

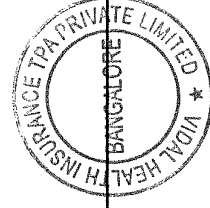
# IRDA Annual Report for Financial Year 2025-26

## Annual Report by Third Party Administrator

As per Regulations 19 (9) of IRDA (TPA-Health Services Regulations, 2016 - Form TPA 8

| 1   | PARTICULARS OF THE TPA:          |                                                                                                                                                                                                   |
|-----|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.1 | Name of the TPA :                | VIDAL HEALTH INSURANCE TPA PRIVATE LIMITED                                                                                                                                                        |
|     | (A) Address - Registered Office: | 5 th and 6 th Floor, Gopalan Global Axis, , No 153 , ITPL Main Road,EPIP Zone, Whitefield,<br>Pin code: 560066; Landline No: 080-40125678<br>E-mail: finance@vidalhealth.com Fax No: 080-28418216 |
| 1.2 |                                  |                                                                                                                                                                                                   |

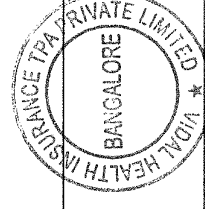
| 1.3 | Financial Year                                                    | Directors as on 31 <sup>st</sup> Mar 2026 |
|-----|-------------------------------------------------------------------|-------------------------------------------|
|     | Board of directors as on 31/03/2026 (end of concerned FY 2025-26) | Mr. Ramandeep Singh Sahni                 |
|     |                                                                   | Dr. Nirmala Suresh Castellino             |
|     |                                                                   | Ms. Neetha Uthaiah                        |



## IRDA Annual Report for Financial Year 2025-26

### 1.4 Directors' Details

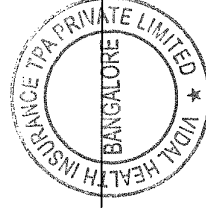
| Sr. No. | Name of Director and DIN No.                  | Age       | Address with telephone no., Mobile no., e-mail                                                                                                                                                      | Details of Directorship in other Companies                                                                                                                        | Particulars of Change in Board (Cession / Appointment) | Date of Change in Board |
|---------|-----------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------|
| 1       | Neetha Uthaiah<br>DIN:09567613                | 47<br>Yrs | Villa 47, Prestige Ozone<br>Whitefield, Bangalore-560066<br>Mob:9980942966<br>Email ID :Neetha.u@vidalhealth.com                                                                                    | 1.Vidal Healthcare Services Pvt Ltd                                                                                                                               | Appointment                                            | 27-02-2025              |
| 2       | Dr. Nirmala Suresh Castellino<br>DIN:10692792 | 59<br>Yrs | Building No. 5, Flat no 6, Atur Park<br>,Naylor Road,Koregaon Road, Pune – 411001<br>Mob: 9822008333<br>E-Mail ID: <a href="mailto:nirmalacastellino@hotmail.com">nirmalacastellino@hotmail.com</a> | 1.Bajaj Finserv Health Limited                                                                                                                                    | Appointment                                            | 01-08-2024              |
| 3       | Ramandeep Singh Sahni<br>DIN:11136801         | 51<br>Yrs | F 503/504,Polaris Satellite towers,Coop Housing Society,81/1 Mundhwa Road Koregoan Park Annexe,Pune -411036.<br>Mob:98193335581<br>Email ID :ramandeep.sahni@bajajfinserv.in                        | 1.Bajaj Financial Distributors Ltd.<br>2.Bajaj Staffing solution Ltd.<br>3.Bajaj AIF Trustee Ltd.<br>4.Bajaj Finserv Health Ltd.<br>5.Bajaj Finserv Ventures Ltd. | Appointment                                            | 31-03-2026              |



## IRDA Annual Report for Financial Year 2025-26

| 1.5 Details of Chief Executive Officer (CEO) |                 |        |                                                                                                                     |                                           |
|----------------------------------------------|-----------------|--------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Sr. No.                                      | Name of CEO     | Age    | Address with telephone no., Mobile no., e-mail                                                                      | Date of joining with TPA Company as a CEO |
| 1                                            | Ms.Ajitha Menon | 59 Yrs | C-34, Choice Gardens, TOC H Nagar , Vytilla ,Kochi 682019,Kerala<br>M.: 9176648860<br>email: ajitha@vidalhealth.com | 1 st May 2025                             |

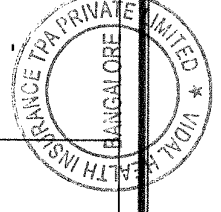
| 1.6 Details of Chief Administrative Officer (CAO) |             |     |                                                |                                           |
|---------------------------------------------------|-------------|-----|------------------------------------------------|-------------------------------------------|
| Sr. No.                                           | Name of CAO | Age | Address with telephone no., Mobile no., e-mail | Date of joining with TPA Company as a CAO |
| 1                                                 | -           | -   | -                                              | -                                         |



## IRDA Annual Report for Financial Year 2025-26

| 1.7 Details of Chief Medical Officer (CMO) |                  |        |                                                                                                   |                |                                            |                                         |
|--------------------------------------------|------------------|--------|---------------------------------------------------------------------------------------------------|----------------|--------------------------------------------|-----------------------------------------|
| Sr. No.                                    | Name of CMO      | Age    | Address with telephone no., Mobile no., e-mail                                                    | Qualifications | Details of Directorship in other Companies | Date of joining with TPA Company as CMO |
| 1                                          | Dr. Nitika Gupta | 52 yrs | A-504, Tarika Apartments ,Sector 43, Gurgaon- ph. 8800397652, Email: Nitika.gupta@vidalhealth.com | MBBS           | Nil                                        | 01 <sup>st</sup> Sept 2023              |

| 1.8 Name and Address of Auditors |                    |                                                                          |                                                                                                    |               |                                      |
|----------------------------------|--------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------|--------------------------------------|
| Sl.no                            | Particulars        | Name of Auditor                                                          | Address                                                                                            | Telephone No. | e-mail                               |
| 1                                | Statutory Auditors | M/s. KKC & Associates LLP, Chartered Accountants                         | Sunshine Tower,Level 19 Complex, , Senapati Bapat Road ,Elphinstone, MUMBAI:400013                 | 022-61437333  | info@kkcllp.in                       |
| 2                                | Internal Auditors  | Bajaj Finserv Health Ltd,Group Internal Team, with Chartered Accountants | Triton IT park, 4 <sup>th</sup> -6 <sup>th</sup> Floor, Pune-Nagar Road, Wadgaon Sheri,Pune-411014 |               | Satinder.singh@bajajfinservhealth.in |

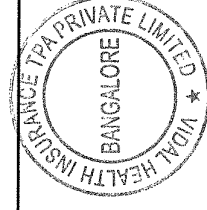


# IRDA Annual Report for Financial Year 2025-26

## Form TPA-8

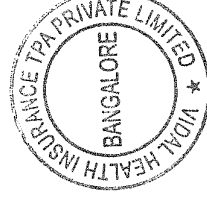
### Annual Report by Third Party Administrators: Enumeration of TPA Services provided Periodicity of Submission: Annually

| Particulars                                                                                                                                                        | Nos         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| a. Claims serviced under health insurance policies by way of Pre-Authorization of cashless treatment or settlement of claims other than cashless claims or both    | 48,12,580   |
| b. Servicing of Claims for Hospitalization cover under Personal Accident Policy & Domestic Travel policy                                                           | -           |
| c. Pre-Insurance medical examination in connection with underwriting of health insurance policies.                                                                 | 55,126      |
| d. Health Services in respect of Foreign Travel Policies and health policies issued by Indian Insurers covering medical treatment or hospitalization outside India | -           |
| e. Health Services in respect of Foreign Travel policies issued by Foreign Insurers for policy holders who are travelling to India                                 | -           |
| f. Servicing of non-insurance healthcare schemes as mentioned in Regulation 22(3) of these regulations                                                             | 166,47,152  |
| g. Any other services as may be mentioned by Authority                                                                                                             | -           |
| 1.10 a. Number of agreements with Network Providers                                                                                                                | 26399       |
| 1.10 b. Number of agreements with Doctors                                                                                                                          | 0           |
| No. of insurers with whom agreements entered with.                                                                                                                 | 29          |
| Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)            | 6,92,85,546 |
| Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)                                | 2,66,746    |
| Number of Hospitals tied up by the TPA (beginning of concerned FY)                                                                                                 | 12766       |
| Hospitals tied up during (for the concerned FY)                                                                                                                    | 13969       |
| Total Hospitals terminated or removed during (concerned FY)                                                                                                        | 336         |
| Total Hospitals tied up as on (end of concerned FY)                                                                                                                | 26399       |



## IRDA Annual Report for Financial Year 2025-26

|         |                                                                                                |                          |                       |                                                         |  |
|---------|------------------------------------------------------------------------------------------------|--------------------------|-----------------------|---------------------------------------------------------|--|
| 1.12    | Summary of TPA services:                                                                       |                          |                       |                                                         |  |
| Sr. No. | Particulars of Services                                                                        | No. of Policies Serviced | No. of lives Serviced | Amount of Premium Serviced wherever available. (in INR) |  |
| 1       | Individual / Retail Health Insurance Policies                                                  | 2,63,196                 | 5,10,085              | 4,44,18,91,392                                          |  |
| 2       | Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers) | 3544                     | 82,30,577             | 35,24,18,49,602                                         |  |
| 3       | Policies issued under RSBY or other similar policies issued by insurers                        | 6                        | 6,05,44,884           | 16,70,77,29,763                                         |  |
| 4       | Pre-Insurance Medical Examination                                                              | 55,126                   | Nil                   | Nil                                                     |  |
| 5       | Foreign Travel Policies issued by Indian insurer                                               | Nil                      | Nil                   | Nil                                                     |  |
| 6       | Foreign Travel Policies issued by Foreign insurer                                              | Nil                      | Nil                   | Nil                                                     |  |
| 7       | Non-insurance healthcare schemes sponsored by Central / State Government.                      | 5                        | 3,85,12,824           | NA                                                      |  |



## Schedule -- 1, FORM TPA -- 8-RA

Revenue Account for the year ended 31<sup>st</sup> March 2026

|     | Expenses                                                            |               | Income |                                                                                   |
|-----|---------------------------------------------------------------------|---------------|--------|-----------------------------------------------------------------------------------|
| I   | Directors' Remuneration                                             | 83,08,116     | I      |                                                                                   |
|     |                                                                     |               | a.     | Income from insurers (Indian & foreign)                                           |
| II  | Staff expenses                                                      |               | b.     | Towards Health Services of the Individual policies issued by Indian Insurers      |
| a.  | Salaries, Provident Fund                                            | 104,30,81,658 | c.     | Towards Health Services of the Group Insurance policies issued by Indian Insurers |
| b.  | Other benefits                                                      | 11,42,16,797  | d.     | Towards Non Insurance Services rendered                                           |
|     |                                                                     |               |        |                                                                                   |
| III | Office expenses                                                     |               | e.     | Income – From others                                                              |
| a.  | Rent, Rates and taxes                                               | 2,45,23,351   | f.     | Investment Income                                                                 |
| b.  | Electricity, Water                                                  | 2,06,45,558   | g.     | Profit on sale of investments or assets                                           |
| c.  | House-keeping and Cleaning                                          | 1,67,48,670   |        |                                                                                   |
| d.  | Others                                                              | 1,77,11,328   |        |                                                                                   |
| e.  | Travel                                                              | 6,39,18,986   |        |                                                                                   |
| f.  | Entertainment                                                       | -             |        |                                                                                   |
| g.  | Lease Rent of equipments                                            | -             |        |                                                                                   |
| h.  | Post, Telecommunication, Printing & Stationery and similar expenses | 2,60,15,475   |        |                                                                                   |
| i.  | Audit fees                                                          | 22,25,103     |        |                                                                                   |
| j.  | Legal Expenses                                                      | 4,500         |        |                                                                                   |
| k.  | Repairs and maintenance                                             | 88,08,065     |        |                                                                                   |
| l.  | Depreciation and Amortization                                       | 16,70,06,201  |        |                                                                                   |
| m.  | Motor Vehicle Expenses                                              | -             |        |                                                                                   |

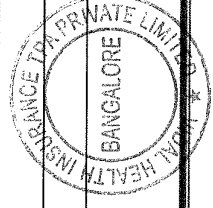
# IRDA Annual Report for Financial Year 2025-26

|    |                                       |                |  |  |               |
|----|---------------------------------------|----------------|--|--|---------------|
| n. | Loss on sale of investments or assets | -              |  |  |               |
| o. | Finance costs                         | 12,01,01,687   |  |  |               |
| IV | Operating Expenses                    | 63,39,74,321   |  |  |               |
|    |                                       |                |  |  |               |
|    | Profit/(Loss) for the year            | (29,82,37,804) |  |  |               |
|    |                                       |                |  |  |               |
|    |                                       | 196,90,52,012  |  |  | 196,90,52,012 |

## Schedule – 2, FORM TPA – 8-PL

Profit and Loss Appropriation Account for the year ended 31st March 2026

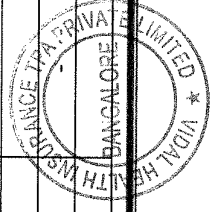
| Particulars                                                                                | Amount (Rs.) | Particulars                                         | Amount (Rs.) |
|--------------------------------------------------------------------------------------------|--------------|-----------------------------------------------------|--------------|
| Loss Brought Forward                                                                       | -            | Profit Brought Forward                              | -            |
| Loss for the year                                                                          | 29,82,37,804 | Profit for the year                                 | -            |
| Dividend for the year                                                                      | -            | Transfer from reserves                              | -            |
| Tax on Dividend                                                                            | -            | Loss Carried forward                                | -            |
| Transfer of Debenture Redemption Reserve                                                   | -            | Deferred tax credit                                 | -            |
| Other allocations from profit                                                              | -            | Measurement of defined benefit (Assets/Liabilities) | 1,09,96,260  |
| Other Comprehensive Income                                                                 | -            |                                                     |              |
| Income Tax relating to items that will not be reclassified to statement of profit and Loss | 27,67,539    |                                                     |              |
| Provision for taxation                                                                     | -            | Taxation of earlier years                           | 1,49,33,093  |
| Deferred tax liability                                                                     | 18,71,95,696 |                                                     |              |
| Taxation of earlier year                                                                   | -            |                                                     |              |
| Loss carried forward                                                                       | 46,22,71,686 |                                                     |              |



# IRDA Annual Report for Financial Year 2025-26

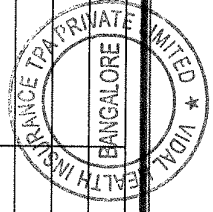
Schedule – 3, FORM TPA – 8-BS  
Balance Sheet as at 31st March 2026

| Liabilities                                      | Amount (Rs.) | Amount (Rs.) | Assets                     | Amount (Rs.)  | Amount (Rs.) |
|--------------------------------------------------|--------------|--------------|----------------------------|---------------|--------------|
| Authorized Capital                               | 36,00,00,000 |              | Building / Properties Cost | 52,27,713     |              |
|                                                  |              |              | Addition                   | -             |              |
| Issued & Paid-Up Capital                         |              | 34,68,59,410 | Less Depreciation          | 21,32,023     | 30,95,690    |
| Deemed Capital contribution from holding company |              | 1,70,03,420  |                            |               |              |
|                                                  |              |              | Furniture & Fixtures       | 37,30,567     |              |
|                                                  |              |              | Addition                   | 8,68,950      |              |
| Reserves & Surplus                               |              |              | Less Depreciation          | (24,74,376)   | 21,25,141    |
| Other Equity                                     |              | 73,29,58,966 |                            |               |              |
|                                                  |              |              | Computer Equipment         | 1,96,76,161   |              |
| Debtenture Redemption Reserve                    |              |              | Addition                   | 6,43,70,842   |              |
|                                                  |              |              | Less Depreciation          | (2,14,15,312) | 6,26,31,691  |
| Amounts Due to                                   |              |              |                            |               |              |
| a) Insurers                                      |              |              | Office Equipment's         | 43,01,230     |              |
| b) Hospitals                                     |              |              | Addition                   | 60,74,697     |              |
| c) Doctors                                       |              |              | Less Depreciation          | (22,32,478)   | 81,43,449    |
| d) Others                                        |              |              |                            |               |              |
|                                                  |              |              | Motor Vehicles             | -             |              |
|                                                  |              |              | Addition                   | 63,49,200     |              |
| Secured Loan                                     |              |              | Less Depreciation          | (3,71,014)    | 59,78,186    |
|                                                  |              |              |                            |               |              |
| Long term liabilities                            |              |              | Leasehold improvements     | 14,814        |              |
|                                                  |              |              | Addition                   | 60,29,335     |              |



## IRDA Annual Report for Financial Year 2025-26

|                               |  |              |              |                               |               |              |
|-------------------------------|--|--------------|--------------|-------------------------------|---------------|--------------|
| Unsecured Loan                |  |              |              | Less Depreciation             | (1,28,438)    | 59,15,711    |
| Deferred Tax Liability        |  |              |              | Electrical Equipment Addition | -             |              |
| Long Term Borrowings          |  |              |              | Less Depreciation             | 36,08,070     |              |
|                               |  |              |              |                               | (4,42,120)    | 31,65,950    |
| Non-Current Lease Liability   |  |              |              | Computer Software Addition    | 4,83,62,375   |              |
|                               |  |              | 28,23,51,035 | Disposals                     | 4,99,68,546   |              |
| Provisions                    |  |              |              | Less Depreciation             | (3,25,000)    |              |
|                               |  |              | 1,56,22,222  |                               | (1,72,36,385) | 8,07,69,536  |
| Current Financial Liabilities |  |              |              | Brand Value                   | 44,57,00,843  |              |
| Borrowings                    |  |              |              | Less Depreciation             | (4,91,62,159) | 39,65,38,684 |
| Sundry Creditors (MSME)       |  | 92,01,501    |              | Goodwill                      |               | 20,72,74,041 |
| Sundry Creditors (Non -MSME)  |  | 13,55,40,024 | 14,47,41,525 | Right of use Assets           |               | 36,50,82,642 |
| Lease Liability               |  |              |              | Website Development           |               | -            |
|                               |  |              | 9,01,09,310  |                               |               |              |
| Provisions                    |  |              |              | Other Financial Assets        |               |              |
|                               |  |              | 15,68,66,068 |                               |               |              |
| Other Financial Liabilities   |  |              |              | Non-Current Financial Assets  |               | 2,96,97,547  |
|                               |  |              | 47,43,97,977 | Non-Current Assets            |               | 86,38,981    |
| Other Current Liabilities     |  |              |              | Advance Tax Assets            |               | 22,13,97,865 |
|                               |  |              | 7,15,68,200  |                               |               |              |



## IRDA Annual Report for Financial Year 2025-26

|              |  |  |                      |                          |  |                      |
|--------------|--|--|----------------------|--------------------------|--|----------------------|
|              |  |  |                      | Deferred Tax Asset (Net) |  | 19,17,40,092         |
|              |  |  |                      |                          |  |                      |
|              |  |  |                      | Sundry Debtors           |  |                      |
|              |  |  |                      | From Insurers, SHA's     |  | 47,15,28,974         |
|              |  |  |                      |                          |  |                      |
|              |  |  |                      | Cash & Bank Balances     |  | 15,89,01,402         |
|              |  |  |                      |                          |  |                      |
|              |  |  |                      | Other Financial Assets   |  | 3,69,88,873          |
|              |  |  |                      |                          |  |                      |
|              |  |  |                      | Other Current Assets     |  | 7,28,63,678          |
|              |  |  |                      | <b>TOTAL</b>             |  | <b>233,24,78,133</b> |
| <b>TOTAL</b> |  |  | <b>233,24,78,133</b> |                          |  |                      |



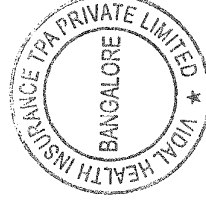
# IRDA Annual Report for Financial Year 2025-26

## Schedule – 4

### Schedule of Income received towards various activities during the FY 2025-26

| Sl No | Description                                                                                                                                                                                                                                        | Amount (in INR)                                                                  |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| 1     | Towards Health Services of the individual policies issued by Indian Insurers                                                                                                                                                                       | 160,06,91,852                                                                    |
| 2     | Towards Health Services of the Group insurance policies issued by Indian Insurers*                                                                                                                                                                 | *                                                                                |
| 3     | Towards Pre-insurance Medical examination                                                                                                                                                                                                          | 4,59,58,255                                                                      |
| 4     | Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers                                                                                                                                           | Nil                                                                              |
| 5     | Towards Non Insurance Services rendered                                                                                                                                                                                                            | 28,83,67,747                                                                     |
| 6     | Towards Servicing of policies issued by foreign Insurers                                                                                                                                                                                           | Nil                                                                              |
| 7     | Interest income on fixed deposits<br>Interest on Income Tax Refund<br>Unwinding of discount on security deposits<br>Gain on derecognition of lease liability<br>Business support charges<br>Miscellaneous Income<br>Profit on sale of fixed assets | 3,100<br>72,56,780<br>21,61,007<br>92,830<br>226,48,357<br>14,89,486<br>3,82,598 |

\* Breakup not available since insurers are not providing breakup of fees schedule, individual and groupwise

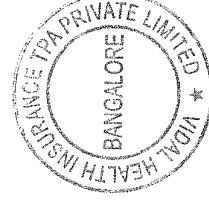


# IRDA Annual Report for Financial Year 2025-26

## Schedule – 5

### Schedule of apportionment of Expenses to various activities during the FY 2025-26

| Sl No | Description                                                                                      | Expenses incurred during the FY (Amt. INR in) |
|-------|--------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 1     | Health Services of the policies issued by Indian Insurers                                        | 192,94,04,946                                 |
| 2     | Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers | Nil                                           |
| 3     | Non Insurance Services rendered                                                                  | 33,78,84,870                                  |
| 4     | Servicing of policies issued by foreign Insurers                                                 | Nil                                           |
| 5     | Other Expenses Incurred (to specify)                                                             | Nil                                           |



**Schedule 6: Details of claims & Ageing (all data in Actuals)**

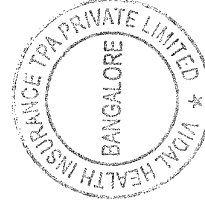
|                        |                                    |
|------------------------|------------------------------------|
| <b>Financial Year</b>  | 2025-26                            |
| <b>Name of the TPA</b> | Vidal Health Insurance TPA pvt ltd |
| <b>Type of Policy</b>  | Individual+Group                   |

**1. Data of claims during the year in respect of (Individual + Group) Policies**

| Description                                        | Benefit Based Policies |                  | Cashless Claims  |                  | Reimbursement Claims |                  | Total            |                   |
|----------------------------------------------------|------------------------|------------------|------------------|------------------|----------------------|------------------|------------------|-------------------|
|                                                    | Number of Claims       | Amount of Claims | Number of Claims | Amount of Claims | Number of Claims     | Amount of Claims | Number of Claims | Amount of Claims  |
| Details of claims o/s at the beginning of the year | 0                      | 0                | 1,00,971         | 3,70,02,39,424   | 95864                | 1,57,13,44,223   | 1,96,835         | 5,27,15,83,647    |
| Details of claims reported during the year (B)     | 0                      | 0                | 38,53,784        | 86,69,32,36,655  | 958796               | 22,15,84,90,946  | 48,12,580        | 1,08,85,17,27,601 |
| Details of claims recommended for settlement       | 0                      | 0                | 34,96,662        | 81,64,96,92,592  | 851441               | 20,10,50,57,688  | 43,48,103        | 1,01,75,47,50,280 |
| Details of claims recommended for repudiation      | 0                      | 0                | 3,98,470         | 5,91,56,36,355   | 118586               | 1,86,19,85,102   | 5,17,056         | 7,77,76,21,457    |
| Details of claims o/s at the end of the year       | 0                      | 0                | 59,623           | 2,82,81,47,132   | 84633                | 1,76,27,92,379   | 1,44,256         | 4,59,09,39,511    |

**2. Data of Settled Claims in respect of Total (Individual Policies + Group Policies)**

| Description (to be reckoned from the date of) | Benefit Based Policies |                  | Cashless Claims  |                        | Reimbursement Claims |                        | Total            |                          |
|-----------------------------------------------|------------------------|------------------|------------------|------------------------|----------------------|------------------------|------------------|--------------------------|
|                                               | Number of Claims       | Amount of Claims | Number of Claims | Amount of Claims       | Number of Claims     | Amount of Claims       | Number of Claims | Amount of Claims         |
| Within 1 month from date of receipt of claim  | 0                      | 0                | 34,25,264        | 66,87,61,76,587        | 8,33,054             | 13,59,23,19,539        | 42,58,318        | 80,46,84,96,126          |
| Between 1 – 3 Months                          | 0                      | 0                | 64,928           | 2,56,93,98,891         | 17,158               | 25,89,44,098           | 82,086           | 2,82,83,42,989           |
| Between 3 to 6 Months                         | 0                      | 0                | 4,116            | 34,74,24,959           | 1,093                | 1,33,43,683            | 5,209            | 36,07,68,642             |
| More than 6 months                            | 0                      | 0                | 2,354            | 12,77,33,916           | 136                  | 31,89,594              | 2,490            | 13,09,23,510             |
| Amount of claim partially disallowed owing to | 0                      | 0                | -                | 11,72,89,58,238        | -                    | 6,23,72,60,774         | -                | 17,96,62,19,012          |
| <b>Total</b>                                  | <b>0</b>               | <b>0</b>         | <b>34,96,662</b> | <b>81,64,96,92,592</b> | <b>8,51,441</b>      | <b>20,10,50,57,688</b> | <b>43,48,103</b> | <b>1,01,75,47,50,280</b> |



**3. Data of Claims in respect of Total Policies (Individual + Group) recommended for repudiation**

| Description (to be reckoned from the date of) | Benefit Based Policies |                  | Cashless Claims  |                       | Reimbursement Claims |                       | Total            |                       |
|-----------------------------------------------|------------------------|------------------|------------------|-----------------------|----------------------|-----------------------|------------------|-----------------------|
|                                               | Number of Claims       | Amount of Claims | Number of Claims | Amount of Claims      | Number of Claims     | Amount of Claims      | Number of Claims | Amount of Claims      |
| Within 1 month from date of receipt of claim  | 0                      | 0                | 3,91,208         | 5,80,58,12,559        | 1,18,499             | 1,85,67,58,519        | 5,09,707         | 7,66,25,71,078        |
| Between 1 – 3 Months                          | 0                      | 0                | 2,456            | 4,03,68,044           | 44                   | 6,72,973              | 2,500            | 4,10,41,017           |
| Between 3 to 6 Months                         | 0                      | 0                | 1,914            | 2,77,93,163           | 3                    | 1,88,087              | 1,917            | 2,79,81,250           |
| More than 6 months                            | 0                      | 0                | 2,892            | 4,16,62,589           | 40                   | 43,65,523             | 2,932            | 4,60,28,112           |
| <b>Total</b>                                  | <b>0</b>               | <b>0</b>         | <b>3,98,470</b>  | <b>5,91,56,36,355</b> | <b>1,18,586</b>      | <b>1,86,19,85,102</b> | <b>5,17,056</b>  | <b>7,77,76,21,457</b> |

**4. Data of Claims Outstanding in respect of Total Policies (Individual + Group Policies)**

| Description (to be reckoned from the date of) | Benefit Based Policies |                  | Cashless Claims  |                       | Reimbursement Claims |                       | Total            |                       |
|-----------------------------------------------|------------------------|------------------|------------------|-----------------------|----------------------|-----------------------|------------------|-----------------------|
|                                               | Number of Claims       | Amount of Claims | Number of Claims | Amount of Claims      | Number of Claims     | Amount of Claims      | Number of Claims | Amount of Claims      |
| Within 1 month from date of receipt of claim  | 0                      | 0                | 38,908           | 2,27,37,72,430        | 80,342               | 1,63,62,73,390        | 1,19,250         | 3,91,00,45,820        |
| Between 1 – 3 Months                          | 0                      | 0                | 2,593            | 19,67,45,756          | 3,393                | 9,69,82,388           | 5,986            | 29,37,28,144          |
| Between 3 to 6 Months                         | 0                      | 0                | 1,315            | 7,22,67,950           | 547                  | 1,64,61,997           | 1,862            | 8,87,29,947           |
| More than 6 months                            | 0                      | 0                | 16,807           | 28,53,60,996          | 351                  | 1,30,74,604           | 17,158           | 29,84,35,600          |
| <b>Total</b>                                  | <b>0</b>               | <b>0</b>         | <b>59,623</b>    | <b>2,82,81,47,132</b> | <b>84,633</b>        | <b>1,76,27,92,379</b> | <b>1,44,256</b>  | <b>4,59,09,39,511</b> |

