULE



(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
							Adjustments			
Goodwill										
Intangibles (specify)										
Computer Software	-	198.40	-	198.40	-	2.52	-	2.52	195.88	
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
Computers	-	13.32	-	13.32	-	1.11	-	1.11	12.21	
TOTAL	-	211.72	-	211.72	-	3.63	-	3.63	208.09	
Work in progress	106.00	-	(106.00)	-	-	-	-	-	-	
Grand Total	106.00	211.72	(106.00)	211.72	-	3.63	-	3.63	208.09	
PREVIOUS YEAR										

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



(Amount in Rs. Lakhs)

	Particulars	As at 30-Jun-24	As at 30-Jun-23 for the corresponding previous year
1	Cash (including cheques ^(a) , drafts and stamps)	-	
2	Bank Balances	-	
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	
	(bb) Others	-	
	(b) Current Accounts	138.36	
	(c) Others (to be specified)	-	
3	Money at Call and Short Notice	-	
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)	-	
	TOTAL	138.36	
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	138.36	
	Outside India	-	

* Cheques on hand amount to Rs. NIL (in Lakh) Previous Year : Rs. _____ (in Lakh)

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



(Amount in Rs. Lakhs)

	Particulars	As at 30-Jun-24	As at 30-Jun-23 for the corresponding previous year
	ADVANCES		
1	Reserve deposits with ceding companies	-	
2	Application money for investments	10.00	
3	Prepayments	7.50	
4	Advances to Directors/Officers	-	
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9.18	
6	Others (to be specified) (i) _____ (ii) _____	-	
	TOTAL (A)	26.68	
	OTHER ASSETS		
1	Income accrued on investments	100.71	
2	Outstanding Premiums	-	
	Less : Provisions for doubtful ,if any	-	
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	-	
	Less : Provisions for doubtful, if any	-	
6	Due from subsidiaries/ holding	-	
7	Investments held for Unclaimed Amount of Policyholders	-	
8	Others (to be specified)	-	
	GST Input Credit	80.35	
	Net Defined Benefit Asset Gratuity	13.32	
	Advance to suppliers	5.83	
	TOTAL (B)	200.21	
	TOTAL (A+B)	226.89	

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17-CURRENT LIABILITIES SCHEDULE



(Amount in Rs. Lakhs)

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Agents' Balances	-	
2	Balances due to other insurance companies	0.04	
3	Deposits held on re-insurance ceded	-	
4	Premiums received in advance		
	(a) For Long term policies ^(a)		
	(b) for Other Policies	1.45	
5	Unallocated Premium	-	
6	Sundry creditors	52.64	
7	Due to subsidiaries/ holding company	0.71	
8	Claims Outstanding	-	
9	Due to Officers/ Directors	-	
10	Unclaimed Amount of policyholders		
11	Income accrued on Unclaimed amounts		
12	Interest payable on debentures/bonds		
13	GST Liabilities		
14	Others (to be specified)		
	(i) _____		
	(ii) _____		
	Statutory dues payable	45.00	
	Payable to employees	32.89	
	Provision for Expenses	78.04	
	Provision others	0.31	
	Other Liabilities	50.67	
	TOTAL	261.74	

Note :

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

Details of unclaimed amounts and Investment Income thereon (Annual Disclosure at the end of the Financial Year) (Amount in Rs. Lakhs)		
Particulars	As at.....	As At _____ (Corresponding previous year)
Add: Amount transferred to unclaimed amount		
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		
Add: Investment Income		
Less: Amount paid during the year		
Less: Transferred to SCWF		
Closing Balance of Unclaimed Amount		

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

	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Reserve for Unexpired Risk	0.44	
2	Reserve for Premium Deficiency	-	
3	For taxation (less advance tax paid and taxes deducted at source)	-	
4	For Employee Benefits	7.53	
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	7.975	

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



	Particulars	As at 30-Jun-24	As At 30-Jun-23 (Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	
2	Others (to be specified)	-	
	TOTAL	-	

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward
1. some benefit from the expenditure can reasonably be expected to be received in future, and
 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

Sl.No.	Particular	Calculation	For the quarter	up to the Quarter	For the Corresponding quarter of the Previous year	up to the Corresponding Quarter of the Previous year
1	Gross Direct Premium Growth Rate**	$\frac{GDPI(CY)-GDPI(PY)}{GDPI(PY)}$ / $\frac{GDPI(CY)}{GDPI(PY)}$ GDPI / Shareholder's funds	NA	NA		
2	Gross Direct Premium to Net worth Ratio	Shareholder's funds/Net Worth = Share capital+ reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.01%	0.01%		
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	NA	NA		
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{\text{Gross Direct Premium Income} + \text{Reinsurance Accepted}}$	0.96	0.96		
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	-	-		
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Direct Commission} + \text{Operating Expenses}}{\text{Gross Direct Premium}}$	345.87	345.87		
7	Expense of Management to Net Written Premium Ratio**	$\frac{\text{Net Commission} + \text{Operating Expenses}}{\text{Net Written Premium}}$	360.27	360.27		
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	0.70	0.70		
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	-	-		
10	Combined Ratio**	(7) +(8)	360.97	360.97		
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.69%	1.69%		
12	Technical Reserves to net premium ratio **	$\frac{\text{[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)]}}{\text{Net premium written}}$	0.85	0.85		
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$ Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(720.24)	(720.24)		
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	(0.33)	(0.33)		
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (v) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Third Party Pool; Terrorism pool; etc.	69.10	69.10		
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	(153.28)	(153.28)		
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	(0.01)	(0.01)		
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.89	1.89		
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		NA	NA		
	Net NPA Ratio		NA	NA		
20	Debt Equity Ratio	$\frac{\text{Debt(Equity)}}{\text{Debt+(Borrowings + Redeemable Preference shares, if any) Equity+Shareholders' Funds excluding Redeemable Preference shares, if any}}$	NA	NA		
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest and Principal Installments Due}}{\text{Interest due}}$	NA	NA		
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Interest due}}$	NA	NA		
23	Earnings per share	$\frac{\text{Profit/(loss) after tax}}{\text{No. of shares}}$	(0.14)	(0.14)		
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	9.48	9.48		

Notes :-

1. Net worth definition to include Head office capital for Reinsurance branch



Segments Up to the quarter ended on _____	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**	Combin ed Ratio**	Technical Reserves to net premium ratio **	Underwri ting balance ratio
FIRE										
Current Period										
Previous Period										
Marine Cargo										
Current Period										
Previous Period										
Marine Hull										
Current Period										
Previous Period										
Total Marine										
Current Period										
Previous Period										
Motor OD										
Current Period										
Previous Period										
Motor TP										
Current Period										
Previous Period										
Total Motor										
Current Period										
Previous Period										
Health										
Current Period	NA	0.96	-	345.87	360.27	0.70	-	360.97	0.85	(720.24)
Previous Period	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Personal Accident										
Current Period										
Previous Period										
Travel Insurance										
Current Period										
Previous Period										
Total Health										
Current Period										
Previous Period										
Workmen's Compensation/ Employer's liability										
Current Period										
Previous Period										
Public/ Product Liability										
Current Period										
Previous Period										
Engineering										
Current Period										
Previous Period										
Aviation										
Current Period										
Previous Period										
Crop Insurance										
Current Period										
Previous Period										
Other segments **										
Current Period										
Previous Period										
Total Miscellaneous										
Current Period										
Previous Period										
Total-Current Period										
Total-Previous Period										

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Narayana Health Insurance Limited

For the Quarter Ending: 30-Jun-24



PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter 30-Jun-24	Up to the Quarter 30-Jun-24	For the Corresponding Quarter of the Previous Year 30-Jun-23	Up to the Quarter of the Previous Year 30-Jun-23
1	Narayana Hrudayalaya Limited	Holding Company	Lease Rent	0.24	0.24	NA	NA
			Reimbursement of Expenses (Net) & Other Contingencies	0.08	0.29	NA	NA
2	Narayana Hrudayalaya Surgical Hospital Private Limited	Fellow Subsidiary	Pre Policy Medical Check up	0.19	0.19	NA	NA

¹including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at the end of the Quarter 30-Jun-24

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 doubtful debts due from the related party (Rs. in Lakhs)
1	Narayana Hrudayalaya Limited	Holding Company	0.24	Payable	Unsecured	-	-	-
			0.29	Payable	Unsecured	-	-	-
2	Narayana Hrudayalaya Surgical Hospital Private Limited	Fellow Subsidiary	0.19	Payable	Unsecured	-	-	-

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



STATEMENT OF ADMISSIBLE ASSETS

As at 30-Jun-24

Name of Insurer: Narayana Health Insurance Limited

Registration Number: 166

Date of Registration: 03-Jan-2024

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	9,178.65	9,178.65
	Policyholders as per NL-12 A of BS	2.23	-	2.23
(A)	Total Investments as per BS	2.23	9,178.65	9,180.88
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	194.08	194.08
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	-	-
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	138.36	138.36
(F)	Advances and Other assets as per BS	-	226.89	226.89
(G)	Total Current Assets as per BS...(E)+(F)	-	365.25	365.25
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	25.51	25.51
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	0.00	3.72	3.72
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2.23	9,737.97	9,740.20
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	0.00	29.22	29.22
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2.23	9,708.75	9,710.98

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(b)			
	(c)			
			
	Inadmissible current assets			
	(a) Goods and Service tax (GST) in unutilised credit outstanding for more than 120 d	-	26	26
	(b)			
	(c)			
			

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES :****As at 30-Jun-24**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	0.46	0.44
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	0.46	0.44
(d)	Outstanding Claim Reserve (other than IBNR reserve)	-	-
(e)	IBNR reserve	0.32	0.31
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	0.78	0.75

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Narayana Health Insurance Limited
Registration Number: 166
Date of Registration: 03-Jan-24
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30-Jun-24**

(All amounts in Rupees of 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	0.92	0.88	0.32	0.31	0.18	0.09	0.18
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	0.92	0.88	0.32	0.31	0.18	0.09	0.18

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of Insurer: Narayana Health Insurance Limited****Registration Number: 166****Date of Registration: 3-Jan-2024****Classification: Business within India / Total Business**

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2.23
	Deduct:	
(B)	Current Liabilities as per BS	1.45
(C)	Provisions as per BS	0.75
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0.03
	Shareholder's FUNDS	
(F)	Available Assets	9,708.75
	Deduct:	
(G)	Other Liabilities	267.52
(H)	Excess in Shareholder's funds (F-G)	9,441.23
(I)	Total ASM (E+H)	9,441.26
(J)	Total RSM	5,000.00
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.89

FORM NL-27- PRODUCTS INFORMATION**Name of the Insurer: Narayana Health Insurance Limited Date: 30-Jun-24**

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Narayana Aditi	-	NHIHLIP25035V012425	Health	Health Insurance - Retail	6th June 2024

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

PART - A

Name of the Insurer: Narayana Health Insurance Limited

Registration Number: 166

Statement as on: 30-Jun-24

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	9,178.65
	Investments (Policyholders)	8A	2.23
2	Loans	9	-
3	Fixed Assets	10	208.09
4	Current Assets		
	a. Cash & Bank Balance	11	138.36
	b. Advances & Other Assets	12	226.89
5	Current Liabilities		
	a. Current Liabilities	13	261.74
	b. Provisions	14	7.98
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		(524.21)
	Application of Funds as per Balance Sheet (A)		10,008.72
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	208.09
3	Cash & Bank Balance (if any)	11	138.36
4	Advances & Other Assets (if any)	12	226.89
5	Current Liabilities	13	261.74
6		14	7.98
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		(524.21)
	Total (B)		827.84
	'Investment Assets'	(A-B)	9,180.88

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)						
1	Central Govt. Securities	Not less than 20%	6,952.00	2.00	6,954.00	76%	-	6,954.00	6,962.00		
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	7,957.00	2.00	7,959.00	87%	-	7,959.00	7,972.00		
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE										
		1. Approved Investments	Not less than 15%								
		2. Other Investments									
	b. Approved Investments	Not exceeding 55%	1,218.00	-	1,218.00	13%	4.00	1,222.00	1,222.00		
	c. Other Investments										
	Investment Assets	100%	9,175.00	2.00	9,177.00	100%	4.00	9,181.00	9,194.00		

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

PART - B

Name of the Insurer:

Registration Number:

Statement as on:

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(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		-	-	6,953.58	-2156%	6,953.58	76%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		-	-	7,958.46	-2468%	7,958.46	87%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
		1. Approved Investments	-	-				
		2. Other Investments	-	-				
	b. Infrastructure Investments							
		1. Approved Investments	-	-				
		2. Other Investments	-	-				
	c. Approved Investments		9,499.63	100%	(8,280.93)	2568%	1,218.70	13%
	d. Other Investments (not exceeding 15%)		-					
	Total		9,499.63	100%	(322.47)	100%	9,177.16	100%

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: Narayana Health Insurance

Date: 30-Jun-24



(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2024	as % of total for this class	As at 30th June 2023 Of the previous year	as % of total for this class	As at 30th June 2024	as % of total for this class	As at 30th June 2023 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Central and State Government Securities)	7,972.00	100%	-	-	7,958.00	100%	-	-
Total (A)	7,972.00	100%	-	-	7,958.00	100%	-	-
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	2,922.00	37%	-	-	2,922.00	37%	-	-
more than 1 year and upto 3years	-	-	-	-	-	-	-	-
More than 3years and up to 7years	1,521.00	19%	-	-	1,517.00	19%	-	-
More than 7 years and up to 10 years	3,529.00	44%	-	-	3,520.00	44%	-	-
above 10 years	-	-	-	-	-	-	-	-
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (B)	7,972.00	100%	-	-	7,959.00	100%	-	-
Breakdown by type of the issuer								
a. Central Government	6,961.64	87%	-	-	6,953.58	87%	-	-
b. State Government	1,010.11	13%	-	-	1,004.88	13%	-	-
c. Corporate Securities	-	-	-	-	-	-	-	-
Any other (Please specify)	-	-	-	-	-	-	-	-
Total (C)	7,971.76	100%	-	-	7,958.46	100%	-	-

Note

(a). 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.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). **Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"**

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS



Name of the Insurer: Narayana Health Insurance Limited
 Registration No: 166

Date: 30-Jun-24

Name of the Fund: General Fund

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date 30th June 2024)	Prev. FY (As on 31 Mar 2024)	YTD (As on date 30th June 2024)	Prev. FY (As on 31 Mar 2024)	YTD (As on date 30th June 2024)	Prev. FY (As on 31 Mar 2024)	YTD (As on date 30th June 2024)	Prev. FY (As on 31 Mar 2024)	YTD (As on date 30th June 2024)	Prev. FY (As on 31 Mar 2024)
1	Investments Assets					7,958.00	-	1,219.00	9,500.00	9,177.00	9,500.00
2	Gross NPA					-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)					-	-	-	-	-	-
4	Provision made on NPA					-	-	-	-	-	-
5	Provision as a % of NPA (4/2)					-	-	-	-	-	-
6	Provision on Standard Assets					-	-	-	-	-	-
7	Net Investment Assets (1-4)					7,958.00	-	1,219.00	9,500.00	9,177.00	9,500.00
8	Net NPA (2-4)					-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)					-	-	-	-	-	-
10	Write off made during the period					-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations,as amended from time to time, to be referred

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

Name of the Insurer: Narayana Health Insurance Limited

Registration Number: 166

Statement as on: 30-Jun-24

Name of the Fund: General Fund



Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	3,280.00	32.00	0.99%	0.99%	3,280.00	32.00	0.99%	0.99%				
2	Treasury Bills	CTRB	2,356.00	21.00	0.89%	0.89%	2,356.00	21.00	0.89%	0.89%				
3	State Government Bonds	SGGB	1,005.00	9.00	0.91%	0.91%	1,005.00	9.00	0.91%	0.91%				
4	CCIL-CBLO	ECBO	599.00	4.00	0.61%	0.61%	599.00	4.00	0.61%	0.61%				
5	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5,172.00	115.00	2.22%	2.22%	5,172.00	115.00	2.22%	2.22%				
6	Deposits - Deposit With Scheduled Banks, Fis (incl Bank balance awaiting investment), CCIL, RBI	ECDB	325.00	2.00	0.52%	0.52%	325.00	2.00	0.52%	0.52%				
	TOTAL		12,737.00	1.82	1.43%	1.43%	12,737.00	1.82	1.43%	1.43%				

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS



Name of the Insurer: Narayana Health Insurance Limited

Registration Number: 166

Statement as on: 30-Jun-24

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: General Fund

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹	- NIL -							
B.	<u>As on Date</u> ²								

Note:

- 1** Provide details of Down Graded Investments during the Quarter.
- 2** Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3** FORM shall be prepared in respect of each fund.
- 4** Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5** Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Narayana Health Insurance Limited
Registration No: 166



S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)		-	-	-	-
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re	1	0.04	-	-	100%
4	Other (to be Specified)					
	Total (B)		0.04	-	-	100%
	Grand Total (C)= (A)+(B)		0.04	-	-	100%

Note:-

- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
- (b) Figures are to be provided upto the quarter

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Health		Total Health		Total Miscellaneous		Total	
		For the Quarter 30-Jun-24	Upto the quarter 30-Jun-24	For the Quarter 30-Jun-24	Upto the quarter 30-Jun-24	For the Quarter 30-Jun-24	Upto the quarter 30-Jun-24	For the Quarter 30-Jun-24	Upto the quarter 30-Jun-24
STATES									
1	Andhra Pradesh			-	-	-	-	-	-
2	Arunachal Pradesh			-	-	-	-	-	-
3	Assam			-	-	-	-	-	-
4	Bihar			-	-	-	-	-	-
5	Chhattisgarh			-	-	-	-	-	-
6	Goa			-	-	-	-	-	-
7	Gujarat			-	-	-	-	-	-
8	Haryana			-	-	-	-	-	-
9	Himachal Pradesh			-	-	-	-	-	-
10	Jharkhand			-	-	-	-	-	-
11	Karnataka	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
12	Kerala			-	-	-	-	-	-
13	Madhya Pradesh			-	-	-	-	-	-
14	Maharashtra			-	-	-	-	-	-
15	Manipur			-	-	-	-	-	-
16	Meghalaya			-	-	-	-	-	-
17	Mizoram			-	-	-	-	-	-
18	Nagaland			-	-	-	-	-	-
19	Odisha			-	-	-	-	-	-
20	Punjab			-	-	-	-	-	-
21	Rajasthan			-	-	-	-	-	-
22	Sikkim			-	-	-	-	-	-
23	Tamil Nadu			-	-	-	-	-	-
24	Telangana			-	-	-	-	-	-
25	Tripura			-	-	-	-	-	-
26				-	-	-	-	-	-
27	Uttar Pradesh			-	-	-	-	-	-
28	West Bengal			-	-	-	-	-	-
TOTAL (A)				0.92	0.92	0.92	0.92	0.92	0.92
UNION TERRITORIES^c									
1	Andaman and Nicobar Islands			-	-	-	-	-	-
2	Chandigarh			-	-	-	-	-	-
3	Dadra and Nagar Haveli			-	-	-	-	-	-
4	Daman & Diu			-	-	-	-	-	-
5	Govt. of NCT of Delhi			-	-	-	-	-	-
6	Jammu & Kashmir			-	-	-	-	-	-
7	Ladakh			-	-	-	-	-	-
8	Lakshadweep			-	-	-	-	-	-
9	Puducherry			-	-	-	-	-	-
TOTAL (B)				-	-	-	-	-	-
Outside India									
TOTAL (C)				-	-	-	-	-	-
Grand Total (A)+(B)+(C)		-	-	0.92	0.92	0.92	0.92	0.92	0.92

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

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

Name of the Insurer: Narayana Health Insurance Limited

Date: 30-Jun-24



Sl.No.	Line of Business	For the Quarter 30-Jun-24		For the corresponding quarter of the previous year 30-Jun-23		Upto the quarter 30-Jun-24		Up to the corresponding quarter of the previous year 30-Jun-23	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	0.92	8.00	-	-	0.92	8.00	-	-
7	Personal Accident	NA	NA	NA	NA	NA	NA	NA	NA
8	Travel	NA	NA	NA	NA	NA	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments **	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Narayana Health Insurance Limited



Date: 30-Jun-24

Sl.No.	Channels	For the Quarter 30-Jun-24		Upto the Quarter 30-Jun-24		For the corresponding quarter of the previous year 30-Jun-23		Up to the corresponding quarter of the previous year 30-Jun-23	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	8	0.92	8	0.92	0	0	0	0
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	8	0.92	8	0.92	-	-	-	-
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8	0.92	8	0.92	-	-	-	-

Note:

- (a). Premium means amount of premium received from business acquired by the source
- (b). No of Policies stand for no. of policies sold
- (c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: Narayana Health Insurance Limited

Upto to the quarter ending 30-Jun-24



No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total		
1.00	Claims O/S at the beginning of the period								-												-	
2.00	Claims reported during the period								-													-
	(a) Booked During the period								-													-
	(b) Reopened during the Period								-													-
	(c) Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
3.00	Claims Settled during the period								-													-
	(a) paid during the period								-													-
	(b) Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
4.00	Claims Repudiated during the period								-													-
	Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
5.00	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)								-													-
6.00	Claims O/S at End of the period								-													-
	Less than 3months								-													-
	3 months to 6 months								-													-
	6months to 1 year								-													-
	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



Upto to the quarter ending 30-Jun-24

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total		
1.00	Claims O/S at the beginning of the period								-													-
2.00	Claims reported during the period								-													-
	(a) Booked During the period								-													-
	(b) Reopened during the Period								-													-
	(c) Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
3.00	Claims Settled during the period								-													-
	(a) paid during the period								-													-
	(b) Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
4.00	Claims Repudiated during the period								-													-
	Other Adjustment (to be specified)								-													-
	(i) _____								-													-
	(ii) _____								-													-
5.00	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)								-													-
6.00	Claims O/S at End of the period								-													-
	Less than 3months								-													-
	3 months to 6 months								-													-
	6months to 1 year								-													-
	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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: Narayana Health Insurance Limited



For the Quarter ending on 30-Jun-24

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire																-	-
2	Marine Cargo																-	-
3	Marine Other than Cargo																-	-
4	Motor OD																-	-
5	Motor TP																-	-
6	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Personal Accident																-	-
8	Travel																-	-
9	Workmen's Compensation/ Employer's liability																-	-
10	Public/ Product Liability																-	-
11	Engineering																-	-
12	Aviation																-	-
13	Crop Insurance																-	-
14	Other segments ^(a)																-	-
15	Miscellaneous																-	-

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium



Upto the Quarter ending on 30-Jun-24

(Rs in Lakhs)

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid	
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years			
1	Fire																-	-
2	Marine Cargo																-	-
3	Marine Other than Cargo																-	-
4	Motor OD																-	-
5	Motor TP																-	-
6	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Personal Accident																-	-
8	Travel																-	-
9	Workmen's Compensation/ Employer's liability																-	-
10	Public/ Product Liability																-	-
11	Engineering																-	-
12	Aviation																-	-
13	Crop Insurance																-	-
14	Other segments ^(a)																-	-
15	Miscellaneous																-	-

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION

As at: 30-Jun-24

Name of the Insurer: Narayana Health Insurance Limited



Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	2
2	No. of branches approved during the year	-
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	-
6	No of branches at the end of the year	-
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	-
10	<u>No. of Directors:-</u>	
	(a) Independent Director*	2
	(b) Executive Director (i.e. Whole Time Director)**	1
	(c) Non-executive Director	3
	(d) Women Director (2 Independent Directors and 1 Whole Time Director)	3
	(e) Whole time director (i.e. Executive Director)**	1
11	<u>No. of Employees</u>	
	(a) On-roll:	25
	(b) Off-roll:	1
	(c) Total	26
12	<u>No. of Insurance Agents and Intermediaries</u>	-
	(a) Individual Agents,	
	(b) Corporate Agents-Banks	
	(c) Corporate Agents-Others	
	(d) Insurance Brokers	
	(e) Web Aggregators	
	(f) Insurance Marketing Firm	
	(g) Motor Insurance Service Providers (DIRECT)	
	(h) Point of Sales persons (DIRECT)	
	(i) Other as allowed by IRDAI (To be specified)	

*Both the Independent Directors are Women Directors.

** Whole Time Director is an Executive Director who is also a Woman Director.

Note - 1. Total No. of Directors as on 30th June 2024 are 6.

2. Details filled above are as on the quarter ended 30th June 2024.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
	20	-
Recruitments during the quarter	5	-
Attrition during the quarter	-	-
Number at the end of the quarter	25	-

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Narayana Health Insurance Limited

Date: 30-Jun-24



Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Dr. Devi Prasad Shetty	Chairperson	Director	
2	Mr. Viren Prasad Shetty	Non-Executive Director	Director	
3	Mr. Ravi Vishwanath	Non-Executive Director	Director	
4	Ms. Anamika Roy Rashtrawar	Independent Director	Director	
5	Ms. Tajinder Mukherjee	Independent Director	Director	
6	Ms. Sheela Ananth	Whole Time Director- Designate	Director	
7	Ms. Sheela Ananth	Chief Executive Officer-Designate	Chief Executive Officer-Designate	
8	Mr. Gaurav Agarwal	Chief Risk Officer	Chief Risk Officer	
9	Mr. Anil Kumar Taneja	Chief Financial Officer	Chief Financial Officer	
10	Mr. Naresh Kumar Katla	Company Secretary and Chief Compliance Officer	Company Secretary and Chief Compliance Officer	
11	Mr. Janish Narendra Jain	Chief Investment Officer	Chief Investment Officer	
12	Mr. J V Prasad	Actuary to perform the role of Appointed Actuary (AA)	AA in individual capacity on Consultancy basis	Appointed w.e.f 01-Jun-24

Notes:-

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

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



Insurer: Narayana Health Insurance Limited

Upto the Quarter ending on

30-Jun-24

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural			
		Social			
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 ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
Total		Rural	-	-	-
		Social	-	-	-

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Narayana Health Insurance Limited

Date: 30-Jun-24



GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to 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							
e)	Refund Related							
f)	Coverage Related							
g)	Cover Note Related							
h)	Product Related							
i)	Others (to be specified)							
	(i) _____							
	(ii) _____							
	Total							

NIL

2	Total No. of policies during previous year:	-
3	Total No. of claims during previous year:	-
4	Total No. of policies during current year:	8
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						
b)	15 - 30 days						
c)	30 - 90 days						
d)	90 days & Beyond						

NIL

- Note :-**
- (a) Opening balance should tally with the closing balance of the previous quarter.
 - (b) Complaints reported should be net of duplicate complaints
 - (c) No. of policies should be new policies (both individual and group) net of cancellations
 - (d) Claims should be no. of claims reported during the period
 - (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Name of the Insurer: Narayana Health Insurance Limited

For the Quarter ending: 30-Jun-24

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							