



HEALTH INSURANCE

PUBLIC DISCLOSURES
UPTO THE QUARTER ENDED
30th SEPTEMBER, 2025

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Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2025	Upto the Quarter ended 30th September, 2025	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024
1	Premiums Earned (Net)	NL-4	1,79,643	3,37,724	1,69,229	3,13,751
2	Profit/ Loss On Sale/Redemption Of Investments		507	863	420	843
3	Interest, Dividend & Rent – Gross (Note 1)		11,648	22,296	8,347	16,152
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution From The Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-		
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		137	300	252	360
	(iii) Others		-	-	-	-
	TOTAL (A)		1,91,935	3,61,183	1,78,248	3,31,106
1	Claims Incurred (Net)	NL-5	1,26,448	2,48,016	1,08,143	2,04,303
2	Commission	NL-6	35,439	62,774	37,219	65,814
3	Operating Expenses Related To Insurance Business	NL-7	30,126	57,317	31,046	61,347
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,92,013	3,68,107	1,76,408	3,31,464
	Operating Profit/(Loss) C= (A - B)		(78)	(6,924)	1,840	(358)
	APPROPRIATIONS					
	Transfer To Shareholders' Account		(78)	(6,924)	1,840	(358)
	Transfer To Catastrophe Reserve		-	-	-	-
	Transfer To Other Reserves		-	-	-	-
	TOTAL (C)		(78)	(6,924)	1,840	(358)

Note - 1

(Amount in Rs. Lakhs)

Pertaining to Policyholder's funds	For the Quarter ended 30th September, 2025	Upto the Quarter ended 30th September, 2025	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024
Interest, Dividend & Rent	11,804	22,594	8,521	16,497
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(156)	(298)	(174)	(345)
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*	11,648	22,296	8,347	16,152

* Term gross implies inclusive of TDS

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503


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

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2025	Upto the Quarter ended 30th September, 2025	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(78)	(6,924)	1,840	(358)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,383	8,815	4,255	8,032
	(b) Profit on sale of investments		-	866	-	1,566
	(c) Loss on sale/ redemption of investments		-	-	-	(231)
	(d) Amortization of Premium / Discount on Investments		(82)	(159)	(110)	(218)
3	OTHER INCOME					
	(a) Bad debts recovered		-	-	-	196
	(b) Liability written back		-	35	-	-
	TOTAL (A)		4,223	2,633	5,985	8,987
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		24	32	16	29
	(b) Bad debts written off (Net of Provision)		-	3	1	1
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		157	315	125	251
	(e) Penalties		1	1	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Remuneration Of MD/CEO/WTD/Other KMPs		137	300	252	360
	(g) Others				-	-
	(i) Foreign Exchange Loss/(Gain)		(304)	(331)	(8)	11
	TOTAL (B)		15	320	386	652
	Profit / (Loss) Before Tax		4,208	2,313	5,599	8,335
	Provision for Taxation					
	- Current tax		237	237	1,655	2,851
	-Deferred Tax Expense/(Income)		761	324	(212)	(686)
	Profit / (Loss) After Tax		3,210	1,752	4,156	6,170
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		60,951	62,409	48,905	46,891
						-
	Balance carried forward to Reserves and Surplus/Balance Sheet		64,161	64,161	53,061	53,061

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-3-B-BS BALANCE SHEET AS AT 30th SEPTEMBER, 2025**

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 30th September, 2025	As at 30th September, 2024
SOURCES OF FUNDS			
Share Capital	NL-8	99,583	97,312
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	1,67,553	1,26,196
Fair Value Change Account			
-Shareholders' Funds		3,186	4,228
-Policyholders' Funds		1,375	935
Borrowings	NL-11	-	-
TOTAL		2,71,697	2,28,671
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,54,246	2,45,263
INVESTMENTS - Policyholders	NL-12A	6,95,519	4,88,689
Loans	NL-13	-	-
Fixed Assets	NL-14	2,961	3,434
Deferred Tax Asset (Net)		4,079	4,809
CURRENT ASSETS			
Cash and Bank Balances	NL-15	19,394	7,958
Advances and Other Assets	NL-16	41,193	34,056
Sub-Total (A)		60,587	42,014
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	4,13,116	2,24,922
Provisions	NL-18	3,32,579	3,30,616
Sub-Total (B)		7,45,695	5,55,538
Net Current Assets (C) = (A - B)		(6,85,108)	(5,13,524)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,71,697	2,28,671

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th September, 2025	As at 30th September, 2024
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	152	104
5. Statutory demands/ liabilities in dispute, not provided for	19,835	11,471
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
-Penalty imposed by IRDAI	-	100
Total	19,987	11,675

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET] (Amount in Rs. Lakhs)																
Particulars	For the Quarter ended 30th September, 2025				Upto the Quarter ended 30th September, 2025				For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	2,22,075	5,728	2,658	2,30,461	4,18,766	9,821	6,817	4,35,404	2,16,030	5,023	3,019	2,24,072	4,00,493	9,597	7,094	4,17,184
Add: Premium on reinsurance accepted	10,945	-	25	10,970	19,645	-	25	19,670	6,113	-	-	6,113	13,252	-	-	13,252
Less : Premium on reinsurance ceded	64,297	1,316	614	66,227	1,10,341	2,628	1,736	1,14,705	47,275	626	493	48,394	74,250	1,555	1,288	77,093
Net Written Premium	1,68,723	4,412	2,069	1,75,204	3,28,070	7,193	5,106	3,40,369	1,74,868	4,397	2,526	1,81,791	3,39,495	8,042	5,806	3,53,343
Add: Opening balance of UPR	3,26,477	7,055	1,471	3,35,003	3,19,439	7,416	1,064	3,27,919	3,06,366	8,338	1,696	3,16,400	2,79,522	8,767	1,081	2,89,370
Less: Closing balance of UPR	3,22,442	6,992	1,130	3,30,564	3,22,442	6,992	1,130	3,30,564	3,19,531	7,977	1,454	3,28,962	3,19,531	7,977	1,454	3,28,962
Net Earned Premium	1,72,758	4,475	2,410	1,79,643	3,25,067	7,617	5,040	3,37,724	1,61,703	4,758	2,768	1,69,229	2,99,486	8,832	5,433	3,13,751
Gross Direct Premium																
- In India	2,20,108	5,728	2,655	2,28,491	4,16,278	9,821	6,808	4,32,907	2,15,000	5,023	3,005	2,23,028	3,99,307	9,597	7,080	4,15,985
- Outside India	1,967	-	3	1,970	2,488	-	9	2,497	1,030	-	14	1,044	1,186	-	14	1,199

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-5 CLAIMS SCHEDULE****CLAIMS INCURRED [NET]****(Amount in Rs. Lakhs)**

Particulars	For the Quarter ended 30th September, 2025				Upto the Quarter ended 30th September, 2025				For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	1,42,480	1,082	1,287	1,44,849	2,67,999	2,562	2,161	2,72,722	1,22,317	1,723	981	1,25,021	2,23,845	2,808	1,823	2,28,476
Add: Re-insurance accepted to direct claims	8,042	-	1	8,043	12,734	-	1	12,735	4,480	-	-	4,480	7,665	-	-	7,665
Less: Re-insurance Ceded to claims paid	36,217	203	266	36,686	63,760	464	450	64,674	25,859	216	173	26,248	41,669	300	279	42,248
Net Claim Paid	1,14,305	879	1,022	1,16,206	2,16,973	2,098	1,712	2,20,783	1,00,938	1,507	808	1,03,253	1,89,841	2,508	1,544	1,93,893
Add: Claims Outstanding at the end of the Period *	93,911	6,245	3,065	1,03,221	93,911	6,245	3,065	1,03,221	72,835	5,516	3,245	81,596	72,835	5,516	3,245	81,596
Less: Claims Outstanding at the beginning of the Period *	83,935	5,723	3,321	92,979	67,332	5,907	2,749	75,988	67,778	5,867	3,061	76,706	60,625	6,710	3,851	71,186
Net Incurred Claims	1,24,281	1,401	766	1,26,448	2,43,552	2,436	2,028	2,48,016	1,05,995	1,156	992	1,08,143	2,02,051	1,314	938	2,04,303
Claims Paid (Direct)																
-In India	1,41,234	1,082	1,021	1,43,337	2,66,010	2,562	1,447	2,70,019	1,21,757	1,723	607	1,24,087	2,23,360	2,808	1,130	2,27,298
-Outside India	1,246	-	266	1,512	1,989	-	714	2,703	560	-	374	934	485	-	693	1,178
Estimates of IBNR and IBNER at the end of the period (net)	29,833	1,937	961	32,731	29,833	1,937	961	32,731	24,501	1,620	913	27,034	24,501	1,620	913	27,034
Estimates of IBNR and IBNER at the beginning of the period (net)	27,689	1,683	950	30,322	24,732	1,746	741	27,219	24,336	1,943	950	27,229	23,225	2,048	918	26,191

*Net of Reinsurance & including IBNR

FORM NL-6 COMMISSION SCHEDULE

COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2025				Upto the Quarter ended 30th September, 2025				For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration*	46,266	3,161	1,281	50,708	85,146	4,510	3,257	92,913	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	46,266	3,161	1,281	50,708	85,146	4,510	3,257	92,913	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406
Add: Re-insurance Accepted	1,671	-	14	1,685	3,148	-	14	3,162	14	-	-	14	22	-	-	22
Less: Commission on Re-insurance Ceded	16,380	392	182	16,954	32,141	677	483	33,301	9,132	163	151	9,446	16,942	324	348	17,614
Net Commission	31,557	2,769	1,113	35,439	56,153	3,833	2,788	62,774	34,842	1,277	1,100	37,219	60,978	2,182	2,654	65,814

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	14,206	1,772	601	16,579	26,478	2,056	1,358	29,892	13,855	147	643	14,645	24,253	229	1,567	26,049
Corporate Agents-Banks/FII/HFC	4,709	212	6	4,927	8,235	328	13	8,576	5,805	448	6	6,259	10,506	824	14	11,344
Corporate Agents-Others	11,128	642	132	11,902	20,195	1,177	597	21,969	7,925	454	42	8,421	13,943	723	85	14,751
Insurance Brokers	15,657	452	489	16,598	29,142	770	1,052	30,964	15,820	298	440	16,558	28,142	567	1,030	29,739
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	53	80	1	134	100	174	2	276	77	89	2	168	162	157	4	323
Insurance Marketing Firm	243	-	6	249	486	-	13	499	272	1	9	282	547	1	22	570
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	270	3	46	319	510	5	222	737	206	3	109	318	345	5	280	630
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	46,266	3,161	1,281	50,708	85,146	4,510	3,257	92,913	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	46,151	3,161	1,281	50,593	85,005	4,510	3,257	92,772	43,914	1,440	1,251	46,605	77,844	2,506	3,002	83,352
Outside India	115	-	-	115	141	-	-	141	46	-	-	46	54	-	-	54

*As per IRDAI EOM Regulation 2024, commission includes remuneration or rewards.

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-7 OPERATING EXPENSES SCHEDULE****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 30th September, 2025				Upto the Quarter ended 30th September, 2025				For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	22,735	727	311	23,773	42,199	1,295	796	44,290	22,483	509	304	23,296	42,315	982	726	44,023
2	Travel, conveyance and vehicle running expenses	558	14	6	578	1,147	26	18	1,191	356	8	4	368	781	18	13	812
3	Training expenses	35	2	-	37	298	7	5	310	133	3	2	138	216	5	4	225
4	Rents, rates & taxes	750	19	8	777	1,501	34	23	1,558	744	16	9	769	1,486	34	25	1,545
5	Repairs	35	1	-	36	72	2	1	75	36	-	-	36	63	1	1	65
6	Printing & stationery	60	2	1	63	115	3	2	120	37	-	1	38	103	2	2	107
7	Communication expenses	461	12	6	479	879	20	14	913	282	6	3	291	655	15	11	681
8	Legal & professional charges	406	10	6	422	558	13	9	580	343	8	5	356	543	13	9	565
9	Auditors' fees, expenses etc												-				
	(a) as auditor	15	1	-	16	31	1	-	32	14	1	-	15	29	1	-	30
	(b) as adviser 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	350	12	-	362	1,854	42	30	1,926	2,714	60	27	2,801	7,354	171	126	7,651
11	Interest & bank charges	488	12	6	506	903	20	14	937	513	12	7	532	980	23	17	1,020
12	Depreciation	411	10	4	425	842	19	13	874	584	13	7	604	1,184	27	20	1,231
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	75	2	-	77	159	4	2	165	120	3	2	125	206	5	4	215
15	Information Technology Expenses	1,240	30	15	1,285	2,295	51	36	2,382	987	22	14	1,023	1,808	42	31	1,881
16	Goods and Services Tax (GST)	560	13	9	582	618	14	10	642	93	2	1	96	135	3	2	140
17	Others				-								-				-
	(a) Electricity and Water	160	4	2	166	304	7	5	316	149	4	2	155	289	7	5	301
	(b) Other	521	14	7	542	967	23	16	1,006	391	8	4	403	824	18	13	855
	TOTAL	28,860	885	381	30,126	54,742	1,581	994	57,317	29,979	675	392	31,046	58,971	1,367	1,009	61,347

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Authorised Capital		
	1,30,00,00,000 Equity Shares of ₹ 10 each (Previous Period 1,30,00,00,000 Equity Shares of ₹ 10 each)	1,30,000	1,30,000
	Preference Shares	-	-
2	Issued Capital		
	99,58,33,003 Equity Shares of ₹ 10 each (Previous Period 97,31,24,829 Equity Shares of ₹ 10 each)	99,583	97,312
	Preference Shares	-	-
3	Subscribed Capital		
	99,58,33,003 Equity Shares of ₹ 10 each (Previous Period 97,31,24,829 Equity Shares of ₹ 10 each)	99,583	97,312
	Preference Shares	-	-
4	Called-up Capital		
	99,58,33,003 Equity Shares of ₹ 10 each (Previous Period 97,31,24,829 Equity Shares of ₹ 10 each)	99,583	97,312
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Preference Shares	-	-
5	Paid-up Capital		
	99,58,33,003 Equity Shares of ₹ 10 each (Previous Period 97,31,24,829 Equity Shares of ₹ 10 each)	99,583	97,312
	Preference Shares	-	-
	TOTAL	99,583	97,312

Notes:

- 1 Out of the above 62,94,07,920 (Previous Year 61,22,24,375) Equity Shares of ₹ 10 each are held by the Holding Company "Religare Enterprises Limited", along with its nominees.



FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th September, 2025		As at 30th September, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	83,92,40,909	84.3%	81,77,31,392	84.0%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,65,92,094	15.7%	15,53,93,437	16.0%
TOTAL	99,58,33,003	100.0%	97,31,24,829	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 30TH SEPTEMBER, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a 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	3	83,92,40,909	84.28%	83,924	-	-	14,97,24,309	17.84%
A.1	Indian Promoters	3	83,92,40,909	84.28%	83,924	-	-	14,97,24,309	17.84%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	78,78,61,857	79.12%	78,786	-	-	-	-
	(i) Religare Enterprises Limited*	1	62,94,07,920	63.20%	62,941	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,84,53,937	15.91%	15,845	-	-	14,97,24,309	94.49%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.16%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.16%	5,138	-	-	-	-
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)	-	-	-	-	-	-	-	-
B.	Non Promoters	15,955	15,65,92,094	15.72%	15,659	7,18,033	0.46%	-	-
B.1	Public Shareholders	15,955	15,65,92,094	15.72%	15,658	7,18,033	0.46%	-	-
1.1)	Institutions	5	1,07,26,211	1.08%	1,073	-	-	-	-
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	3	94,23,211	0.95%	942	-	-	-	-
ix)	NBFCs registered with RBI	2	13,03,000	0.13%	130.3	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	15,950	14,58,65,883	15%	14,586	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	15,140	90,50,646	0.91%	905	17,828	0.20%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	229	12,69,45,460	12.75%	12,695	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.66%	4,644	-	-	-	-
iii)	Others:	378	86,50,411	0.87%	865	-	-	-	-
	- Trusts	2	11,808	0.00%	1	-	-	-	-
	- Non Resident Indian	44	1,17,630	0.01%	12	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	166	3,95,302	0.04%	40	-	-	-	-
	- Bodies Corporate	166	81,25,671	0.82%	813	3,95,110	4.86%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	203	12,19,366	0.12%	121	-	0.00%	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total*	15,958	99,58,33,003	100.00%	99,583	7,18,033	0.07%	14,97,24,309	15%

* Religare Enterprises Limited includes 4 nominee shareholders (holding 103 shares) which are not included in total number of shareholders

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
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:

Religare Enterprises Limited

As at 30th September, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a 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)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
	M.B. Finmart Private Limited	1	1,85,06,785	5.60%	1,851	-	-	1,85,06,785	100%
	Milky Investment And Trading Company	1	95,30,705	2.88%	953	-	-	95,30,705	100%
	Puran Associates Private Limited	1	3,23,34,415	9.78%	3,233	-	-	3,23,34,415	100%
	Vic Enterprises Private Limited	1	2,50,46,313	7.57%	2,505	-	-	2,50,46,313	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):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	4	8,54,18,218	26%	8,542	-	-	8,54,18,218	100%
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	6	2,36,18,942	7.14%	2,362	-	-	-	-
i.a)	Motilal Oswal Focused Fund	1	2,00,52,807	6.06%	2,005	-	-	-	-
i.b)	Samco Active Momentum Fund	1	35,60,000	1.08%	356	-	-	-	-
ii)	Foreign Portfolio Investors	94	2,58,13,226	7.80%	2,581	-	-	-	-
ii.a)	ELM Park Fund Limited			0.00%	-	-	-	-	-
ii.b)	Ellipsis Partners Llc	1	85,24,095	2.58%	852	-	-	-	-
ii.c)	Societe Generale - Odi	1	40,66,766	1.23%	407	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	30,07,803	0.91%	301	-	-	-	-
v)	NBFCs registered with RBI	5	29,487	0.01%	2.9	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	12	73,21,378	2.21%	732	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.1.1	120	5,97,90,836	18%	5,979	-	-	-	-
1.2)	Central Government/ State Government(s)/President of India	-	-	0.00%	-	-	-	-	-
	Total B.1.2	-	-	0.00%	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	79,646	3,37,56,155	10.21%	3,376	-	-	10,000	0.03%
ii)	Individual share capital in excess of Rs. 2 Lacs	521	6,70,30,607	20.27%	6,703	-	-	1,57,00,000	23.42%
	ASHISH DHAWAN	1	1,37,00,000	4.14%	1,370	-	-	-	-
iii)	NBFCs registered with RBI	-	-	0.00%	-	-	-	-	-
iv)	Others:								
iv.a)	- Trusts	10	35,50,951	1.07%	355	-	-	-	-
	- D S Trust	1	34,06,511	1.03%		-	-	-	-
iv.b)	- Non Resident Indian	1,785	73,62,080	2.23%	736	-	-	-	-
	Total B.1.3	81,962	11,16,99,793	33.77%	11,170	-	-	1,57,10,000	14.06%
1.4	- Clearing Members	6	3,845	0.00%	0.38	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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:

Religare Enterprises Limited

As at 30th September, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
1.5	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
1.6	- Bodies Corporate	1,065	6,86,79,918	20.76%	6,868	-	-	7,49,000	1.09%
1.6.a	Quick Trading And Investment Advisors Ulp	1	1,11,82,320	3.38%	1,118	-	-	-	-
1.6.b	Chandrakanta	1	1,57,19,304	4.75%	1,572	-	-	-	-
	Total B(1.4+1.5+1.6)	1,071	6,86,83,763	20.77%	6,868	-	-	7,49,000	1.09%
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,716	51,62,053	1.56%	516	-	-	-	-
	Foreign nationals	-	-	0.00%	-	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	3,787	7,38,45,816	22.33%	7,385	-	-	7,49,000	1.01%
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	85,869	24,53,36,445	74.18%	24,534	-	-	1,64,59,000	24.54%
	Toatl (A+B)	85,873	33,07,54,663	100%	33,075	-	-	10,18,77,218	31%

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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:

Trishikhar Ventures LLP

As at 30th September, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a 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):								
ii)	Bodies Corporate:								
	(i) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternative investment fund with SEBI	1	Not applicable	99.99%	68,031	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
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 (e)								
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 - Rahul Mehta	1	Not applicable	0.0000%	0.00100	Nil	Not applicable	Nil	Not applicable
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		2	Not applicable	100%	68031	Nil	Not applicable	Nil	Not applicable

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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:

Union Bank of India

As at 30th September, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a 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):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
B.	Non Promoters	9,78,507	7,63,36,05,607	100%	7,63,361	-	-	-	-
B.1	Public Shareholders	9,78,498	7,63,35,82,569	100%	7,63,358	-	-	-	-
1.1)	Institutions	865	1,49,37,33,211	19.57%	1,49,373	-	-	-	-
i)	Mutual Funds	125	28,73,02,549	3.76%	28,730.25	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	638	58,64,47,459	7.68%	58,644.75	-	-	-	-
	Foreign Portfolio Investors Category II	28	1,33,85,452	0.18%	1,338.55	-	-	-	-
iii)	Financial Institutions/Banks	8	44,75,787	0.06%	447.58	-	-	-	-
	Other Financial Institutions	3	2,21,668	0.00%	22.17	-	-	-	-
iv)	Insurance Companies	10	51,98,82,899	6.81%	51,988.29	-	-	-	-
v)	Foreign Institutional Investors / Banks	-	-	0.00%	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	12	1,46,35,965	0.19%	1,463.60	-	-	-	-
ix)	Alternative Investment Fund	3	21,78,354	0.03%	217.84	-	-	-	-
x)	Any other (Please specify)- Qualified Institutional Buyer	38	6,52,03,078	0.85%	6,520.31	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
	President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
1.3)	Non-Institutions	9,77,632	43,31,88,508	5.67%	43,319	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	9,30,969	35,60,20,490	4.66%	35,602.05	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	4	22,073	0.00%	2.21	-	-	-	-
iv)	Others:			0.00%	-	-	-	-	-
	- Trusts	52	2,69,811	0.00%	26.98	-	-	-	-
	- Non Resident Indian	4,105	61,20,229	0.08%	612.02	-	-	-	-
	- Clearing Members	13	32,113	0.00%	3.21	-	-	-	-
	- Non Resident Indian Non Repatriable	4,680	35,33,145	0.05%	353.31	-	-	-	-
	- Bodies Corporate	2,128	1,54,21,102	0.20%	1,542.11	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS**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:

Union Bank of India

As at 30th September, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
v)	Any other (Please Specify)			-	-				
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Employees	27,041	3,89,47,154	0.51%	3,894.72	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	0.00%	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	8,637	1,28,17,136	0.17%	1,281.71	-	-	-	-
						-	-	-	-
B.2	Non Public Shareholders	9	23,038	0.00%	2	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	5	16,105	0.00%	1.61				
	Key Management Personnel	4	6,933	0.00%	0.69				
	Others	-	-	-	-	-	-	-	-
	Total	9,78,507	7,63,36,05,607	100%	7,63,361	-	-	-	-

Care Health Insurance Limited

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FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	73,283	72,854
	- Additions during the year	30,100	257
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	9	33
	- Additions during the year	-	-
	- Deduction during the year	-	(9)
7	Balance of Profit in Profit & Loss Account	64,161	53,061
	TOTAL	1,67,553	1,26,196

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS		(Amount in Rs. Lakhs)	
S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

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FORM NL-12 & 12A -INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	66,036	66,660	1,43,296	1,49,464	2,09,332	2,16,124
2	Other Approved Securities	22,921	17,940	70,640	42,371	93,561	60,311
3	Other Investments						
	(a) Shares	-	-		-		-
	(aa) Equity	11,261	13,006	43,792	35,867	55,053	48,873
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	29,740	26,179	61,074	48,617	90,814	74,796
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	4,085	3,440	-	-	4,085	3,440
4	Investments in Infrastructure and Housing	99,857	85,543	2,76,540	1,67,606	3,76,397	2,53,149
5	Other than Approved Investments	500	959	-	-	500	959
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	500	1,507	6,012	2,010	6,512	3,517
2	Other Approved Securities	501	503	2,002	3,505	2,503	4,008
3	Other Investments						
	(a) Shares	-	-		-	-	-
	(aa) Equity	-	-		-	-	-
	(bb) Preference	-	-		-	-	-
	(b) Mutual Funds	4,348	-	45,991	13,202	50,339	13,202
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	5,994	18,982	20,542	9,961	26,536	28,943
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-		-	-	-
	(g) Investment Properties-Real Estate	-	-		-	-	-
4	Investments in Infrastructure and Housing	8,503	10,544	25,630	16,086	34,133	26,630
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,54,246	2,45,263	6,95,519	4,88,689	9,49,765	7,33,952

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024	As at 30th September, 2025	As at 30th September, 2024
Long Term Investments--						
Book Value	2,19,054	1,96,823	5,94,050	4,43,058	8,13,104	6,39,881
Market Value	2,22,726	1,99,304	6,04,457	4,48,744	8,27,183	6,48,048
	-	-	-	-		
Short Term Investments--						
Book Value	19,902	31,537	1,00,095	44,697	1,19,997	76,234
Market Value	19,939	31,408	1,00,325	44,624	1,20,264	76,032

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**FORM NL-13 LOANS SCHEDULE****LOANS**

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	Unsecured		
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others		
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL	-	-

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

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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2025	Additions	Deductions	As at 30th September, 2025	Upto 1st April, 2025	For the period	On Sales / Adjustments	Upto 30th September, 2025	As at 30th September, 2025	As at 30th September, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	13,693	124	-	13,817	12,364	400	-	12,764	1,053	1,475
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	545	31	-	576	341	36	-	377	199	216
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	359	19	10	368	313	29	10	332	36	56
Information Technology Equipment	7,587	214	378	7,423	6,115	321	378	6,058	1,365	1,348
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,319	64	64	1,319	1,048	88	60	1,076	243	316
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	23,503	452	452	23,503	20,181	874	448	20,606	2,897	3,412
Previous Year	22,209	589	39	22,759	18,154	1,231	38	19,347	3,412	
Work in progress	63	25	24	64	-	-	-	-	64	22
Grand Total: Current Year	23,566	477	476	23,567	20,181	874	448	20,606	2,961	3,434
Previous Year	22,343	589	151	22,781	18,154	1,231	38	19,347	3,434	

Note:

1) Lease hold property consists of civil and other improvements at premises taken on long term lease by company

2) The useful life of the assets has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

-Useful life of some categories of office equipments has been considered lower than that recommended by the Schedule - II to Companies Act, 2013.

-W.e.f. December 2022, useful life of Furniture & Fittings in leasehold premises has been considered as remaining lease period or useful life as estimated by the management, whichever is lower.

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Cash (including cheques*, drafts and stamps)	863	506
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	153	49
	(bb) Others	25	90
	(b) Current Accounts	18,353	7,313
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	19,394	7,958
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	12,871	7,958
	Outside India	6,523	728

* Cheques on hand amount to Rs. 553.47 Lakhs (Previous Year : Rs. 229.97 Lakhs)

^ Investment related Fixed deposits have been reported under Investments instead of cash and Bank balance.

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**FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE****ADVANCES AND OTHER ASSETS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,017	2,830
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	261	1,160
6	Others		
	(a) Advances to suppliers	80	723
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	4,350	3,073
	TOTAL (A)	8,708	7,786
	OTHER ASSETS		
1	Income accrued on investments *	24,506	17,774
2	Outstanding premiums	1,184	320
3	Agents balances	736	343
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	3,401	5,517
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	714	508
8	Others		
	(a) Rent Deposits & other assets	1,944	1,808
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	32,485	26,270
	TOTAL (A+B)	41,193	34,056

* Income accrued on investments includes interest on deposits also.

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Agents' balances	16,686	15,034
2	Balance due to other insurance companies	94,180	49,526
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	1,26,548	8,317
	(b) For Other Policies	33,458	21,752
5	Unallocated premium	6,139	9,349
6	Sundry creditors	26,371	28,983
7	Due to subsidiaries/holding company	167	1
8	Claims outstanding*	1,03,221	81,596
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	959	416
11	Income accrued on Unclaimed amounts	94	73
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	715	5,227
14	Others		
	(a) Tax deducted payable	3,771	4,031
	(b) Other statutory dues	620	617
	(c) Other Liabilities	187	-
	TOTAL	4,13,116	2,24,922

*Net of Reinsurance

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

S. No	Particulars	As at 30th September, 2025	As at 30th September, 2024
1	Reserve for Unexpired Risk	3,30,564	3,28,962
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	-	-
4	For Employee Benefits	2,005	1,539
5	Others		
	(a) Lease equalisation reserve	10	115
	TOTAL	3,32,579	3,30,616

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted) (Amount in Rs. Lakhs)

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

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**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

S. No	Particulars	For the Quarter ended 30th September, 2025	Upto the Quarter ended 30th September, 2025	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024
1	Gross Direct Premium Growth Rate	0.03	0.04	0.30	0.31
2	Gross Direct Premium to Net worth Ratio	0.86	1.63	1.00	1.87
3	Growth rate of Net Worth	0.15	0.20	0.03	0.17
4	Net Retention Ratio	0.73	0.75	0.79	0.82
5	Net Commission Ratio	0.20	0.18	0.20	0.19
6	Expense of Management to Gross Direct Premium Ratio	0.35	0.35	0.35	0.35
7	Expense of Management to Net Written Premium Ratio	0.37	0.35	0.37	0.36
8	Net Incurred Claims to Net Earned Premium	0.70	0.73	0.64	0.65
9	Claims paid to claims provisions (See Note 1)	0.98	0.98	0.96	0.96
10	Combined Ratio	1.08	1.09	1.01	1.01
11	Investment income ratio	0.02	0.04	0.02	0.04
12	Technical Reserves to net premium ratio	2.48	1.27	2.26	1.16
13	Underwriting balance ratio	(0.07)	(0.09)	(0.04)	(0.06)
14	Operating Profit Ratio	(0.00)	(0.02)	0.01	(0.00)
15	Liquid Assets to liabilities ratio	0.20	0.20	0.17	0.17
16	Net earning ratio	0.02	0.01	0.02	0.02
17	Return on net worth ratio	0.01	0.01	0.02	0.03
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.89	1.89	1.59	1.59
19	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	0.33	0.18	0.43	0.63
24	Book value per share	26.83	26.83	22.97	22.97

Note 1: Claims provision taken for paid claims only

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**** Segmental Reporting up to the quarter****Upto the Quarter ended 30th September, 2025**

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
Current Period	0.05	0.75	0.17	0.33	0.34	0.75	0.98	1.09	1.27	(0.09)
Previous Period	0.34	0.82	0.18	0.34	0.35	0.67	0.96	1.03	1.16	(0.07)
Personal Accident										
Current Period	0.02	0.73	0.53	0.62	0.75	0.32	0.91	1.07	1.84	(0.03)
Previous Period	(0.16)	0.84	0.27	0.40	0.44	0.15	0.95	0.59	1.68	0.45
Travel Insurance										
Current Period	(0.04)	0.75	0.55	0.62	0.74	0.40	0.92	1.14	0.82	(0.15)
Previous Period	(0.06)	0.84	0.26	0.44	0.47	0.19	0.93	0.66	1.17	0.32
Total Health										
Current Period	0.04	0.75	0.18	0.35	0.35	0.73	0.98	1.09	1.27	(0.09)
Previous Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)
Total Miscellaneous										
Current Period	0.04	0.75	0.18	0.35	0.35	0.73	0.98	1.09	1.27	(0.09)
Previous Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)
Total-Current Period	0.04	0.75	0.18	0.35	0.35	0.73	0.98	1.09	1.27	(0.09)
Total-Previous Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)

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FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 30th September 2025

(Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September 2025	Upto the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Upto the Quarter ended 30th September 2024
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	87	93	8	13
			Receipt/Refund of Premium	15	15	17	17
			Receipt of Share Application Money	25,776	25,776	-	-
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	62	62	77	77
3	Religare Broking Limited	Fellow Subsidiary	Commission Expenses	48	91	56	104
			Receipt/Refund of Premium	313	314	232	232
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	57	57	79	79
5	MIC Insurance Web Aggregator Private Limited(MIC)	Fellow Subsidiary	Commission Expenses	0	1	1	2
6	Mr. Anuj Gulati/Mr. Pankaj Gupta ¹ / Mr. Ajay Shah/Mr. Nitin Katyal/ Mr. Anoop Singh/ Mr. Manish Dodeja/ Mr.Yogesh Kumar/Mr. Kolla Suresh /Mr. Chandra Shekhar Dwivedi ² / Mr.Ambrish Jindal ³ / Ms.Bhawna Jain ⁴	Key Management Personnel	Remuneration	359	1,015	324	1,427
			Receipt/Refund of Premium	1	1	2	2
			Receipt of Share Application Money	68	68	75	144
			Claims	-	-	0	11

¹ Ceased to be related party wef October 09, 2024

² Appointed w.e.f. May 04, 2024

³ Appointed w.e.f. November 05, 2024

⁴ Appointed w.e.f. April 24, 2025

Notes:

- 1 In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.
- 2 Premium is net of refund/receipt.
- 3 Does not include perquisite calculated on exercise of shares as per ESOP Scheme.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 2025

Sr.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	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Religare Enterprises Limited	Holding Company	167	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	15	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	7	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	67	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC)	Fellow Subsidiary	1	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

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**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :**

As at 30th September, 2025

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
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	-	2,54,246	2,54,246
	Policyholders as per NL-12 A of BS	6,95,519	-	6,95,519
(A)	Total Investments as per BS	6,95,519	2,54,246	9,49,765
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,961	2,961
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	841	841
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	19,394	19,394
(F)	Advances and Other assets as per BS	23,877	17,316	41,193
(G)	Deferred Tax Assets	-	4,079	4,079
(H)	Total Current Assets as per BS...(E)+(F)+(G)	23,877	40,789	64,666
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,072	9,730	10,802
(J)	Loans as per BS	-	-	-
(K)	Fair value change account subject to minimum of zero	1,375	3,186	4,561
(L)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)	7,19,396	2,97,996	10,17,392
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	2,447	13,757	16,204
(N)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)	7,16,949	2,84,239	10,01,188

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible 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 as per Clause (1) of Schedule I of regulation			
	(a) Furniture & Fittings	-	36	36
	(b) Leasehold Property	-	199	199
	(c) Office Equipment	-	244	244
	(d) Intangibles-Computer Software	-	362	362
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Other Advances & Current Assets	1,072	3,020	4,092
	(b) Deposits & Bank Balances (on which Lien is marked)	-	220	220
	(c) Others	-	6,490	6,490

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

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

As at 30th September, 2025

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,20,864	3,30,564
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,20,864	3,30,564
(d)	Outstanding Claim Reserve (other than IBNR reserve)	89,313	70,490
(e)	IBNR reserve	39,586	32,731
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	5,49,763	4,33,785

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

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**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
As at 30th September, 2025

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	8,80,837	6,60,297	5,86,709	4,53,302	1,32,126	1,35,991	1,35,991
9	Miscellaneous							
10	Crop							
	Total	8,80,837	6,60,297	5,86,709	4,53,302	1,32,126	1,35,991	1,35,991

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

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FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 30th September, 2025

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	<u>Policyholder's FUNDS</u>	
	Available assets (as per Form IRDAI-GI-TA)	7,16,949
	Deduct:	
(B)	Current Liabilities as per BS	4,33,785
(C)	Provisions as per BS	-
(D)	Other Liabilities	2,60,325
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	22,839
	<u>Shareholder's FUNDS</u>	
(F)	Available Assets	2,84,239
	Deduct:	
(G)	Other Liabilities	50,532
(H)	Excess in Shareholder's funds (F - G)	2,33,707
(I)	Total ASM (E + H)	2,56,546
(J)	Total RSM	1,35,991
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.89

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-27- PRODUCTS INFORMATION****DATE : 30th September, 2025**

Products Information						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Special Care		CHIHIA26050V012526	Health	Health - Individual	31-07-2025
2	Care Shield - Add-on		CHIHIA26054V022526	Health	Health - Individual	07-08-2025
3	Care Freedom		CHIHLP26052V032526	Health	Health - Individual	29-08-2025
4	Care Heart		CHIHLP26053V032526	Health	Health - Individual	29-08-2025

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 2025

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	2,54,246
	Investments (Policyholders)	8A	6,95,519
2	Loans	9	-
3	Fixed Assets	10	2,961
4	Current Assets		
	a. Cash and Bank balances	11	19,394
	b. Advances and other Assets	12	41,193
5	Current Liabilities		
	a. Current Liabilities	13	(4,13,116)
	b. Provisions	14	(3,32,579)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		2,67,618
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,961
3	Cash & Bank Balance (if any)	11	19,394
4	Advances & Other Assets (if any)	12	41,193
5	Current Liabilities	13	(4,13,116)
6	Provisions	14	(3,32,579)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(6,82,147)
	'Investment Assets'	(A-B)	9,49,765

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	66,535	1,49,309	2,15,844	22.8%	-	2,15,844	2,22,043
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	89,958	2,21,950	3,11,908	33.0%	-	3,11,908	3,18,915
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	
	1. Approved Investments		-	1,08,361	3,02,169	4,10,530	43.4%	-	4,10,530	4,14,863
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments	Not exceeding 55%	-	52,242	1,70,025	2,22,267	23.5%	4,561	2,26,828	2,28,516
	d. Other Investments		-	500	-	500	0.1%	-	500	500
	Investment Assets	100%	-	2,51,060	6,94,144	9,45,205	100.0%	4,561	9,49,765	9,62,794

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503



FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS
PART - B

Name of the Insurer: Care Health Insurance Limited
Registration Number: 148
Statement as on: 30th September, 2025
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission: Quarterly

(₹ in 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		2,17,417	24.9%	(1,573)	-2.2%	2,15,844	22.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		3,01,450	34.6%	10,458	14.3%	3,11,908	33.0%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		56,040	6.4%	10,633	14.6%	66,673	7.1%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		3,18,893	36.6%	24,964	34.2%	3,43,857	36.4%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,95,327	22.4%	26,940	36.9%	2,22,267	23.5%
	d. Other Investments (not exceeding 15%)		500	0.1%	-	0.0%	500	0.1%
	Total		8,72,209	100%	72,995	100%	9,45,205	100%

Care Health Insurance Limited

 IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503


NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th September, 2025	As % of total for this class	As at 30th September, 2024	As % of total for this class	As at 30th September, 2025	As % of total for this class	As at 30th September, 2024	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	5,69,373	60.1%	3,90,137	53.9%	5,63,683	60.4%	3,89,152	54.4%
AA or better	58,660	6.2%	43,522	6.0%	57,010	6.1%	42,500	5.9%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Only Sovereign and FD's)	3,18,915	33.7%	2,89,921	40.1%	3,11,908	33.4%	2,83,962	39.7%
TOTAL (A)	9,46,948	100.0%	7,23,580	100.0%	9,32,600	100.0%	7,15,614	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,20,265	12.7%	76,032	10.5%	1,19,996	12.9%	76,233	10.7%
more than 1 year and upto 3years	1,61,408	17.0%	1,31,612	18.2%	1,59,441	17.1%	1,32,535	18.5%
More than 3years and up to 7years	2,40,098	25.4%	1,68,391	23.3%	2,35,660	25.3%	1,68,400	23.5%
More than 7 years and up to 10 years	3,52,761	37.3%	2,58,396	35.7%	3,47,001	37.2%	2,52,294	35.3%
above 10 years	72,416	7.6%	89,148	12.3%	70,503	7.6%	86,151	12.0%
Any other	-	-	-	0.0%	-	-	-	0.0%
TOTAL (B)	9,46,948	100.0%	7,23,580	100.0%	9,32,600	100.0%	7,15,614	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	2,22,043	23.4%	2,23,901	30.9%	2,15,844	23.1%	2,19,642	30.7%
b. State Government	96,872	10.2%	66,020	9.1%	96,064	10.3%	64,319	9.0%
c. Corporate Securities	6,28,033	66.3%	4,33,659	59.9%	6,20,692	66.6%	4,31,652	60.3%
TOTAL (B)	9,46,948	100.0%	7,23,580	100.0%	9,32,600	100.0%	7,15,614	100.0%

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS****DATE : 30th September, 2025****(Amount in Rs. Lakhs)**

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025	As at 30th September, 2025	As at 31st March, 2025
1	Investments Assets	8,82,288	8,05,036	-	-	45,909	17,709	17,008	13,104	9,45,205	8,35,849
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)	8,82,288	8,05,036	-	-	45,909	17,709	17,008	13,104	9,45,205	8,35,849
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503


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

Statement as on: 30th September, 2025

Statement of Investment and Income on Investment

Periodicity of Submission:Quarterly

Name of the Fund: General Insurance
(Amount in Rs. Lakhs)

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	2,15,262	3,775	1.8%	1.3%	2,15,652	7,564	3.5%	2.6%	2,07,398	7,256	3.5%	2.6%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	73	3.6%	2.7%	2,000	73	3.6%	2.7%
3	State Government Bonds	SGGB	89,641	1,640	1.8%	1.4%	87,160	3,219	3.7%	2.8%	56,707	2,173	3.8%	2.9%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	2,31,004	4,171	1.8%	1.4%	2,21,859	7,996	3.6%	2.7%	1,25,414	4,450	3.5%	2.7%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	44,844	855	1.9%	1.4%	41,240	1,572	3.8%	2.9%	27,410	1,034	3.8%	2.8%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	59,652	1,075	1.8%	1.3%	59,673	2,136	3.6%	2.7%	54,657	1,924	3.5%	2.6%
7	Corporate Securities - Debentures	ECOS	1,13,685	2,159	1.9%	1.4%	1,09,868	4,141	3.8%	2.8%	1,01,895	3,673	3.6%	2.7%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	61	2.1%	1.6%	2,884	120	4.2%	3.1%	2,884	109	3.8%	2.8%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	157	5	3.0%	2.3%	92	3	3.1%	2.3%
10	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	-	-	0.0%	0.0%	-	-	0.0%	0.0%	3,520	114	3.2%	2.4%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	64,538	1,235	1.9%	1.4%	59,054	2,264	3.8%	2.9%	43,424	1,603	3.7%	2.8%
12	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	26,590	507	1.9%	1.4%	27,416	863	3.1%	2.4%	23,921	843	3.5%	2.6%
13	Equity Shares (PSUs & Unlisted)	OEPD	500	-	0.0%	0.0%	500	-	0.0%	0.0%	508	-	0.0%	0.0%
14	PSU - Equity shares - Quoted	EAEQ	1,212	18	1.5%	1.1%	1,212	18	1.5%	1.1%	1,292	221	17.1%	12.8%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,008	55	0.7%	0.5%	8,031	985	12.3%	9.2%	10,035	1,053	10.5%	7.8%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	40,000	815	2.0%	1.5%	40,000	1,621	4.1%	3.0%	32,500	1,319	4.1%	3.0%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	2,500	98	3.9%	2.9%	2,500	98	3.9%	2.9%
18	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	308	196	63.7%	47.7%
19	Passively Managed Equity ETF (Non Promoter Group)	EETF	2,901	-	0.0%	0.0%	1,641	-	0.0%	0.0%	-	-	0.0%	0.0%
20	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Grand Total		9,05,222	16,452	1.82%	1.36%	8,80,847	32,675	3.71%	2.78%	6,96,467	26,140	3.75%	2.81%



FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
Statement as on: 30th September, 2025
Statement of Down Graded Investments
Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Name of the Security	COI	Amount	Date of purchase	Rating Agency	Original Grade	Current Grade	Date of Down grade	Remarks
A	<u>During the Quarter</u>								
					NIL				
B	<u>As on Date</u>								
					NIL				

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 30th September, 2025

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	With In India					
1	Indian Insurance Companies	3	-	-	12,885	11.23%
2	FRBs	-	-	-	-	
3	GIC Re	1	1,01,172	647	-	88.77%
4	Other (to be Specified)					
	Total (B)	4	1,01,172	647	12,885	100%
	Grand Total (C)= (A)+(B)	4	1,01,172	647	12,885	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


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

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	STATES								
1	Andhra Pradesh	7,333	13,508	169	326	77	180	7,579	14,013
2	Arunachal Pradesh	36	61	1	1	0	0	37	63
3	Assam	1,591	2,849	113	151	7	13	1,711	3,012
4	Bihar	3,085	6,336	130	243	9	23	3,224	6,602
5	Chhattisgarh	1,382	2,506	32	47	6	16	1,420	2,569
6	Goa	374	810	11	32	14	30	399	873
7	Gujarat	13,899	25,735	504	720	158	469	14,561	26,925
8	Haryana	12,530	27,565	378	667	149	306	13,058	28,538
9	Himachal Pradesh	637	1,182	65	72	7	14	708	1,268
10	Jharkhand	1,609	2,949	34	64	9	25	1,652	3,038
11	Karnataka	21,648	39,952	799	1,363	287	660	22,733	41,975
12	Kerala	4,985	9,052	97	177	118	519	5,200	9,748
13	Madhya Pradesh	6,901	12,985	164	288	37	87	7,101	13,360
14	Maharashtra	53,804	1,03,341	1,285	2,250	657	1,709	55,746	1,07,300
15	Manipur	165	281	1	1	1	2	167	284
16	Meghalaya	48	79	2	4	0	1	51	83
17	Mizoram	15	26	6	6	0	0	21	33
18	Nagaland	21	43	0	0	0	0	21	43
19	Odisha	3,093	5,605	130	185	14	36	3,237	5,826
20	Punjab	6,225	11,625	73	123	146	341	6,445	12,088
21	Rajasthan	6,134	11,539	222	358	46	103	6,401	12,000
22	Sikkim	77	139	0	0	0	1	77	141
23	Tamil Nadu	9,738	18,381	320	586	230	587	10,288	19,555
24	Telangana	22,533	39,715	471	699	188	491	23,192	40,904
25	Tripura	289	505	16	20	0	1	306	526
26	Uttarakhand	1,699	3,036	32	44	12	29	1,742	3,109
27	Uttar Pradesh	14,531	27,931	266	666	99	236	14,896	28,834
28	West Bengal	10,439	19,063	183	273	77	168	10,699	19,503
	TOTAL (A)	2,04,818	3,86,801	5,505	9,367	2,347	6,046	2,12,671	4,02,214
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	23	42	0	0	0	1	23	43
2	Chandigarh	357	764	5	11	18	37	381	812
3	Dadra and Nagar Haveli	73	124	4	6	0	0	77	130
4	Daman & Diu	40	73	1	2	1	1	42	76
5	Govt. of NCT of Delhi	13,468	26,000	191	393	271	679	13,930	27,073
6	Jammu & Kashmir	1,215	2,255	12	27	11	27	1,238	2,309
7	Ladakh	11	28	0	0	0	0	11	28
8	Lakshadweep	2	4	-	-	-	0	2	4
9	Puducherry	99	188	9	15	6	16	115	219
	TOTAL (B)	15,289	29,477	222	454	308	762	15,819	30,693
	OUTSIDE INDIA	1,968	2,488	-	-	3	9	1,970	2,497
	TOTAL (C)	1,968	2,488	-	-	3	9	1,970	2,497
	Grand Total (A)+(B)+(C)	2,22,075	4,18,766	5,728	9,821	2,658	6,817	2,30,461	4,35,404



QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 30th September, 2025		For the Quarter ended 30th September, 2024		Upto the Quarter ended 30th September, 2025		Upto the Quarter ended 30th September, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	2,22,075	6,85,341	2,16,030	5,71,337	4,18,766	12,61,449	4,00,493	10,46,857
7	Personal Accident	5,728	18,919	5,023	30,063	9,821	29,521	9,597	53,021
8	Travel	2,658	55,923	3,019	64,662	6,817	1,27,439	7,094	1,47,378
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 30th September, 2025
(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 30th September, 2025		Upto the Quarter ended 30th September, 2025		For the Quarter ended 30th September, 2024		Upto the Quarter ended 30th September, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,11,982	94,509	7,60,101	1,72,564	3,52,182	86,258	6,39,600	1,54,746
2	Corporate Agents-Banks	42,385	21,314	75,370	38,786	48,791	27,727	88,987	50,814
3	Corporate Agents -Others	22,139	21,328	38,263	40,368	10,027	14,714	17,969	27,273
4	Brokers	1,80,007	72,413	3,40,399	1,43,354	1,63,889	73,313	3,05,591	1,40,750
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	14,095	2,211	26,642	5,564	10,957	6,975	40,058	14,627
	-Online (Through Company Website)	61,829	12,058	1,23,952	23,642	56,500	11,549	1,09,600	22,246
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	4,754	1,205	9,377	2,395	5,008	1,050	8,739	2,010
9	Point of sales person (Direct)	21,687	3,067	41,851	5,456	17,337	2,065	33,991	3,875
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,304	384	2,453	779	1,371	421	2,721	842
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	7,60,182	2,28,490	14,18,408	4,32,907	6,66,062	2,24,072	12,47,256	4,17,184
14	Business outside India (B)	1	1,970	1	2,497	-	-	-	-
	Grand Total (A+B)	7,60,183	2,30,461	14,18,409	4,35,404	6,66,062	2,24,072	12,47,256	4,17,184

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 30th September, 2025

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	No. of claims only
						Total
1	Claims O/S at the beginning of the period	25,936	761	788	27,485	27,485
2	<u>Claims reported during the period</u>					
	(a) Booked During the period	8,17,955	1,299	1,540	8,20,794	8,20,794
	(b) Reopened during the Period	10,130	126	100	10,356	10,356
	(c) Other Adjustment				-	
3	<u>Claims Settled during the period</u>	7,88,595	1,220	1,160	7,90,975	7,90,975
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment		-	-	-	-
4	<u>Claims Repudiated during the period</u>	30,518	394	796	31,708	31,708
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	<u>Claims O/S at End of the period</u>					
	Less than 3 months	34,908	572	472	35,952	35,952
	3 months to 6 months	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-
	1 year and above	-	-	-	-	-

Notes:- Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Upto the Quarter ended 30th September, 2025

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	26,333	5,955	1,213	33,501	33,501
2	<u>Claims reported during the period</u>	-	-	-	-	-
	(a) Booked During the period	3,10,844	3,269	2,416	3,16,529	3,16,529
	(b) Reopened during the Period	6,810	709	68	7,587	7,587
	(c) Other Adjustment	-	-	-	-	-
3	<u>Claims Settled during the period</u>	2,86,919	2,565	2,515	2,91,999	2,91,999
	(a) paid during the period					
	(b) Other Adjustment	-	-	-	-	-
4	<u>Claims Repudiated during the period</u>	23,354	1,362	202	24,918	24,918
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	<u>Claims O/S at End of the period</u>					
	Less than 3months	33,714	6,007	980	40,700	40,700
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Note:- Cashless Claims & claim related expenses Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 30th September, 2025

(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	4,30,231	3	-	-	-	-	-	1,42,480	0	-	-	-	-	-	4,30,234	1,42,480
7	Personal Accident	602	-	-	-	-	-	-	1,082	-	-	-	-	-	-	602	1,082
8	Travel	643	-	-	-	-	-	-	1,287	-	-	-	-	-	-	643	1,287
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 30th September, 2025

(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	7,85,253	1,121	-	-	-	-	-	2,67,996	3	-	-	-	-	-	7,86,374	2,67,999
7	Personal Accident	1,217	-	-	-	-	-	-	2,562	-	-	-	-	-	-	1,217	2,562
8	Travel	1,138	-	-	-	-	-	-	2,161	-	-	-	-	-	-	1,138	2,161
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503



FORM NL-41 OFFICES INFORMATION

DATE : 30th September, 2025

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		269
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	4
4		Out of approvals of this year	-
5	No. of branches closed during the year		2
6	No of branches at the end of the year		271
7	No. of branches approved but not opened		33
8	No. of rural branches		1
9	No. of urban branches		270
10	<u>No. of Directors:-</u>		
	(a) Independent Director		3
	(b) Executive Director		1
	(c) Non-executive Director		7
	(d) Women Director		-
	(e) Whole time director		-
11	<u>No. of Employees</u>		
	(a) On-roll (Full Time):		11,605
	(b) Off-roll:		1,840
	(c) Total:		13,445
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents		3,91,645
	(b) Corporate Agents-Banks		61
	(c) Corporate Agents-Others		166
	(d) Insurance Brokers		622
	(e) Web Aggregators		4
	(f) Insurance Marketing Firm		262
	(g) Motor Insurance Service Providers (DIRECT)		-
	(h) Point of Sales persons (DIRECT)		69,798
	(i) Other as allowed by IRDAI(Micro Insurance)		1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	13,983	4,43,349
Recruitments during the quarter	1,920	20,578
Attrition during the quarter	2,458	1,368
Number at the end of the quarter	13,445	4,62,559

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS****DATE : 30th September, 2025**

BOARD OF DIRECTORS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO - Designate		
2	Mr. Malay Kumar Sinha	Non Executive Independent Director		
3	Mr. Biju Sushama Vasudevan	Bank Nominee Director		
4	Mr. Sunish Sharma	Non Executive Director		
5	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
6	Mr. Rishiraj Khanjanchi	Non-Executive Director		
7	Mr. Nirmal Chand	Non Executive Independent Director		
8	Dr. Harsha Jauhari	Non Executive Independent Director		Resigned w.e.f. August 20, 2025
9	Mr. Abhay Kumar Agarwal	Non-Executive Non-Independent Director		Regularization from Additional Non-Executive and Non-Independent Director to Non-Executive and Non-Independent Director at the AGM held on August 06, 2025
10	Mr. Arjun Lamba	Non-Executive Non-Independent Director		Regularization from Additional Non-Executive and Non-Independent Director to Non-Executive and Non-Independent Director at the AGM held on August 06, 2025
11	Mr. Gurumurthy Ramanathan	Non-Executive Non-Independent Director		Regularization from Additional Non-Executive and Non-Independent Director to Non-Executive and Non-Independent Director at the AGM held on August 06, 2025
12	Mr. Suresh Mahalingam	Non-Executive Non-Independent Director		Regularization from Additional Non-Executive and Non-Independent Director to Non-Executive and Non-Independent Director at the AGM held on August 06, 2025

KEY MANAGEMENT PERSONS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO - Designate		
2	Mr. Ambrish Jindal	Chief Financial Officer		
3	Mr. Ajay Shah	Chief Business Officer		
4	Ms. Bhawana Jain	Chief Risk Officer		
5	Mr. Kolla Suresh	Chief Technology & Services Officer		
6	Mr. Manish Dodeja	Chief Operating Officer		
7	Mr. Anoop Singh	Chief Compliance Officer		
8	Mr. Nitin Katyal	Chief Investment Officer		
9	Mr. Chandra Shekhar Dwivedi	Appointed Actuary		
10	Mr. Yogesh Kumar	Company Secretary		

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for Insurers) Regulations, 2024

(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**

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**FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)**

Upto the Quarter ended 30th September 2025
(Amount in Rs. Lakhs)

RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)					
S. No	Line of Business	Particulars	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	10,238	3,165	3,25,984
		Social	29,303	10,636	15,08,167
7	PERSONAL ACCIDENT	Rural	256	83	1,27,369
		Social	3,339	624	3,00,023
8	TRAVEL	Rural	474	14	41,733
		Social	79	18	14,454
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	10,968	3,262	4,95,086
		Social	32,721	11,278	18,22,644

Care Health Insurance Limited

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 30th September, 2025

SI No	Particulars	Opening balance As on 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 the customers							
a)	Proposal Related	6	85	70	0	9	12	118
b)	Claim	124	1620	876	0	736	132	3887
c)	Policy Related	32	476	403	3	49	53	813
d)	Premium	14	93	94	0	4	9	190
e)	Refund	14	156	110	0	34	26	328
f)	Coverage	0	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
	Others (to be specified)							
i)	(i) Agent change related							
	(ii) PED Non disclosure Related	21	218	202	1	14	22	382
	(iii) Renewal related							
	(iv) Others							
	Total Number of complaints	211	2648	1755	4	846	254	5718

2	Total No. of policies during previous year*	2,00,83,534
3	Total No. of claims during previous year	14,93,233
4	Total No. of policies during current year*	1,00,30,733
5	Total No. of claims during current year	8,31,150
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.81
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	47

*Total Policies include Certificate of Insurance issued under Group Policies.

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	254	100%	-	-	254	100%
b)	15 - 30 days	0	0%	-	-	0	0%
c)	30 - 90 days	0	0%	-	-	0	0%
d)	90 days & Beyond	0	0%	-	-	0	0%
	Total No. of complaints	254	100%	-	-	254	100%

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 30th September, 2025

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