

# IRDA Annual Report for Financial Year 2022-23

## Annual Report by Third Party Administrator

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

1	<b>PARTICULARS OF THE TPA:</b>		
1.1		Name of the TPA :	<b>VIDAL HEALTH INSURANCE TPA PRIVATE LIMITED</b>
1.2	(A)	Address - Registered Office:	1 <sup>st</sup> Floor, Tower 2, SJR i Park, EPIP Zone, Whitefield, Pin code: 560066; Landline No: 080-40125678 E-mail: rs@vidalhealth.com Fax No: 080-28418216

1.3	Financial Year	Directors as on 31 <sup>st</sup> Mar 2023
	Board of directors as on 31/03/2023 (end of concerned FY 2022-23) and changes in the board since the date of statement of the preceding year.	<div style="border-bottom: 1px solid black; padding: 5px;">Mr. Shankaran Krishnamurthy</div> <div style="border-bottom: 1px solid black; padding: 5px;">Mr. Girish Rao</div> <div style="padding: 5px;">Dr. Alok Roy</div>



## IRDA Annual Report for Financial Year 2022-23

### 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	SHANKARAN KRISHNAMURTHY DIN:00043205	69 Yrs	No.124,II CROSS,II MAIN SARVABHOWMANAGAR.BILIKANAHALI BANGALORE 560017 Telephone:080-22218817 Email: ks@ttkprestige.com	1. TTK Healthcare Limited 2. TTK Prestige Limited 3. TTK Services Private Limited 4. TTK Property Services Private Limited	No Change	No change
2	GIRISH RAO DIN:00073937	61 Yrs	PLOT NO 132, PHASE I, PALM MEADOWS, WHITEFIELD ROAD, RAMAGUNDANAHALLI BANGALORE 560066 Telephone:080-40125678 Email: girish.rao@vidalhealth.com	1. TTK Healthcare Limited 2. Vidal Healthcare Services Pvt Ltd 3. Vidal Health Best Doctors Pvt Ltd 4. Intenhealth Technologies Pvt Ltd 5. VH Medcare Pvt Ltd 6. Vipul Medcorp Insurance TPA Pvt Ltd 7. Disease Management association of India	Cessation Cessation	11-5-2022 31-3-2022
3	DR. ALOK ROY DIN:01313964	64 Yrs	17, BALLYGUNGE PARK ROAD PALLAVI APPARTMENTS, 4TH FLOOR, FLAT S-4 KOLKATA 700019 Telephone:033-66520000 Email:alok.roy@medicasynergie.in	1.A J Enterprises Limited 2. Confederation of Eastern Chamber of Commerce and industry 3. Medica Synergie pvt ltd	No change	No change



## IRDA Annual Report for Financial Year 2022-23

1.5 Details of Chief Executive Officer (CEO)						
Sr. No.	Name of CEO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as a CEO
1	Mr. Rajan Subramaniam	56 Yrs	C-353, Sarita Vihar, Delhi 110076 M.: 9311986312 email: rs@vidalhealth.com	B.sc.,MBA, LLB and  Fellow of Insurance Institute of india	1.Opdex India Pvt ltd	10th May 2022

1.6 Details of Chief Administrative Officer (CAO)						
Sr. No.	Name of CAO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as a CAO
1	Mr.S. Guru Kumar	61 yrs	Old no 53/3 ,New no 105 ,Harrington Road,Chennai-600030 Mobile No. : 9789988048 E-mail : gurukumar.s@vidalhealth.com	B.com,B.Ed, AMIBM ,Fellow Insurance Institute of India	Nil	2nd May 2022



## IRDA Annual Report for Financial Year 2022-23

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.Yasmin Zulaika Choudhary	50 yrs	81/32,Aziz Mulk 3 <sup>rd</sup> Street, Greams Road ,Thousand Lights Chennai-600006 ph. 9884325050, Email: dryasmin@vidalhealth.com	MBBS	Nil	01 <sup>st</sup> Nov 2021

1.8 Name and Address of Auditors					
Sl.no	Particulars	Name of Auditor	Address	Telephone No.	e-mail
1	Statutory Auditors	M/s BS Ravikumar & Associates, Chartered Accountants	No.73, 2nd Floor, Madvesha Complex, Malai Mahadeshwara Road, Nazarbad, Mysore:570010	9448229994	<a href="mailto:mail@bsra.in">mail@bsra.in</a>
2	Internal Auditors	M/s RVK & Co, Chartered Accountants	No 17 & 19 (1st Floor), Cannon Smith Road, Gopalapuram, Chennai 600086	9841039837	<a href="mailto:ca.rvkrishnan@gmail.com">ca.rvkrishnan@gmail.com</a>



# IRDA Annual Report for Financial Year 2022-23

**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	30,15,491
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.	-
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	35,64,329
g. Any other services as may be mentioned by Authority	-
1.10.a.Number of agreements with Network Providers	11106
1.10.b.Number of agreements with Doctors	345
No. of insurers with whom agreements entered with.	24
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)	14,27,34,246
Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	5,45,752
Number of Hospitals tied up by the TPA (beginning of concerned FY)	10416
Hospitals tied up during (for the concerned FY)	882
Total Hospitals terminated or removed during (concerned FY)	192



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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	5,42,286	13,19,506	9,75,13,83,575
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	3453	64,06,306	27,86,92,11,466
3	Policies issued under RSBY or other similar policies issued by insurers	4	3,50,43,399	17,10,46,09,905
4	Pre-Insurance Medical Examination	50189	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.	9	9,99,65,036	NA



# IRDA Annual Report for Financial Year 2022-23

**Schedule – 1, FORM TPA – 8-RA**

**Revenue Account for the year ended 31<sup>st</sup> March 2023**

	Expenses			Income	
I	<b>Directors' remuneration</b>	54,71,762	I	<b>Income</b>	
			a	Income from insurers (Indian & foreign)	
II	<b>Staff expenses</b>			Towards Health Services of the Individual policies issued by Indian Insurers	180,65,31,318
a.	Salaries, provident fund	77,65,30,281		Towards Health Services of the Group Insurance policies issued by Indian Insurers	
b.	Other benefits	5,72,96,050		Towards Non Insurance Services rendered	31,15,25,503
III	<b>Office expenses</b>		b	Income – From others	141,24,628
a	Rent, rates and taxes	7,45,86,307	c	Investment Income	25,20,247
b	Electricity, water	2,08,46,927	d	Profit on sale of investments or assets	0
c	House-keeping and Cleaning	2,45,61,315			
d	Others				
e	Travel	4,90,38,453			
h	Post, telecommunication ,Printing & stationeryand similar expenses	9,70,75,438			
i	Audit fees	29,00,499			
j	Legal Expenses	8,68,000			
k	Repairs and maintenance	3,03,99,391			
l	Depreciation and Amortisation	13,56,53,625			



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m	Motor Vehicle Expenses	-			
n	Loss on sale of investments or assets	15,518			
O	Corporate Social Responsibility	22,00,000			
p	Finance costs	1,58,23,784			
IV	<b>Operating Expenses</b>	<b>72,17,91,730</b>			
	<b>Profit/(Loss) for the year</b>	<b>11,96,42,616</b>			
		<b>213,47,01,696</b>			<b>213,47,01,696</b>





# IRDA Annual Report for Financial Year 2022-23

**Schedule – 2, FORM TPA – 8-PL**

**Profit and Loss Appropriation Account for the year ended 31st March 2023**

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss Brought Forward	-	Profit Brought Forward	30,29,67,529
Loss for the year	-	Profit for the year	11,96,42,616
Dividend for the year	-	Transfer from reserves	-
Tax on Dividend	-	Loss Carried forward	-
Transfer of Reserves	-	Deferred tax credit	84,13,,000
Other allocations from profit	-		
Provision for taxation	497,00,000		
Deferred tax liability	-		
Taxation of earlier year	13,18,930		
Profit carried forward	38,00,04,215		



# IRDA Annual Report for Financial Year 2022-23

**Schedule – 3, FORM TPA – 8-BS**  
**Balance Sheet as at 31st March 2023**

Liabilities	Amount (Rs.)	Amount (Rs.)	Assets	Amount (Rs.)	Amount (Rs.)
<b>Authorized Capital</b>	36,00,00,000		Building / Properties Cost	67,15,266	
Issued & Paid Up Capital		11,59,09,000	Less Depreciation	(21,51,545)	45,63,721
<b>Reserves &amp; Surplus</b>			Furniture & Fixtures	3,58,22,999	
Share Premium	40,88,21,949		Less Depreciation	(2,91,51,170)	66,71,829
Balance in profit and loss account	38,00,04,215	78,88,26,164			
<b>Amounts Due to</b>			Computer Equipment	14,51,70,621	
a) Insurers		-	Less Depreciation	(10,59,20,425)	3,92,50,196
b) Hospitals					
c) Doctors					
d) Others					
<b>Secured Loan</b>			Office Equipments	4,23,23,207	
		-	Less Depreciation	(3,59,51,198)	63,72,009
Long term liabilities		1,56,91,612	Computer software	33,09,08,678	
			Less Depreciation	(26,73,88,978)	6,35,19,700
<b>Unsecured Loan</b>		-			
			Motor Vehicles	56,17,954	



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Deferred Tax Liability		-	Less Depreciation	(55,72,971)	44,983
<b>Short term Borrowings</b>		12,94,39,288	Leasehold improvements	52,94,572	
			Less Depreciation	(49,71,827)	3,22,745
<b>Current Liability</b>					
			Goodwill	34,54,56,734	
			Less Depreciation	(13,81,82,694)	20,72,74,040
Sundry Creditors	5,61,28,816		Investments		-
Provisions	11,67,21,365		Government Securities (Market Value)		-
Other current liabilities	19,99,96,994	37,28,47,175	Loan & Debenture (Market Value)		
			Other Investments (Market Value)		
			Non Current Investments		
			Deferred Tax Asset (Net)		7,16,20,588
			Long Term Loans and Advances		32,20,54,611
			Receivables		
			From Insurers,SHAs	60,92,97,850	
			Others	-	60,92,97,850
			Cash & Bank Balances		3,58,07,241
			Other Current Assets		5,59,13,726
<b>TOTAL</b>		<b>142,27,13,239</b>	<b>TOTAL</b>		<b>142,27,13,239</b>



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## Schedule – 4

### Schedule of Income received towards various activities during the FY 2022-23

Sl No	Description	Amount (in INR)
1	Towards Health Services of the individual policies issued by Indian Insurers	175,61,77,202
2	Towards Health Services of the Group insurance policies issued by Indian Insurers*	*
3	Towards Pre-insurance Medical examination	5,03,54,116
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Nil
5	Towards Non Insurance Services rendered	31,15,25,503
6	Towards Servicing of policies issued by foreign Insurers	Nil
7	Others Interest income on fixed deposits Interest income on Income tax Refund Miscellaneous Income Profit on sale of fixed assets	25,20,247 92,48,778 48,75,850 -

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



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## Schedule – 5

Schedule of apportionment of Expenses to various activities during the FY 2022-23

SI No	Description	Expenses incurred during the FY (Amt. INR in)
1	Health Services of the policies issued by Indian Insurers	171,86,82,568
2	Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Nil
3	Non Insurance Services rendered	29,63,76,512
4	Servicing of policies issued by foreign Insurers	Nil
5	Other Expenses Incurred (to specify)	Nil



## Insurance Regulatory and Development Authority of India

## Schedule 6

Details of Claims and Ageing

Periodicity of Submission: Annual

Type_of_Policy	Particulars	Particulars_Code	Benefit_Based_Policies_Number_of_Claims	Benefit_Based_Policies_Amount_of_Claims	Cashless_Claims_Number_of_Claims	Cashless_Claims_Amount_of_Claims	Reimbursement_Claims_Number_of_Claims	Reimbursement_Claims_Amount_of_Claims
Individual	Data of claims during the year : Details of claims reported during the year	3101308	0	0	1,13,975	10,26,39,86,282	1,11,144	6,59,35,96,782
Individual	Data of Settled Claims : Within 1 month from date of receipt of claim	3101309	0	0	86,298	5,11,32,85,597	92,162	3,73,40,42,151
Individual	Data of Settled Claims : Between 1 – 3 Months	3101310	0	0	8,573	95,63,18,056	7,924	30,99,15,842
Individual	Data of Settled Claims : Between 3 to 6 Months	3101311	0	0	2,247	25,51,83,535	810	2,79,70,469
Individual	Data of Settled Claims : More than 6 months	3101312	0	0	440	3,96,64,437	175	56,78,082
Individual	Data of Settled Claims : Amount of claim partially disallowed owing to the Term	3101313	0	0		2,22,03,32,147		1,97,28,54,627
Individual	Data of Claims recommended for repudiation : Within 1 month from date of receipt of claim	3101314	0	0	12,263	1,27,98,19,896	6,652	31,68,64,495
Individual	Data of Claims recommended for repudiation : Between 1 – 3 Months	3101315	0	0	1,030	10,18,97,046	1,933	7,66,19,237
Individual	Data of Claims recommended for repudiation : Between 3 to 6 Months	3101316	0	0	473	4,50,04,433	803	3,02,01,595
Individual	Data of Claims recommended for repudiation : More than 6 months	3101317	0	0	805	6,21,90,641	1,193	8,25,04,208
Individual	Data of Claims Outstanding : Within 1 month from date of receipt of claim	3101318	0	0	6,663	54,01,68,595	5,703	39,20,88,211
Individual	Data of Claims Outstanding : Between 1 – 3 Months	3101319	0	0	866	8,83,28,578	934	4,32,76,648
Individual	Data of Claims Outstanding : Between 3 to 6 Months	3101320	0	0	387	3,58,46,638	328	84,38,922
Individual	Data of Claims Outstanding : More than 6 months	3101321	0	0	551	4,05,68,596	318	1,05,22,432
Group	Data of claims during the year : Details of claims reported during the year	3101308	0	0	21,57,966	52,45,44,33,081	6,32,406	16,77,21,34,498
Group	Data of Settled Claims : Within 1 month from date of receipt of claim	3101309	0	0	17,18,675	29,78,49,93,461	5,29,446	9,74,54,61,592
Group	Data of Settled Claims : Between 1 – 3 Months	3101310	0	0	2,37,717	4,19,78,35,966	20,662	50,34,18,070
Group	Data of Settled Claims : Between 3 to 6 Months	3101311	0	0	1,06,761	96,33,07,203	2,275	4,95,03,542
Group	Data of Settled Claims : More than 6 months	3101312	0	0	1,28,575	2,07,60,21,070	295	64,65,850
Group	Data of Settled Claims : Amount of claim partially disallowed owing to the Term	3101313	0	0		7,95,01,53,119		4,37,60,08,682
Group	Data of Claims recommended for repudiation : Within 1 month from date of receipt of claim	3101314	0	0	2,03,834	7,01,68,48,325	59,325	1,06,57,30,717
Group	Data of Claims recommended for repudiation : Between 1 – 3 Months	3101315	0	0	9,988	42,65,67,875	6,838	20,22,43,846
Group	Data of Claims recommended for repudiation : Between 3 to 6 Months	3101316	0	0	4,443	22,77,18,420	4,731	18,53,59,954
Group	Data of Claims recommended for repudiation : More than 6 months	3101317	0	0	6,367	36,53,82,444	12,936	65,87,45,760
Group	Data of Claims Outstanding : Within 1 month from date of receipt of claim	3101318	0	0	94,571	3,21,88,93,173	34,756	95,15,61,565
Group	Data of Claims Outstanding : Between 1 – 3 Months	3101319	0	0	18,220	57,63,96,113	3,043	9,03,23,588
Group	Data of Claims Outstanding : Between 3 to 6 Months	3101320	0	0	13,986	29,97,12,724	785	1,12,19,040
Group	Data of Claims Outstanding : More than 6 months	3101321	0	0	44,078	61,19,25,218	681	1,33,31,538



# Insurance Regulatory and Development Authority of India

## TPA 6E : Details of Service level Agreements which were in force during the financial year to be provided

Periodicity of Submission: Annual

Insurer_ID	Type_of_Services_to_be_rendered	Others_Description	Type_of_SL A	Date_of_Purchase_of_stamp_viz_Non_Judicial_Stamp_Paper/_e_stamp/_Special_Adhesive/_franking/_any_other_mode	Date_of_Agreement	Validity_of_Agreement_From	Validity_of_Agreement_To
THEN014000	RSBY	AB MGRSBY- Rajasthan	Renewal	21.01.2021	22.01.2021	22.01.2021	00.00.0000
BAJA0205000	RSBY	AB-PMJAY GUJARAT	Renewal	29.07.2021	29.07.2021	01.07.2021	30.06.2022
UNIT0104000	RSBY	CMCHIS- Tamil Nadu	Renewal	25.01.2022	11.01.2022	11.01.2022	10.01.2027
THEO0104001	RSBY	MEDISEP- KERALA	Renewal	05.11.2021	06.11.2021	06.11.2021	00.00.0000
ADIT2204000	Group Policy	Vidal Health	Renewal	07.10.2016	07.10.2016	07.10.2016	00.00.0000
APOL0308000	Group Policy	Vidal Health	Renewal	10.01.2017	09.02.2017	26.07.2016	25.07.2022
BAJA0205000	Group Policy	Vidal Health	Renewal	31.10.2018	01.11.2018	01.11.2018	31.10.2024
BHAR2706000	Group Policy	Vidal Health	Renewal	31.12.2020	30.01.2020	01.01.2020	31.12.2023
CHOL1507000	Group Policy	Vidal Health	Renewal	18.12.2017	10.01.2018	01.11.2017	31.10.2023
EDEL0203000	Group Policy	Vidal Health	Renewal	31.10.2018	21.12.2018	21.12.2018	20.12.2024
HDFC2709000	Group Policy	Vidal Health	Renewal	24.11.2022	24.11.2022	26.07.2022	25.07.2025
ICICI0308000	Group Policy	Vidal Health	Renewal	29.06.2018	28.08.2018	02.07.2018	01.07.2024
IFFC0412000	Group Policy	Vidal Health	Renewal	28.04.2014	28.04.2014	28.04.2014	00.00.0000
LIBE2205000	Group Policy	Vidal Health	Renewal	27.07.2020	27.07.2020	17.02.2020	00.00.0000
MAGM2205000	Group Policy	Vidal Health	Renewal	16.01.2019	17.01.2019	17.01.2019	16.01.2025
CIGN1311000	Group Policy	Vidal Health	Renewal	26.02.2014	26.02.2014	26.02.2014	24.11.2024
NATI0512000	Group Policy	Vidal Health	Renewal	21.09.2020	26.09.2020	26.09.2020	25.09.2022
NATI0512000	Group Policy	Vidal Health	Renewal	08.07.2022	26.09.2022	26.09.2022	25.09.2024
THEN014000	Group Policy	Vidal Health	Renewal	31.10.2019	01.11.2019	01.11.2019	31.10.2022
THEN014000	Group Policy	Vidal Health	Renewal	24.09.2022	28.09.2022	01.10.2022	30.09.2025
THEO0104001	Group Policy	Vidal Health	Renewal	24.02.2021	01.03.2021	01.03.2021	28.02.2023
THEO0104001	Group Policy	Vidal Health	Renewal	23.02.2023	23.02.2023	01.03.2021	30.04.2023
RELI2310000	Group Policy	Vidal Health	Renewal	02.07.2020	05.04.2020	05.04.2020	04.04.2023



RELI2604000	Group Policy	Vidal Health	Renewal	30.10.2013	30.10.2013	30.10.2013	00.00.0000
ROYA2310000	Group Policy	Vidal Health	Renewal	24.09.2020	24.09.2020	01.04.2020	31.03.2023
SBIG1512000	Group Policy	Vidal Health	Renewal	NA	27.03.2014	27.03.2014	31.03.2023
TATA2201000	Group Policy	Vidal Health	Renewal	17.03.2021	18.03.2021	18.03.2021	17.03.2024
UNIT0104000	Group Policy	Vidal Health	Renewal	25.02.2021	01.04.2021	01.04.2021	31.03.2024
UNIV1611000	Group Policy	Vidal Health	Renewal	20.11.2019	20.11.2019	01.10.2019	30.09.2022
UNIV1611000	Group Policy	Vidal Health	Renewal	05.12.2022	31.11.2022	01.10.2022	30.09.2025
LIFE0901000	Group Policy	Vidal Health	Renewal	28.09.2020	29.09.2020	01.10.2020	30.09.2023
LIFE0901000	Group Policy	Vidal Health	Renewal	29.09.2020	30.09.2020	01.10.2020	30.09.2023
LIFE0901000	Group Policy	Vidal Health	Renewal	28.09.2020	29.09.2020	01.10.2020	30.09.2023
LIFE0901000	Group Policy	Vidal Health	Renewal	18.09.2020	30.09.2020	01.10.2020	30.09.2023
MAXB2205000	Group Policy	Vidal Health	Renewal	NA	28.07.2020	01.08.2020	31.07.2023





# Insurance Regulatory and Development Authority of India

## TPA 6E : Details of Service Level Agreements (SLA)s

**Notes:**

Type_Description	Type_ID	Fresh	Renewal	Modification	Termination
SLAs entered in the Year	3101305	0	5	0	2
Total SLAs at the end of the year	3101306	0	28	0	0



As per Regulations 19 (11) of IRDAI (TPA – Health Services) Regulations, 2016

Declaration and Undertaking by TPA Company.

Form TPA – 6D

**Instructions for Submission of required Declaration and Undertaking:**

1. Periodicity of submission of this Declaration and Undertaking is annual.
2. This declaration and undertaking shall be signed by any two directors of a TPA Company.
3. This declaration and undertaking is to be submitted to the Authority along with Annual Report of the TPA Company.

1		PARTICULARS OF THE TPA COMPANY:	
1.1	Name of the TPA :	Vidal Health Insurance TPA Private Limited	
1.2	Address - Registered Office:	1 <sup>st</sup> Floor, Tower 2, SJR i Park, EPIP Zone,	
		Whitefield, Bangalore, Karnataka	
		Pin code: 560066 Landline No: 080 40125678	
		E-mail:rs@vidalhealth.com Fax No: 080 28418216	
1.3	Financial Year	2022-23	

2	We, Girish Rao, Managing Director and Rajan Subramanian, CEO of Vidal Health Insurance TPA Private Limited hereby declare and undertake that;		
a)	CEO or CAO possesses the requisite qualifications and practical training as specified by Insurance Regulatory and Development Authority of India. The CEO, CAO of the company is / are also fit and proper as per Regulation 11 of the TPA Regulations. Such a CEO or CAO are engaged in day to day administration of the activities of the TPA and also in ensuring compliance of regulatory requirements.		
b)	The TPA Company is not engaged in any other business apart from Health Services by TPAs, as defined in the TPA regulations.		
c)	A Director with required medical qualification and an appointed Chief Medical Officer have valid registration with the Medical Council of India or Medical Council of the state.		
d)	<p>None of the director(s), promoter(s), shareholder(s), and Key managerial personnel of our company is or are, directly or indirectly engaged in any other insurance or insurance related activity(s). (Note: Where it is to be determined whether officials referred herein are involved in any other insurance or insurance related activities or not, TPA Company shall furnish the detailed information separately along with the form)</p> <p>Note: *</p> <ul style="list-style-type: none"> <li>• Mrs Manisha Subramaniam w/o Mr Rajan Subramaniam ( CEO of Vidal Health Insurance TPA Pvt Ltd) is a promoter and Director of M/S Vipul Insurance Brokers Pvt. Ltd., which is involved in Insurance Broking. None of the Director(s)/Promoter(s)/Shareholder (s) / CAO/CEO / Key Management Person (s) of Vidal Health Insurance TPA Pvt. Ltd. is holding any share or Directorship or involved in day to day management of same).</li> <li>• Mr Girish Rao (Director of Vidal Health Insurance TPA Pvt Ltd.) has interest in the following entities. None of the Director(s)/Promoter(s)/Shareholder (s) / CAO/CEO / Key Management Person (s) of Vidal Health Insurance TPA Pvt. Ltd. is involved in day to day management of same.</li> </ul>		

**VIDAL HEALTH INSURANCE TPA PRIVATE LIMITED**

(Formerly Known as Vidal Health TPA Private Limited)  
Regd & Corp Office: 1st Floor, Tower-2, SJR i Park, EPIP Zone, Whitefield,  
Bangalore-560066. Phone: 080-40125678. www.vidalhealthtpa.com  
(CIN:U85199KA2002PTC03218)  
(IRDAI Regn No. : 016)



Handwritten signatures and initials in blue ink, including 'mim' and a signature that appears to be 'Girish Rao'.

Name of the Entity	Role of Mr Girish Rao	Activity
Vipul Better Care Management Services LLC	Girish Rao is a Director in Vidal Healthcare Services Pvt Ltd, which holds 100 % shareholding in VH Medcare .VH Medcare Pvt Ltd is a shareholder in this company with a 26% equity holding	TPA in Oman
e)	The Company did not violate the code of conduct or not committed any breach of the provisions of the applicable Acts, Regulations and / or circulars issued by the Authority from time to time.	

Date:28/06/2023	For and on behalf of Vidal Health Insurance TPA Private Limited	
Place: Bangalore	 Girish Rao Managing Director	 Rajan Subramaniam CEO

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