



**Raksha** TPA  
PVT. Ltd.



AN ISO 9001:2008 CO.

RAKSHA:IRDA:16-17

June 21, 2016

Mr. Bhaskar Khadakhavi  
Assistant Director (Health TPA)  
Insurance Regulatory and Development Authority  
5-9-58B, 3<sup>rd</sup> Floor,  
Parisrama Bhavanam, Basheer Bagh  
Fateh Maidan Road  
Hyderabad – 500 004

**SUB: SUBMISSION OF ANNUAL REPORT : 2015-16**

Dear Sir,

We are enclosing herewith Hard Copy of Annual Report 2015-16 as per Regulations 19 (9) of IRDAI (TPA – Health Services ) Regulations, 2016 alongwith Directors / Auditors Report duly signed by our Director and Chief Executive Officer.

We would like to inform you that we have successfully uploaded the Annual Return for the year 2015-16 on BAP Module.

Hope you will find the same in order.

Regards,

For RAKSHA TPA PVT. LTD.

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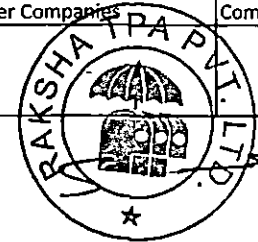
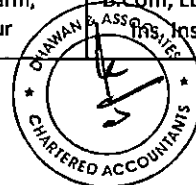
PAWAN KUMAR BHALLA  
C.E.O.

**COPY TO :** Ms. Yegna Priya Bharath  
Joint Director (Health)  
Insurance Regulatory and Development Authority

## Annual Report by Third Party Administrator

FORM TPA - 8

<b>1 PARTICULARS OF THE TPA :</b>							
<b>1.1 Name of the TPA</b>		RAKSHA TPA PVT. LTD.					
<b>1.2 (A) Address - Registered Office</b>		C/O. ESCORTS CORPORATE CENTRE,					
		15/5 MATHURA ROAD, FARIDABAD - HARYANA					
		Pin Code - 121003			Landline No. 0129 4289999		
		E Mail - pawan@rakshatpa.com			Fax No. 0129 4018012		
<b>1.3 Financial Year</b>		<b>2015-16</b>					
<b>1.4</b>		Board of Directors as on - 31.03.2016 (end of concerned FY) 2015-16 and changes in the board since the date of statement of proceeding year.					
<b>Sr. No.</b>	<b>Name of Director</b>	<b>DIN NO.</b>	<b>Age</b>	<b>Address with Telephone No. Mobile No.Email</b>	<b>Details of Directorship in other Companies</b>	<b>Particulars of Change in Board (Cession/Appointment)</b>	<b>Date of Change in Board</b>
1	MRS. RITU NANDA /	00032677	67	2, Friends Colony West, New Delhi, 011 30881499, EMAIL ID - ritunanda@rnis.biz	As per Annexure -1	-	-
2	MR. RAJAN NANDA	00043256	73	2, Friends Colony West, New Delhi, 0129 2564801, EMAIL ID - rajan.nanda@escorts.co.in	As per Annexure - 2	-	-
3	DR. NARESH TREHAN	00012148	67	B-4, Maharani Bagh, New Delhi, 0124 4834333, EMAIL ID - ntrehan@vsnl.com	As per Annexure - 3	-	-
4	MS. NITASHA NANDA	000326600	44	2, Friends Colony West, New Delhi, 0129 2564279, EMAIL ID - nandanitasha@hotmail.com	As per Annexure - 4	-	-
<b>1.5 Details of Chief Executive Officer (CEO)</b>							
<b>Sr. No.</b>	<b>Name of CEO</b>	<b>Age</b>	<b>Address with Telephone No. Mobile No.Email</b>	<b>Qualifications</b>	<b>Details of Directorship in other Companies</b>	<b>Date of Joining with TPA Company as CEO</b>	
1	MR. PAWAN BHALLA	62	15/5 Mathura Road, Faridabad Tel. No. 0129-2564083, Email - pawan@rakshatpa.com	B.Com (Hons)	-	Feb-03	
<b>1.6 Details of Chief Administrative Officer (CAO)</b>							
<b>Sr. No.</b>	<b>Name of CAO</b>	<b>Age</b>	<b>Address with Telephone No. Mobile No.Email</b>	<b>Qualifications</b>	<b>Details of Directorship in other Companies</b>	<b>Date of Joining with TPA Company as CAO</b>	
1	Mr. Mukesh Chaudhary	61	4/49, SFS Agarwal Farm, Mansarovar, Jaipur	B.Com, LLB, Fellowship Inst. Mumbai		Oct-05	



## 1.7 Details of Chief Medical Officer (CMO)

Sr. No.	Name of CAO	Age	Address with Telephone No. Mobile No.Email	Qualifications	Details of Directorship in other Companies	Date of Joining with TPA Company as CMO
1	DR. VAIBHAV PARVEEN DIDWANIA	43	H.No.334, Sector - 22, Faridabad - 121005, Mobile No. 7838151533 Email ID - vaibhav@rakshatpa.com	M.D. PHYSICIAN MCI REGN. 19707	-	01.04.2016

## 1.8

Name and Address of Auditors	
M/S. DHAWANN ASSOCIATES - STATUTORY AUDITOR	FF-11, SCO-35, Shopping Centre, Sector - 16, Faridabad
M/S. ADEESH MEHRA & CO. - INTERNAL AUDITOR	7/3, 2nd Floor, Jangpur Extn., ND-14

## 1.9

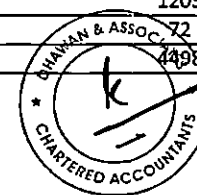
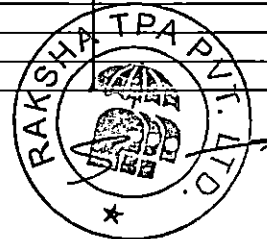
Enumeration of TPA Services provided :	
THE NEW INDIA ASSURANCE CO. LTD.	119253087
ORIENTAL INSURANCE CO. LTD.	146658369
UNITED INDIA INSURANCE CO. LTD.	90599515
NATIONAL INSURANCE CO. LTD.	24544769
APOLLO MUNICH HEALTH INSURANCE CO. LTD.	1033690
BHARTI AXA GENERAL INSURANCE CO. LTD.	395003
IFFCO TOKIO GENERAL INSURANCE CO. LTD.	9745182
L & T GENERAL INSURANCE CO. LTD.	292316
LIBERTY VIDEOCON GENERAL INSURANCE CO. LTD.	585777
ROYAL SUNDRAM GENERAL INS. CO.LTD.	1083948
UNIVERSAL SOMPO GENERAL INSURANCE CO.	293293
SBI GENERAL INSURANCE CO. LTD.	916867
TATA AIA LIFE INSURANCE CO. LTD.	3252
LIC OF INDIA	7778716
<b>TOTAL</b>	<b>403283784</b>

## 1.10

Enumeration of standing arrangements with Hospitals and other Doctors :	-
Number of Agreements with Network Providers	4498
Number of Agreements with Doctors	-

## 1.11

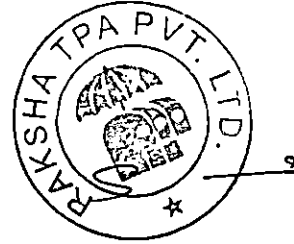
Summary of TPA Business	
a. No. of Insurers with whom agreements entered	17
b. Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of	2796053
c. Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	413290
d. Number of Hospitals tied up by the TPA (beginning of the concerned FY)	3367
e. Hospitals tied up during (for the concerned FY)	1203
f. Total Hospitals terminated or removed during the (concerned FY)	4498
g. Total Hospitals tied up by the TPA (end of the concerned FY)	4498



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 (INR in Lakh)
1	Individual / Retail Health Insurance Policies	412051	1192915	63142.86
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	1239	1603138	29885.21
3	Policies issued under RSBY or other	-	-	-
4	Pre-Insurance Medical Examination	10147	10147	-
5	Foreign Travel Policies issued by Indian Insurer	-	-	-
6	Foreign Travel Policies issued by Foreign Insurer	-	-	-
7	Non - Insurance Healthcare Schemes sponsored by Central / State Government.	-	-	-



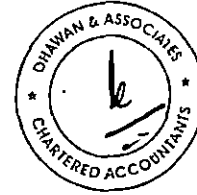
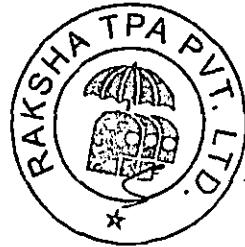
Director Master Data	
DIN	00032677
Name	RITU NANDA

List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74140DL2010PTC198965	CRYSTALCARE ADVISORS PRIVATE LIMITED	11/02/2010	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	22/12/2006	-
U80301DL2003PTC121072	ACADEMY OF MANAGEMENT AND FINANCIAL PLANNING PRIVATE LIMITED	25/06/2003	-
U63040DL1997PTC114390	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U72200DL2000PTC108440	RIMARI IT SOLUTIONS PRIVATE LIMITED	31/10/2006	-
U66010DL2000PTC106350	RITU NANDA INSURANCE SERVICE PRIVATE LIMITED	19/06/2000	-
U72900DL2000PTC106349	ESCOLIFE IT SERVICES PRIVATE LIMITED	19/06/2000	-
U51909DL1998PTC092691	RIMARI INDIA PRIVATE LIMITED	12/03/1998	-
U51909DL1997PTC090566	TASHAKA INDIA PRIVATE LIMITED	06/11/1997	-
U74899DL1995PLC074265	ESCORTS ASSET MANAGEMENT LIMITED	07/11/2000	-
U74899DL1994PLC062140	ESCORTS SECURITIES LIMITED	30/07/2000	-
U74899HR1994PLC040956	ESCORTS CONSTRUCTION EQUIPMENT LIMITED	10/04/1997	-
U74899HR1992PTC044796	AAA PORTFOLIOS PRIVATE LIMITED	30/09/2010	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	21/01/1986	-
U74899DL1984PTC018885	NIKY TASHA ENERGIES PRIVATE LIMITED	03/08/1984	-
U74899DL1984PTC018883	NIKY TASHA COMMUNICATIONS PRIVATE LIMITED	03/08/1984	-
U31909DL1981PLC012654	NIKY TASHA ELECTRONICS LIMITED	19/11/1981	-



U74899DL1975PTC007857	SIETZ TECHNOLOGIES INDIA PRIVATE LIMITED	01/04/2006	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-
U99999MH1997PTC109903	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U18101HR1995PTC044029	BIG APPLE CLOTHING PRIVATE LIMITED	30/09/2010	-

List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			



## Director Master Data

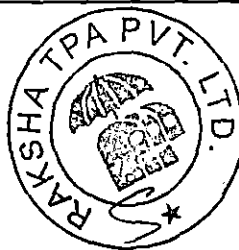
DIN	00043256
Name	RAJAN NANDA

## List of Companies

CIN/FCRN	Company Name	Begin Date	End Date
L74899HR1944PLC039088	ESCORTS LIMITED	28/06/1968	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	21/01/1986	-
U67190HR1990PTC044859	ESCOTRAC FINANCE AND INVESTMENTS PRIVATE LIMITED	30/05/1991	-
U74899HR1994PLC040956	ESCORTS CONSTRUCTION EQUIPMENT LIMITED	17/02/1994	-
U74899DL1995PLC074262	ESCORTS INVESTMENT TRUST LIMITED	01/12/1995	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U74899HR1994PTC044755	ESCORTS FINANCE INVESTMENTS AND LEASING PRIVATE LIMITED	08/12/1994	-

## List of LLP

LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			

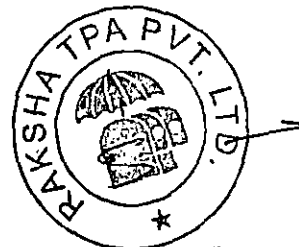


## Director Master Data

DIN	00012148		
Name	NARESH KUMAR TREHAN		
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74999DL2015PTC283932	GLOBAL HEALTH PATLIPUTRA PRIVATE LIMITED	11/08/2015	-
U93000DL2013PTC254622	GLOBAL HEALTH PHARMA PRIVATE LIMITED	01/07/2013	-
U74140DL2013PTC250667	MEDANTA NEW INITIATIVES PRIVATE LIMITED	11/04/2013	-
U74140DL2013PTC250579	MEDANTA HOLDINGS PRIVATE LIMITED	10/04/2013	-
U73100DL2010PTC211892	MEDANTA DUKE RESEARCH INSTITUTE PRIVATE LIMITED	25/06/2012	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	22/12/2006	-
U74899DL2005PTC141003	DR NARESH TREHAN AND ASSOCIATES HEALTH SERVICES PRIVATE LIMITED	24/09/2005	-
U65993DL2005PTC139310	NARESH TREHAN HOLDINGS PRIVATE LIMITED	04/08/2005	-
U85110DL2004PTC128319	GLOBAL HEALTH PRIVATE LIMITED	01/06/2007	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U74899DL2001PTC109156	WAH INDIA PRIVATE LIMITED	04/04/2001	-
U74899DL1986PLC026188	SHRUMP REAL ESTATES LTD.,	14/07/1991	-
U92411DL1998PTC097552	AFSAN HEALTH RESORT PRIVATE LIMITED	18/12/1998	-
U74899DL1995PLC069839	VARUN BEVERAGES LIMITED	27/04/2016	-

## List of LLP

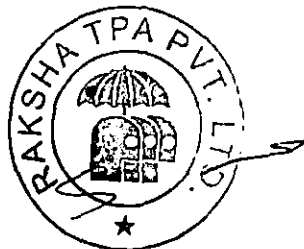
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			





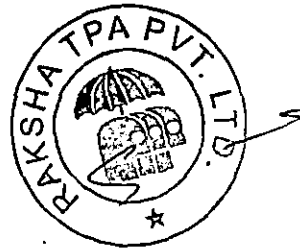
## Director Master Data

CIN/FCRN	Company Name	Begin Date	End Date
U74140DL2010PTC198965	CRYSTALCARE ADVISORS PRIVATE LIMITED	11/02/2010	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	28/08/2014	-
U85199DL2002PTC117833	RAKSHAK HEALTH SERVICE PRIVATE LIMITED	29/11/2002	-
U63040DL1997PTC114390	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	12/07/2008	-
U18101HR1995PTC044029	BIG APPLE CLOTHING PRIVATE LIMITED	04/01/1999	-
U99999MH1997PTC109903	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U66010DL2000PTC106350	RITU NANDA INSURANCE SERVICE PRIVATE LIMITED	19/06/2000	-
U72900DL2000PTC106349	ESCOLIFE IT SERVICES PRIVATE LIMITED	19/06/2000	-
U51909DL1998PTC092691	RIMARI INDIA PRIVATE LIMITED	12/03/2005	-
U51909DL1997PTC090566	TASHAKA INDIA PRIVATE LIMITED	06/11/1997	-
U74899DL1995PLC074265	ESCORTS ASSET MANAGEMENT LIMITED	07/11/2000	-
U74899DL1994PLC062140	ESCORTS SECURITIES LIMITED	02/08/1999	-
U51900MH1999PTC117846	MOMENTO COMMUNICATIONS PRIVATE LIMITED	01/02/2016	-
U74899HR1992PTC044796	AAA PORTFOLIOS PRIVATE LIMITED	30/09/2010	-
U67190HR1990PTC044859	ESCOTRAC FINANCE AND INVESTMENTS PRIVATE LIMITED	21/09/1999	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	28/02/2000	-
U74899DL1984PTC018883	NIKY TASHA COMMUNICATIONS PRIVATE LIMITED	20/06/1996	-



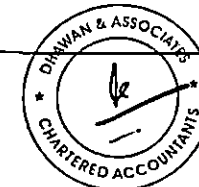
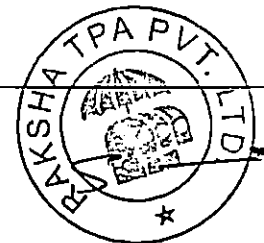
U31909DL1981PLC012654	NIKY TASHA ELECTRONICS LIMITED	29/06/1995	-
U74899DL1975PTC007857	SIETZ TECHNOLOGIES INDIA PRIVATE LIMITED	30/09/2008	-
L74899HR1944PLC039088	ESCORTS LIMITED	18/09/2015	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-

List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			



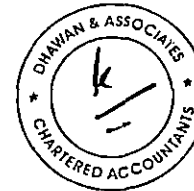
## REVENUE ACCOUNT FOR THE YEAR END 31ST MARCH 2016

Expenses		Income	
I. Director's Remuneration	6000000	I. Income	
II. Staff Expenses		(a) Income from Insurers (Indian & Foreign)	403283785
(a) Salaries, Provident Fund	153224366	(b) From Others (please specify)	25927502
(b) Other Benefits	8863831	(C) Investment Income	
III. Office Expenses		(d) Profit on sale of Investments or Assets	10506
(a) Rent, Rates and Taxes	36086153		
(b) Electricity, Water	6654857		
(C) Housekeeping and Cleaning	9052520		
(d) Others	446228		
(e) Travel	15575371		
(f) Entertainment	1072149		
(g) Lease rent of Equipments			
(h) Post, Telecommunication and similar expenses	13719681		
(i) Audit Fees	819000		
(j) Legal Expenses	399351		
(k) Repairs and Mainenance	542995		
(l) Depreciation	9529087		
(m) Motor Vehicle Expenses	358272		
(n) Other Expenses (please specify)	79406278		
(o) Loss on sale of investments or assets			
(p) Profit / Loss foro the year	87471653		
IV. Operating Expenses			
	429221793		429221793



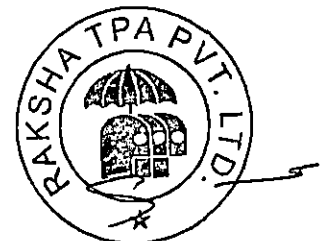
**PROFIT AND LOSS APPROPRIATION FOR THE YEAR END 31ST MARCH 2016**

Particulars	Amount (₹)	Particulars	Amount (₹)
Loss brought Forward	0	Profit Brought forward	119931325
Loss for the year	0	Profit for the year	87471653
Dividend for the year	8000000	Transfer from Reserves	0
Tax on Dividend	1673920	Loss Carried forward	0
Transfer of Reserves	800000	Deferred Tax Credit	0
Others allocations from profit	20000000		
Provision for Taxation	28830000		
Differed Tax Liability	232235		
Taxation of earlier year	-1339801		
Profit carried forward	149206624		



**BALANCE SHEET AS AT 31ST MARCH 2016**

Liabilities	Amount (₹)	Amount (₹)	Assets	Amount (₹)	Amount (₹)
Authorized Capital			Building / Properties Cost	30168871	
Issued Capital		40000000	Less Depreciation	96430	30072441
Paid up Capital					
Reserves & Surplus		164518772	Furniture & Fixtures	3296246	
Amounts due to			Less Depreciation	2058552	1237694
a) Insurers		11738256			
b) Hospital		150986335	Air Conditioners		
c) Doctors			Less Depreciation		
d) Others					
			Electrical Installation		
Secured Loan			Less Depreciation		
			Office Equipments	9133123	
Unsecured Loan			Less Depreciation	5848998	3284125
			Computer Software	76317249	
Defered Tax Liability		1354466	Less Depreciation	59439719	16877530
Bank Overdraft					
			Motor Vehicles	2159755	
			Less Depreciation	640656	1519099
Current Liability					
Sundry Creditors		20529789	Investments		
Provisions		112122630	Government Securities (Market Value)		
Others		245195936	Loan & Debenture (Market Value)		
			Other Investments (Market Value)		3000000
			Receivables		
			From Insurers		92638137
			Others (Security Deposits )		12268077
			Others		135620029
			Others (Short Term Loan & Advances)		112090072
			Cash & Bank Balances		337838980
<b>TOTAL</b>		<b>746446184</b>	<b>TOTAL</b>		<b>746446184</b>



Schedule - 4

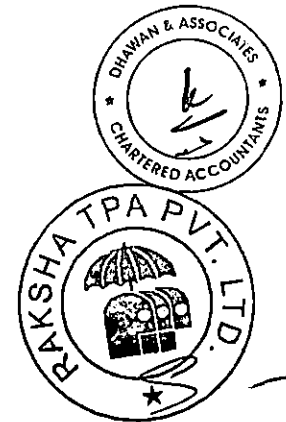
Schedule of the Income received towards various activities during the F.Y. 2015-16

S.No.	Description	Income / Remuneration received during the FY (Amount ₹ in Lakhs)
1	Towards Health services of the Individual Policies Issued by Indian Insurers	2618.16
2	Towards Health services of the Group Insurance Policies Issued by Indian Insurers	1327.72
3	Pre-Insurance Medical Examination	86.96
4	Towards Health Services in the Foreign Jurisdiction In respect of the policies Issued by Indian Insurers	0
5	Towards Non Insurance Services rendered	0
6	Towards servicing of policies Issued by Foreign Insurers	0
7	Other Income (please specify accounting head wise other income received)	
	- Interest on Bank Deposit	215.1
	- Interest on Income Tax Refund	40.52
	- Misc. Income	3.65
	<b>TOTAL</b>	<b>4292.11</b>

Schedule - 5

Schedule of Apportionment of Expenses to various activities during the F.Y. 2015-16

S.No.	Description	Expenses Incurred during the FY (Amount ₹ in Lakhs)
1	Health Services of the Policies issued by Indian Insurers	3417.50
2	Health Services in the Foreign Jurisdiction in respect of the	NIL
3	Non Insurance Services rendered	NIL
4	Servicing of policies Issued by Foreign Insurers	NIL
5	Other Expenses Incurred (to specify)	NIL



**Schedule - 7**

- 1 Directors Report; to be attached separately.

**ANNEXURE - 5**

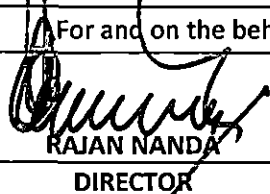
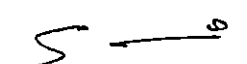
(Note : Inter alia, (i) to disclose the shareholding structure as at the end of financial year  
(ii) Discuss Corporate Governance norms put-in place)

- 2 Auditors Report including audited financial and all notes, schedules to audited financials;  
to be attached separately.

**ANNEXURE - 6**

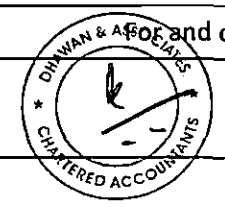

**Undertaking from Registered TPA Company**

It is hereby declared that the particulars furnished with respect Annual Report of our TPA Company in Form TPA - 8 and Schedule 1 to 7 there under towards various activities of the TPA Company during the F.Y. 2015-16 were examined, and are true and correct. It is also declared that the TPA Company did not receive any other income or remuneration from any other sources other than the one that is declared in the above Schedule.

Date : 21-06-2016	For and on the behalf of RAKSHA TPA PVT.LTD.	
Place : Faridabad.	 RAJAN NANDA DIRECTOR	 PAWAN KUMAR BHALLA CHIEF EXECUTIVE OFFICER

**Certificate from the Statutory Auditors of the TPA Company**

Certified that the above information about financials furnished in Annual Report and Schedules 1 to 5 therein by RAKSHA TPA PVT. LTD. Is as extracted from the transactions of the TPA Company (Name of the TPA Company) for the Financial Year 2015-16.

Date : 21-06-2016	For and on the behalf of DHAWAN & ASSOCIATES FRN-009813N	
Place : Faridabad		For DHAWAN & ASSOCIATES CHARTERED ACCOUNTANTS JAGDISH DHAWAN M-No- 88596  PARTNER

Schedule - 6

1

Data of Claims received during the year ...2015-2016

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
14624	27599755	119429	5273163638	214530	4944870355	348583	10245633748

2

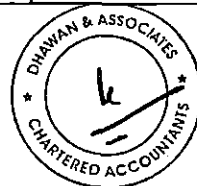
Data of Settled Claims in respect of Individual Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	12372	23268416	48086	2226633237	96724	3157320461	148507	5407222114
Between 1 - 3 Months	144	334115	876	45089136	1484	54603291	2504	100026542
Between 3 to 6 Months	26	59147	54	2361588	220	5246208	300	7666943
More than 6 Months	4	7773	14	872679	55	896180	73	1776632

3

Data of Settled Claims in respect of Group Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	1515	4659306	56756	2625892777	109367	1661375149	157638	4291927232
Between 1 - 3 Months	23	59554	1649	83093854	1463	32308802	3135	115462210
Between 3 to 6 Months	14	42000	89	3841132	89	1829381	192	5712513
More than 6 Months	1	3000	44	2014910	15	169200	60	2187110



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4

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

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	13887	27927722	104842	4852526014	206091	4818695610	324820	9699149346
Between 1 - 3 Months	167	393669	2525	128182990	2947	86912093	5639	215488752
Between 3 to 6 Months	40	101147	143	6202720	309	7075589	492	13379456
More than 6 Months	5	10773	58	2887589	70	1065380	133	3963742

5

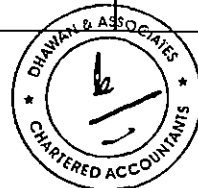
**Data of Claims in respect of Individual Policies recommended for repudiation**

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	192	680161	19	502990	4347	223449685	4558	224632836
Between 1 - 3 Months	37	162684			1263	69364155	1300	69526839
Between 3 to 6 Months	10	28564	1	24000	485	25236950	496	25289514
More than 6 Months			1	17627	71	2791179	72	2808806

6

**Data of Claims in respect of Group Policies recommended for repudiation**

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	68	222123	33	2693524	4357	79280627	4458	82196274
Between 1 - 3 Months			3	29590	455	6251782	458	6281372
Between 3 to 6 Months			1	39000	93	2586840	94	2625840
More than 6 Months					30	365387	30	365387



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7 Data of Claims in respect of Total Policies (Individual + Group Policies )recommended for repudiation

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	260	902284	52	3196514	8704	302730312	9016	306829110
Between 1 - 3 Months	37	162684	3	29590	1718	75615937	1758	75808211
Between 3 to 6 Months	10	28564	2	63000	578	27823790	590	27915354
More than 6 Months			1	17627	101	3156566	102	3174193

(Note : In respect of data on Repudiations, amount of claims made by the policy holder to be mentioned as the amount of claim repudiated).

8 Data of Claims Outstanding in respect of Individual Policies

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	80	230439	2930	174558639	3726	167405616	6736	342194694
Between 1 - 3 Months	10	25490	756	48769592	504	17558834	1270	66353916
Between 3 to 6 Months	6	16123	146	9504469	195	4537362	347	14057954
More than 6 Months	5	14666	85	5908015	217	4229145	307	10151826

9 Data of Claims Outstanding in respect of Group Insurance Policies

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	109	281260	5349	297711671	6844	137636279	12302	435629210
Between 1 - 3 Months	3	6584	2082	137783974	685	13115501	2770	150906059
Between 3 to 6 Months	4	9750	295	17592476	316	3316855	615	20919081
More than 6 Months	1	2400	160	11255397	200	3640124	361	14897921



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Schedule - 6

1

Data of Claims received during the year ...2015-2016

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
14624	27599755	119429	5273163638	214530	4944870355	348583	10245633748

2

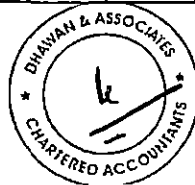
Data of Settled Claims in respect of Individual Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	12372	23268416	48086	2226633237	96724	3157320461	148507	5407222114
Between 1 - 3 Months	144	334115	876	45089136	1484	54603291	2504	100026542
Between 3 to 6 Months	26	59147	54	2361588	220	5246208	300	7666943
More than 6 Months	4	7773	14	872679	55	896180	73	1776632

3

Data of Settled Claims in respect of Group Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	1515	4659306	56756	2625892777	109367	1661375149	157638	4291927232
Between 1 - 3 Months	23	59554	1649	83093854	1463	32308802	3135	115462210
Between 3 to 6 Months	14	42000	89	3841132	89	1829381	192	5712513
More than 6 Months	1	3000	44	2014910	15	169200	60	2187110



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10 Data of Claims Outstanding in respect of Total Policies (Individual + Group Policies)

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	189	511699	8279	472270310	10570	305041895	19038	777823904
Between 1 - 3 Months	13	32074	2838	186553566	1189	30674335	4040	217259975
Between 3 to 6 Months	10	25873	441	27096945	511	7854217	962	34977035
More than 6 Months	6	17066	245	17163412	417	7869269	668	25049747

(Note : In respect of data on Claims Outstanding, amount of claim made by the policyholders to be mentioned as the as the amount of claim Outstanding).



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

**Annual Certificate in the matter of Working Capital of a TPA Company**

Instructions for submission of Required Certificate :

- 1 Periodically of submission of this Certificate is Annual i.e. as at 31st March of every Financial Year
- 2 To be submitted with the Authority alongwith Annual Report of the TPA Company
- 3 This Certificate is to be certified by Auditors of a TPA Company

1	PARTICULARS OF THE TPA COMPANY :			
1.1	Name of the TPA		RAKSHA TPA PVT. LTD.	
1.2	Address - Registered Office		C/O. ESCORTS CORPORATE CENTRE,	
			15/5 MATHURA ROAD, FARIDABAD - HARYANA	
			Pin Code - 121003	Landline No. - 20129 4289999
			E Mail - pawan@rakshatpa.com	Fax No. - 0129 4018012
1.3	Financial Year	2015-16		
1.4	Mehodolody adopted for calculation of Working Capital (Refer Provisions of Reg. 6 of IRDAI (TPA - Health Services) Regulations 2016).	Working Capital means the difference bewteen the aggregate of the current assets and current liabilities as on 31.03.2016		
2	Computation of Working capital for the period upto / Financial Year - 2015-16			

S.No.	Description	(Amount ₹ INR)
1	Granular Details of the Components of Assets Considered	515462627
2	Granular Details of the Components of Liabilities Considered	364296006
	Working Capital	151166621

Certified that the above Particulars of the working capital of Raksha TPA Pvt. Limited are correct and the above details are extracted frin Financial statements of the TPA Company for the period upto / Financial Year 2015-16.

Date: 21-06-2016	For and on behalf of DHAWAN & ASSOCIATES
Place: Faridabad.	For DHAWAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 009813N
	JAGDISH DHAWAN Practicing Charatered Accountant M.No. 88596
	PARTNER

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

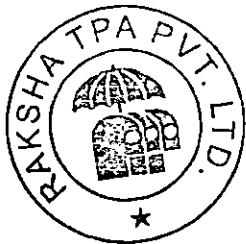
**Declaration and Undertaking by TPA Company**

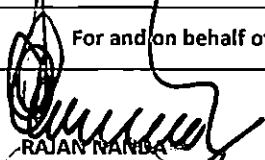

Instructions for submission of Required Certificate :

- 1 Periodically 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 alongwith the Annual report of the TPA Company

1	PARTICULARS OF THE TPA COMPANY :		
1.1	Name of the TPA		RAKSHA TPA PVT. LTD.
1.2	Address - Registered Office	C/O. ESCORTS CORPORATE CENTRE, 15/5 MATHURA ROAD, FARIDABAD - HARYANA	
		Pin Code - 121003	Landline No. 0129 4289999
		E Mail - pawan@rakshatpa.com	Fax No. 0129 4018012
1.3	Financial Year	2015-16	

2	We RAJAN NANDA The Director, PAWAN KUMAR BHALLA - CEO of RAKSHA TPA PVT. LTD. Is 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)	None of the director(s), promotor(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 alongwith the Form )	
	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 :	For and on behalf of Raksha TPA Pvt. Limited	
	 RAJAN NANDA DIRECTOR	 PAWAN KUMAR BHALLA CHIEF EXECUTIVE OFFICER

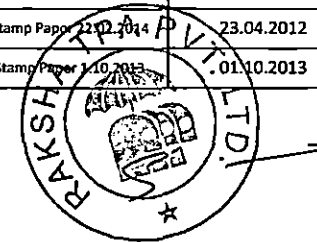
**Service Level Agreement Details**  
(Annual Form to be furnished alongwith the Annual Report)

1	PARTICULARS OF THE TPA :			
1.1	Name of the TPA		RAKSHA TPA PVT. LTD.	
1.2	(A)	Address - Registered Office	C/O. ESCORTS CORPORATE CENTRE, 15/5 MATHURA ROAD, FARIDABAD - HARYANA	
			Pin Code - 121003	Landline No. 0129 4289999
			E Mail - pawan@rakshatpa.com	Fax No. 0129 4018012
1.3	Financial Year		2015-16	
1.5	Details of Service Level Agreements (SLAs)			

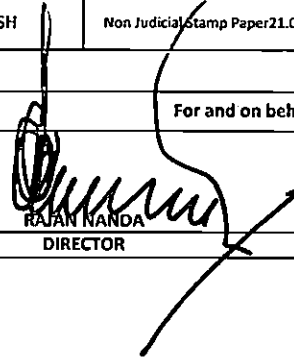

S.No.	Cumulative SLAs till beginning of the year					SLAs entered in the year					Total SLAs at the end of the year				
	1					2					3				
	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total
1	3	14			17	3				3	3	14			17

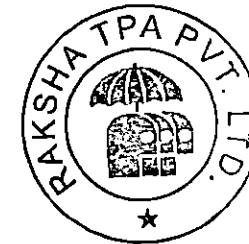
1.6	Details of Service Level Agreements (SLAs)	SLA details for complete Financial Year to be provided (for the period / upto the period)
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S.No.	Name of the Insurer	Type of Services to be rendered (Retail Policy / Group / RSBY / PIMS / Others - Please specify)	Type of SLA (Fresh / Renewal / Modification)	Date of purchase of Stamp viz Non Judicial Stamp Paper / e-stamp / Special Adhesive / Franking / any other mode.	Date of Agreement dd/mm/yyyy	Validity of Agreement	
						From	To
1	The New India Assurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 19.03.2014	01.07.2014	01.10.2013	30.09.2016
2	The Oriental Insurance Co. Ltd.	Retail Policy / Group	MODIFICATION	Any Other Mode	07.09.2015	10.07.2015	09.07.2016
3	United India Insurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 04.10.2013	15.11.2013	15.11.2013	30.09.2016
4	National Insurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 09.01.2014	15.06.2014	15.06.2014	14.06.2016
5	IFFCO-TOKIO General Ins. Co. Ltd	Group Policy	RENEWAL	Non Judicial Stamp 27.03.2014	31.01.2006	31.03.2014	OPEN
6	Apollo Munich Health Insurance Co.Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 13.06.2013	26.07.2013	26.07.2013	25.07.2016
7	Royal Sundaram General Insurance Co. Limited	Group Policy	RENEWAL	Non Judicial Stamp Paper 22.12.2014	15.05.2015	15.05.2015	14.05.2018
8	Liberty Videocon General Insurance Co. Ltd	Group Policy	FRESH	Non Judicial Stamp Paper 01.03.2014	10.03.2014	01.03.2014	28.02.2017
9	Bharti Axa General Insurance Company Ltd.	Group Policy	RENEWAL	Non Judicial Stamp Paper 01.01.2014	01.01.2014	01.01.2014	31.12.2016
10	L&T General Insurance Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 22.02.2014	23.04.2012	08.04.2014	06.04.2017
11	Universal Sompo General Insurance Co. Ltd.	Group Policy	RENEWAL	Non Judicial Stamp Paper 1.10.2013	01.10.2013	01.10.2013	30.09.2016



S.No.	Name of the Insurer	Type of Services to be rendered (Retail Policy / Group / RSBY / PIMS / Others - Please specify)	Type of SLA (Fresh / Renewal / Modification )	Date of purchase of Stamp viz Non Judicial Stamp Paper / e-stamp / Special Adhesive / Franking / any other mode.	Date of Agreement dd/mm/yyyy	Validity of Agreement	
						From	To
						(dd/mm/yyyy)	(dd/mm/yyyy)
12	SBI General Insurance Company Ltd.	Group Policy	RENEWAL	E-Stamp 15.01.2016	15.01.2016	09.01.2016	18.01.2017
13	Max Bupa Health Insurance Co. Ltd	Group Policy	FRESH	Non Judicial Stamp Paper 18.10.2013	06.01.2014	06.01.2014	05.01.2015
14	Reliance General Insurance Co Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 15.06.2013	24.06.2013	25.06.2013	24.06.2016
15	Religare Health Insurance Co Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 21.07.2014	23.01.2015	15.01.2015	14.01.2018
16	Tata AIA Life Insurance Company.	OTHERS	RENEWAL	Non Judicial Stamp Paper 31.07.2015	31.07.2015	01.08.2015	31.07.2018
17	LIC OF INDIA	OTHERS	FRESH	Non Judicial Stamp Paper 21.06.2013	13.06.2013	01.07.2013	30.06.2016

Date :	For and on behalf of Raksha TPA Pvt. Limited	
Place :	 <b>RAJAN NANDA</b> DIRECTOR	 <b>PAWAN KUMAR BHALLA</b> CHIEF EXECUTIVE OFFICER







**Raksha** TPA  
PVT. Ltd.



AN ISO 9001:2008 CO.

**RAKSHA:IRDA:16-17**

**June 21, 2016**

**Mr. Bhaskar Khadakhavi**  
**Assistant Director (Health TPA)**  
**Insurance Regulatory and Development Authority**  
**5-9-58B, 3<sup>rd</sup> Floor,**  
**Parisrama Bhavanam, Basheer Bagh**  
**Fateh Maidan Road**  
**Hyderabad – 500 004**

**SUB: SUBMISSION OF ANNUAL REPORT : 2015-16**

**Dear Sir,**

**We are enclosing herewith Hard Copy of Annual Report 2015-16 as per Regulations 19 (9) of IRDAI (TPA – Health Services ) Regulations, 2016 alongwith Directors / Auditors Report duly signed by our Director and Chief Executive Officer.**

**We would like to inform you that we have successfully uploaded the Annual Return for the year 2015-16 on BAP Module.**

**Hope you will find the same in order.**

**Regards,**

**For RAKSHA TPA PVT. LTD.**

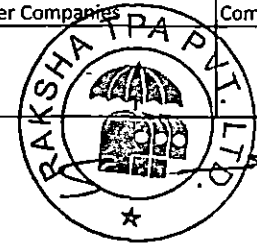
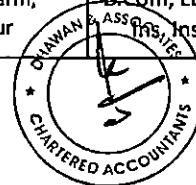
  
**PAWAN KUMAR BHALLA**  
**C.E.O.**

**COPY TO : Ms. Yegna Priya Bharath**  
**Joint Director (Health)**  
**Insurance Regulatory and Development Authority**

## Annual Report by Third Party Administrator

FORM TPA - 8

<b>1 PARTICULARS OF THE TPA :</b>									
<b>1.1</b>		Name of the TPA		RAKSHA TPA PVT. LTD.					
<b>1.2</b>		(A) Address - Registered Office		C/O. ESCORTS CORPORATE CENTRE, 15/5 MATHURA ROAD, FARIDABAD - HARYANA					
				Pin Code - 121003		Landline No. 0129 4289999			
				E Mail - pawan@rakshatpa.com		Fax No. 0129 4018012			
<b>1.3</b>				Financial Year		2015-16			
<b>1.4</b>		Board of Directors as on - 31.03.2016 (end of concerned FY) 2015-16 and changes in the board since the date of statement of proceeding year.							
		Sr. No.	Name of Director	DIN NO.	Age	Address with Telephone No. Mobile No.Email	Details of Directorship in other Companies	Particulars of Change in Board (Cession/Appointment)	Date of Change in Board
		1	MRS. RITU NANDA /	00032677	67	2, Friends Colony West, New Delhi, 011 30881499, EMAIL ID - ritunanda@rnis.biz	As per Annexure -1	-	-
		2	MR. RAJAN NANDA	00043256	73	2, Friends Colony West, New Delhi, 0129 2564801, EMAIL ID - rajan.nanda@escorts.co.in	As per Annexure - 2	-	-
		3	DR. NARESH TREHAN	00012148	67	B-4, Maharani Bagh, New Delhi, 0124 4834333, EMAIL ID - ntrehan@vsnl.com	As per Annexure - 3	-	-
		4	MS. NITASHA NANDA	000326600	44	2, Friends Colony West, New Delhi, 0129 2564279, EMAIL ID - nandanitasha@hotmail.com	As per Annexure - 4	-	-
<b>1.5</b>		Details of Chief Executive Officer (CEO)							
		Sr. No.	Name of CEO	Age	Address with Telephone No. Mobile No.Email	Qualifications	Details of Directorship in other Companies	Date of Joining with TPA Company as CEO	
		1	MR. PAWAN BHALLA	62	15/5 Mathura Road, Faridabad Tel. No. 0129-2564083, Email - pawan@rakshatpa.com	B.Com (Hons)	-	Feb-03	
<b>1.6</b>		Details of Chief Administrative Officer (CAO)							
		Sr. No.	Name of CAO	Age	Address with Telephone No. Mobile No.Email	Qualifications	Details of Directorship in other Companies	Date of Joining with TPA Company as CAO	
		1	Mr. Mukesh Chaudhary	61	4/49, SFS Agarwal Farm, Mansarovar, Jaipur	B.Com, LLB, Fellowship Inst. Mumbai		Oct-05	



## 1.7 Details of Chief Medical Officer (CMO)

Sr. No.	Name of CAO	Age	Address with Telephone No. Mobile No.Email	Qualifications	Details of Directorship in other Companies	Date of Joining with TPA Company as CMO
1	DR. VAIBHAV PARVEEN DIDWANIA	43	H.No.334, Sector - 22, Faridabad - 121005, Mobile No. 7838151533 Email ID - vaibhav@rakshatpa.com	M.D. PHYSICIAN MCI REGN. 19707	-	01.04.2016

## 1.8

Name and Address of Auditors	
M/S. DHAWANN ASSOCIATES - STATUTORY AUDITOR	FF-11, SCO-35, Shopping Centre, Sector - 16, Faridabad
M/S. ADEESH MEHRA & CO. - INTERNAL AUDITOR	7/3, 2nd Floor, Jangpur Extn., ND-14

## 1.9

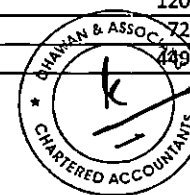
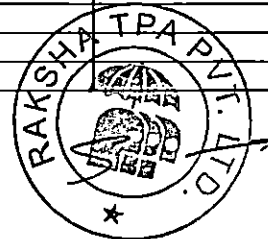
Enumeration of TPA Services provided :	
THE NEW INDIA ASSURANCE CO. LTD.	119253087
ORIENTAL INSURANCE CO. LTD.	146658369
UNITED INDIA INSURANCE CO. LTD.	90599515
NATIONAL INSURANCE CO. LTD.	24644769
APOLLO MUNICH HEALTH INSURANCE CO. LTD.	1033690
BHARTI AXA GENERAL INSURANCE CO. LTD.	395003
IFFCO TOKIO GENERAL INSURANCE CO. LTD.	9745182
L & T GENERAL INSURANCE CO. LTD.	292316
LIBERTY VIDEOCON GENERAL INSURANCE CO. LTD.	585777
ROYAL SUNDRAM GENERAL INS. CO.LTD.	1083948
UNIVERSAL SOMPO GENERAL INSURANCE CO.	293293
SBI GENERAL INSURANCE CO. LTD.	916867
TATA AIA LIFE INSURANCE CO. LTD.	3252
LIC OF INDIA	7778716
<b>TOTAL</b>	<b>403283784</b>

## 1.10

Enumeration of standing arrangements with Hospitals and other Doctors :	-
Number of Agreements with Network Providers	4498
Number of Agreements with Doctors	-

## 1.11

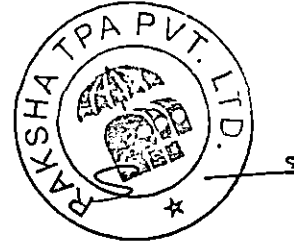
Summary of TPA Business	
a. No. of Insurers with whom agreements entered	17
b. Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of	2796053
c. Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	413290
d. Number of Hospitals tied up by the TPA (beginning of the concerned FY)	3367
e. Hospitals tied up during (for the concerned FY)	1203
f. Total Hospitals terminated or removed during the (concerned FY)	72
g. Total Hospitals tied up by the TPA (end of the concerned FY)	4498



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 (INR in Lakh)
1	Individual / Retail Health Insurance Policies	412051	1192915	63142.86
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	1239	1603138	29885.21
3	Policies issued under RSBY or other	-	-	-
4	Pre-Insurance Medical Examination	10147	10147	-
5	Foreign Travel Policies issued by Indian Insurer	-	-	-
6	Foreign Travel Policies issued by Foreign Insurer	-	-	-
7	Non - Insurance Healthcare Schemes sponsored by Central / State Government.	-	-	-



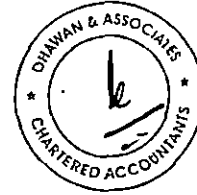
Director Master Data	
DIN	00032677
Name	RITU NANDA

List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74140DL2010PTC198965	CRYSTALCARE ADVISORS PRIVATE LIMITED	11/02/2010	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	22/12/2006	-
U80301DL2003PTC121072	ACADEMY OF MANAGEMENT AND FINANCIAL PLANNING PRIVATE LIMITED	25/06/2003	-
U63040DL1997PTC114390	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U72200DL2000PTC108440	RIMARI IT SOLUTIONS PRIVATE LIMITED	31/10/2006	-
U66010DL2000PTC106350	RITU NANDA INSURANCE SERVICE PRIVATE LIMITED	19/06/2000	-
U72900DL2000PTC106349	ESCOLIFE IT SERVICES PRIVATE LIMITED	19/06/2000	-
U51909DL1998PTC092691	RIMARI INDIA PRIVATE LIMITED	12/03/1998	-
U51909DL1997PTC090566	TASHAKA INDIA PRIVATE LIMITED	06/11/1997	-
U74899DL1995PLC074265	ESCORTS ASSET MANAGEMENT LIMITED	07/11/2000	-
U74899DL1994PLC062140	ESCORTS SECURITIES LIMITED	30/07/2000	-
U74899HR1994PLC040956	ESCORTS CONSTRUCTION EQUIPMENT LIMITED	10/04/1997	-
U74899HR1992PTC044796	AAA PORTFOLIOS PRIVATE LIMITED	30/09/2010	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	21/01/1986	-
U74899DL1984PTC018885	NIKY TASHA ENERGIES PRIVATE LIMITED	03/08/1984	-
U74899DL1984PTC018883	NIKY TASHA COMMUNICATIONS PRIVATE LIMITED	03/08/1984	-
U31909DL1981PLC012654	NIKY TASHA ELECTRONICS LIMITED	19/11/1981	-



U74899DL1975PTC007857	SIETZ TECHNOLOGIES INDIA PRIVATE LIMITED	01/04/2006	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-
U99999MH1997PTC109903	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U18101HR1995PTC044029	BIG APPLE CLOTHING PRIVATE LIMITED	30/09/2010	-

List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			



## Director Master Data

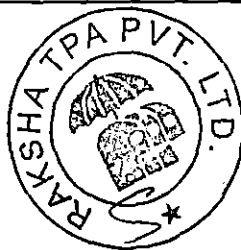
DIN	00043256
Name	RAJAN NANDA

## List of Companies

CIN/FCRN	Company Name	Begin Date	End Date
L74899HR1944PLC039088	ESCORTS LIMITED	28/06/1968	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	21/01/1986	-
U67190HR1990PTC044859	ESCOTRAC FINANCE AND INVESTMENTS PRIVATE LIMITED	30/05/1991	-
U74899HR1994PLC040956	ESCORTS CONSTRUCTION EQUIPMENT LIMITED	17/02/1994	-
U74899DL1995PLC074262	ESCORTS INVESTMENT TRUST LIMITED	01/12/1995	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U74899HR1994PTC044755	ESCORTS FINANCE INVESTMENTS AND LEASING PRIVATE LIMITED	08/12/1994	-

## List of LLP

LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			

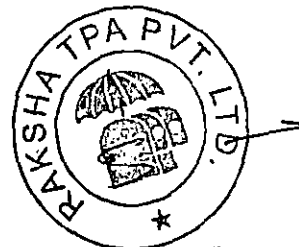


## Director Master Data

DIN	00012148		
Name	NARESH KUMAR TREHAN		
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74999DL2015PTC283932	GLOBAL HEALTH PATLIPUTRA PRIVATE LIMITED	11/08/2015	-
U93000DL2013PTC254622	GLOBAL HEALTH PHARMA PRIVATE LIMITED	01/07/2013	-
U74140DL2013PTC250667	MEDANTA NEW INITIATIVES PRIVATE LIMITED	11/04/2013	-
U74140DL2013PTC250579	MEDANTA HOLDINGS PRIVATE LIMITED	10/04/2013	-
U73100DL2010PTC211892	MEDANTA DUKE RESEARCH INSTITUTE PRIVATE LIMITED	25/06/2012	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	22/12/2006	-
U74899DL2005PTC141003	DR NARESH TREHAN AND ASSOCIATES HEALTH SERVICES PRIVATE LIMITED	24/09/2005	-
U65993DL2005PTC139310	NARESH TREHAN HOLDINGS PRIVATE LIMITED	04/08/2005	-
U85110DL2004PTC128319	GLOBAL HEALTH PRIVATE LIMITED	01/06/2007	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	22/01/2002	-
U74899DL2001PTC109156	WAH INDIA PRIVATE LIMITED	04/04/2001	-
U74899DL1986PLC026188	SHRUMP REAL ESTATES LTD.,	14/07/1991	-
U92411DL1998PTC097552	AFSAN HEALTH RESORT PRIVATE LIMITED	18/12/1998	-
U74899DL1995PLC069839	VARUN BEVERAGES LIMITED	27/04/2016	-

## List of LLP

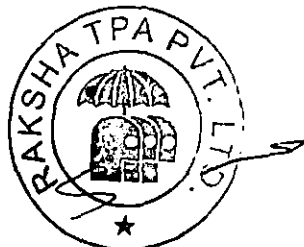
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			





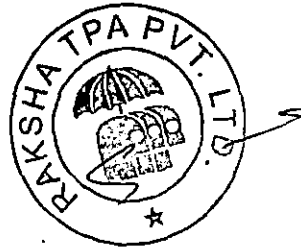
## Director Master Data

DIN	00032660		
Name	NITASHA NANDA		
List of Companies			
CIN/FCRN	Company Name	Begin Date	End Date
U74140DL2010PTC198965	CRYSTALCARE ADVISORS PRIVATE LIMITED	11/02/2010	-
U85110DL2006PTC156945	SHARAK HEALTHCARE PRIVATE LIMITED	28/08/2014	-
U85199DL2002PTC117833	RAKSHAK HEALTH SERVICE PRIVATE LIMITED	29/11/2002	-
U63040DL1997PTC114390	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U85199DL2002PTC113925	RAKSHA TPA PRIVATE LIMITED	12/07/2008	-
U18101HR1995PTC044029	BIG APPLE CLOTHING PRIVATE LIMITED	04/01/1999	-
U99999MH1997PTC109903	SUN AND MOON TRAVELS (INDIA) PRIVATE LIMITED	01/04/1999	-
U66010DL2000PTC106350	RITU NANDA INSURANCE SERVICE PRIVATE LIMITED	19/06/2000	-
U72900DL2000PTC106349	ESCOLIFE IT SERVICES PRIVATE LIMITED	19/06/2000	-
U51909DL1998PTC092691	RIMARI INDIA PRIVATE LIMITED	12/03/2005	-
U51909DL1997PTC090566	TASHAKA INDIA PRIVATE LIMITED	06/11/1997	-
U74899DL1995PLC074265	ESCORTS ASSET MANAGEMENT LIMITED	07/11/2000	-
U74899DL1994PLC062140	ESCORTS SECURITIES LIMITED	02/08/1999	-
U51900MH1999PTC117846	MOMENTO COMMUNICATIONS PRIVATE LIMITED	01/02/2016	-
U74899HR1992PTC044796	AAA PORTFOLIOS PRIVATE LIMITED	30/09/2010	-
U67190HR1990PTC044859	ESCOTRAC FINANCE AND INVESTMENTS PRIVATE LIMITED	21/09/1999	-
U24232DL1985PTC020329	CHARAK AYURVEDIC TREATMENTS PRIVATE LIMITED	28/02/2000	-
U74899DL1984PTC018883	NIKY TASHA COMMUNICATIONS PRIVATE LIMITED	20/06/1996	-



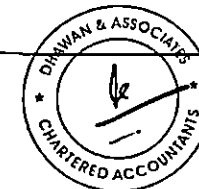
U31909DL1981PLC012654	NIKY TASHA ELECTRONICS LIMITED	29/06/1995	-
U74899DL1975PTC007857	SIETZ TECHNOLOGIES INDIA PRIVATE LIMITED	30/09/2008	-
L74899HR1944PLC039088	ESCORTS LIMITED	18/09/2015	-
U74899DL1951PTC001984	HAR PARSHAD AND COMPANY PRIVATE LIMITED	24/12/2001	-

List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
No LLP exists for a Director			



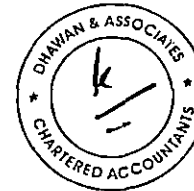
## REVENUE ACCOUNT FOR THE YEAR END 31ST MARCH 2016

Expenses		Income	
I. Director's Remuneration	6000000	I. Income	
II. Staff Expenses		(a) Income from Insurers (Indian & Foreign)	403283785
(a) Salaries, Provident Fund	153224366	(b) From Others (please specify)	25927502
(b) Other Benefits	8863831	(C) Investment Income	
III. Office Expenses		(d) Profit on sale of Investments or Assets	10506
(a) Rent, Rates and Taxes	36086153		
(b) Electricity, Water	6654857		
(C) Housekeeping and Cleaning	9052520		
(d) Others	446228		
(e) Travel	15575371		
(f) Entertainment	1072149		
(g) Lease rent of Equipments			
(h) Post, Telecommunication and similar expenses	13719681		
(i) Audit Fees	819000		
(j) Legal Expenses	399351		
(k) Repairs and Mainenance	542995		
(l) Depreciation	9529087		
(m) Motor Vehicle Expenses	358272		
(n) Other Expenses (please specify)	79406278		
(o) Loss on sale of investments or assets			
(p) Profit / Loss foro the year	87471653		
IV. Operating Expenses			
	429221793		429221793



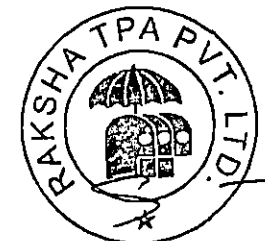
**PROFIT AND LOSS APPROPRIATION FOR THE YEAR END 31ST MARCH 2016**

Particulars	Amount (₹)	Particulars	Amount (₹)
Loss brought Forward	0	Profit Brought forward	119931325
Loss for the year	0	Profit for the year	87471653
Dividend for the year	8000000	Transfer from Reserves	0
Tax on Dividend	1673920	Loss Carried forward	0
Transfer of Reserves	800000	Deferred Tax Credit	0
Others allocations from profit	20000000		
Provision for Taxation	28830000		
Differed Tax Liability	232235		
Taxation of earlier year	-1339801		
Profit carried forward	149206624		



## BALANCE SHEET AS AT 31ST MARCH 2016

Liabilities	Amount (₹)	Amount (₹)	Assets	Amount (₹)	Amount (₹)
Authorized Capital			Building / Properties Cost	30168871	
Issued Capital		40000000	Less Depreciation	96430	30072441
Paid up Capital					
Reserves & Surplus		164518772	Furniture & Fixtures	3296246	
Amounts due to			Less Depreciation	2058552	1237694
a) Insurers		11738256			
b) Hospital		150986335	Air Conditioners		
c) Doctors			Less Depreciation		
d) Others					
			Electrical Installation		
Secured Loan			Less Depreciation		
			Office Equipments	9133123	
Unsecured Loan			Less Depreciation	5848998	3284125
			Computer Software	76317249	
Defered Tax Liability		1354466	Less Depreciation	59439719	16877530
Bank Overdraft			Motor Vehicles	2159755	
			Less Depreciation	640656	1519099
Current Liability					
Sundry Creditors		20529789	Investments		
Provisions		112122630	Government Securities (Market Value)		
Others		245195936	Loan & Debenture (Market Value)		
			Other Investments (Market Value)		3000000
			Receivables		
			From Insurers		92638137
			Others (Security Deposits )		12268077
			Others		135620029
			Others (Short Term Loan & Advances)		112090072
			Cash & Bank Balances		337838980
<b>TOTAL</b>		<b>746446184</b>	<b>TOTAL</b>		<b>746446184</b>



Schedule - 4

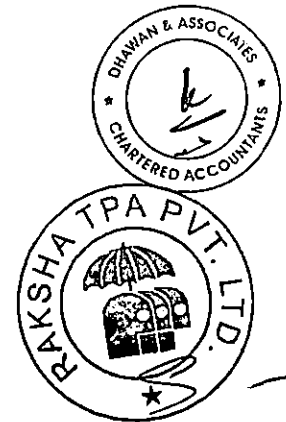
Schedule of the Income received towards various activities during the F.Y. 2015-16

S.No.	Description	Income / Remuneration received during the FY (Amount ₹ in Lakhs)
1	Towards Health services of the Individual Policies Issued by Indian Insurers	2618.16
2	Towards Health services of the Group Insurance Policies Issued by Indian Insurers	1327.72
3	Pre-Insurance Medical Examination	86.96
4	Towards Health Services in the Foreign Jurisdiction in respect of the policies Issued by Indian Insurers	0
5	Towards Non Insurance Services rendered	0
6	Towards servicing of policies Issued by Foreign Insurers	0
7	Other Income (please specify accounting head wise other income received)	
	- Interest on Bank Deposit	215.1
	- Interest on Income Tax Refund	40.52
	- Misc. Income	3.65
	<b>TOTAL</b>	<b>4292.11</b>

Schedule - 5

Schedule of Apportionment of Expenses to various activities during the F.Y. 2015-16

S.No.	Description	Expenses Incurred during the FY (Amount ₹ in Lakhs)
1	Health Services of the Policies issued by Indian Insurers	3417.50
2	Health Services in the Foreign Jurisdiction in respect of the	NIL
3	Non Insurance Services rendered	NIL
4	Servicing of policies issued by Foreign Insurers	NIL
5	Other Expenses Incurred (to specify)	NIL



**Schedule - 7**

- 1 Directors Report; to be attached separately.

**ANNEXURE - 5**

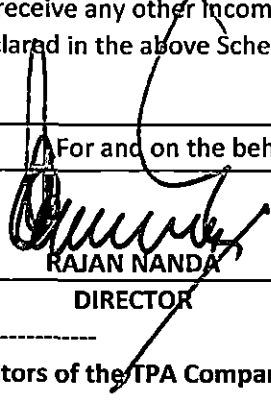
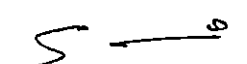
(Note : Inter alia, (i) to disclose the shareholding structure as at the end of financial year  
(ii) Discuss Corporate Governance norms put-in place)

- 2 Auditors Report including audited financial and all notes, schedules to audited financials;  
to be attached separately.

**ANNEXURE - 6**

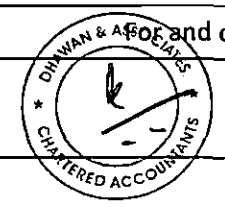

**Undertaking from Registered TPA Company**

It is hereby declared that the particulars furnished with respect Annual Report of our TPA Company in Form TPA - 8 and Schedule 1 to 7 there under towards various activities of the TPA Company during the F.Y. 2015-16 were examined, and are true and correct. It is also declared that the TPA Company did not receive any other income or remuneration from any other sources other than the one that is declared in the above Schedule.

Date : 21-06-2016	For and on the behalf of RAKSHA TPA PVT.LTD.	
Place : Faridabad.	 RAJAN NANDA DIRECTOR	 PAWAN KUMAR BHALLA CHIEF EXECUTIVE OFFICER

**Certificate from the Statutory Auditors of the TPA Company**

Certified that the above information about financials furnished in Annual Report and Schedules 1 to 5 therein by RAKSHA TPA PVT. LTD. Is as extracted from the transactions of the TPA Company (Name of the TPA Company) for the Financial Year 2015-16.

Date : 21-06-2016	For and on the behalf of DHAWAN & ASSOCIATES FRN-009813N	
Place : Faridabad		For DHAWAN & ASSOCIATES CHARTERED ACCOUNTANTS JAGDISH DHAWAN M-No- 88596  PARTNER

Schedule - 6

1

Data of Claims received during the year ...2015-2016

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
14624	27599755	119429	5273163638	214530	4944870355	348583	10245633748

2

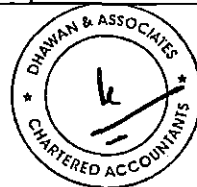
Data of Settled Claims in respect of Individual Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	12372	23268416	48086	2226633237	96724	3157320461	148507	5407222114
Between 1 - 3 Months	144	334115	876	45089136	1484	54603291	2504	100026542
Between 3 to 6 Months	26	59147	54	2361588	220	5246208	300	7666943
More than 6 Months	4	7773	14	872679	55	896180	73	1776632

3

Data of Settled Claims in respect of Group Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	1515	4659306	56756	2625892777	109367	1661375149	157638	4291927232
Between 1 - 3 Months	23	59554	1649	83093854	1463	32308802	3135	115462210
Between 3 to 6 Months	14	42000	89	3841132	89	1829381	192	5712513
More than 6 Months	1	3000	44	2014910	15	169200	60	2187110



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4

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

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	13887	27927722	104842	4852526014	206091	4818695610	324820	9699149346
Between 1 - 3 Months	167	393669	2525	128182990	2947	86912093	5639	215488752
Between 3 to 6 Months	40	101147	143	6202720	309	7075589	492	13379456
More than 6 Months	5	10773	58	2887589	70	1065380	133	3963742

5

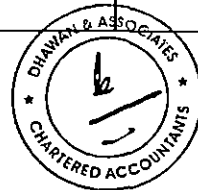
**Data of Claims in respect of Individual Policies recommended for repudiation**

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	192	680161	19	502990	4347	223449685	4558	224632836
Between 1 - 3 Months	37	162684			1263	69364155	1300	69526839
Between 3 to 6 Months	10	28564	1	24000	485	25236950	496	25289514
More than 6 Months			1	17627	71	2791179	72	2808806

6

**Data of Claims in respect of Group Policies recommended for repudiation**

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	68	222123	33	2693524	4357	79280627	4458	82196274
Between 1 - 3 Months			3	29590	455	6251782	458	6281372
Between 3 to 6 Months			1	39000	93	2586840	94	2625840
More than 6 Months					30	365387	30	365387



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7 Data of Claims in respect of Total Policies (Individual + Group Policies )recommended for repudiation

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	260	902284	52	3196514	8704	302730312	9016	306829110
Between 1 - 3 Months	37	162684	3	29590	1718	75615937	1758	75808211
Between 3 to 6 Months	10	28564	2	63000	578	27823790	590	27915354
More than 6 Months			1	17627	101	3156566	102	3174193

(Note : In respect of data on Repudiations, amount of claims made by the policy holder to be mentioned as the amount of claim repudiated).

8 Data of Claims Outstanding in respect of Individual Policies

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	80	230439	2930	174558639	3726	167405616	6736	342194694
Between 1 - 3 Months	10	25490	756	48769592	504	17558834	1270	66353916
Between 3 to 6 Months	6	16123	146	9504469	195	4537362	347	14057954
More than 6 Months	5	14666	85	5908015	217	4229145	307	10151826

9 Data of Claims Outstanding in respect of Group Insurance Policies

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	109	281260	5349	297711671	6844	137636279	12302	435629210
Between 1 - 3 Months	3	6584	2082	137783974	685	13115501	2770	150906059
Between 3 to 6 Months	4	9750	295	17592476	316	3316855	615	20919081
More than 6 Months	1	2400	160	11255397	200	3640124	361	14897921



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Schedule - 6

1

Data of Claims received during the year ...2015-2016

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
14624	27599755	119429	5273163638	214530	4944870355	348583	10245633748

2

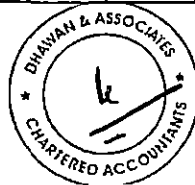
Data of Settled Claims in respect of Individual Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	12372	23268416	48086	2226633237	96724	3157320461	148507	5407222114
Between 1 - 3 Months	144	334115	876	45089136	1484	54603291	2504	100026542
Between 3 to 6 Months	26	59147	54	2361588	220	5246208	300	7666943
More than 6 Months	4	7773	14	872679	55	896180	73	1776632

3

Data of Settled Claims in respect of Group Policies :

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	1515	4659306	56756	2625892777	109367	1661375149	157638	4291927232
Between 1 - 3 Months	23	59554	1649	83093854	1463	32308802	3135	115462210
Between 3 to 6 Months	14	42000	89	3841132	89	1829381	192	5712513
More than 6 Months	1	3000	44	2014910	15	169200	60	2187110



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10 Data of Claims Outstanding in respect of Total Policies (Individual + Group Policies)

Description (to be reckoned from the date of receipt of Claim)	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 in 1 month from the date of receipt of Claim	189	511699	8279	472270310	10570	305041895	19038	777823904
Between 1 - 3 Months	13	32074	2838	186553566	1189	30674335	4040	217259975
Between 3 to 6 Months	10	25873	441	27096945	511	7854217	962	34977035
More than 6 Months	6	17066	245	17163412	417	7869269	668	25049747

(Note : In respect of data on Claims Outstanding, amount of claim made by the policyholders to be mentioned as the as the amount of claim Outstanding).



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

**Annual Certificate in the matter of Working Capital of a TPA Company**


Instructions for submission of Required Certificate :

- 1 Periodically of submission of this Certificate is Annual i.e. as at 31st March of every Financial Year
- 2 To be submitted with the Authority alongwith Annual Report of the TPA Company
- 3 This Certificate is to be certified by Auditors of a TPA Company

1	PARTICULARS OF THE TPA COMPANY :		
1.1	Name of the TPA	RAKSHA TPA PVT. LTD.	
1.2	Address - Registered Office	C/O. ESCORTS CORPORATE CENTRE,	
		15/5 MATHURA ROAD, FARIDABAD - HARYANA	
		Pin Code - 121003	Landline No. - 20129 4289999
		E Mail - pawan@rakshatpa.com	Fax No. - 0129 4018012
1.3	Financial Year	2015-16	
1.4	Mehodolody adopted for calculation of Working Capital (Refer Provisions of Reg. 6 of IRDAI (TPA - Health Services) Regulations 2016).	Working Capital means the difference bewteen the aggregate of the current assets and current liabilities as on 31.03.2016	
2	Computation of Working capital for the period upto / Financial Year - 2015-16		

S.No.	Description	(Amount ₹ INR)
1	Granular Details of the Components of Assets Considered	515462627
2	Granular Details of the Components of Liabilities Considered	364296006
	Working Capital	151166621

Certified that the above Particulars of the working capital of Raksha TPA Pvt. Limited are correct and the above details are extracted frin Financial statements of the TPA Company for the period upto / Financial Year 2015-16.

Date: 21-06-2016	For and on behalf of DHAWAN & ASSOCIATES
Place: Faridabad.	 For DHAWAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 009813N JAGDISH DHAWAN Practicing Charatered Accountant M.No. 88596 PARTNER

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

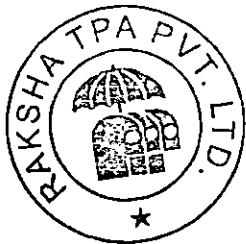
**Declaration and Undertaking by TPA Company**

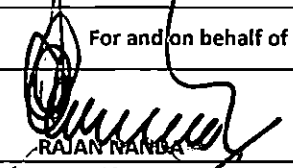
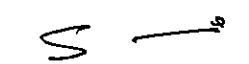
Instructions for submission of Required Certificate :

- 1 Periodically 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 alongwith the Annual report of the TPA Company

1	PARTICULARS OF THE TPA COMPANY :		
1.1	Name of the TPA		RAKSHA TPA PVT. LTD.
1.2	Address - Registered Office	C/O. ESCORTS CORPORATE CENTRE, 15/5 MATHURA ROAD, FARIDABAD - HARYANA	
		Pin Code - 121003	Landline No. 0129 4289999
		E Mail - pawan@rakshatpa.com	Fax No. 0129 4018012
1.3	Financial Year	2015-16	

2	We RAJAN NANDA The Director, PAWAN KUMAR BHALLA - CEO of RAKSHA TPA PVT. LTD. Is 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 pr 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)	None o the director(S), promotor(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 dedetermined whether officials referred herein are involved in any other Insurance or Insurance related activities or not. TPA Company shall furnish the detailed information separately alongwith the Form )	
	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 :	For and on behalf of Raksha TPA Pvt. Limited	
	 RAJAN NANDA DIRECTOR	 PAWAN KUMAR BHALLA CHIEF EXECUTIVE OFFICER

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

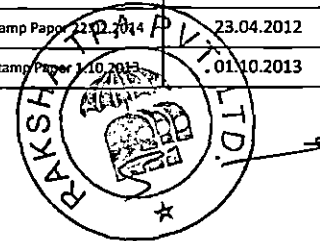
**Service Level Agreement Details**  
(Annual Form to be furnished alongwith the Annual Report)

1	PARTICULARS OF THE TPA :			
1.1	Name of the TPA		RAKSHA TPA PVT. LTD.	
1.2	(A)	Address - Registered Office	C/O. ESCORTS CORPORATE CENTRE, 15/5 MATHURA ROAD, FARIDABAD - HARYANA	
			Pin Code - 121003	Landline No. 0129 4289999
			E Mail - pawan@rakshatpa.com	Fax No. 0129 4018012
1.3	Financial Year		2015-16	
1.5	Details of Service Level Agreements (SLAs)			

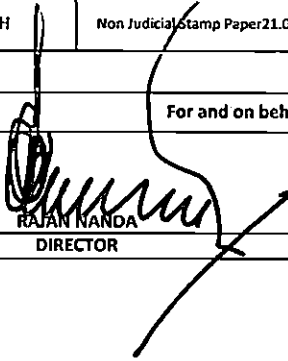

S.No.	Cumulative SLAs till beginning of the year					SLAs entered in the year					Total SLAs at the end of the year				
	1					2					3				
	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total
1	3	14			17	3				3	3	14			17

1.6	Details of Service Level Agreements (SLAs)	SLA details for complete Financial Year to be provided (for the period / upto the period)
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S.No.	Name of the Insurer	Type of Services to be rendered (Retail Policy / Group / RSBY / PIMS / Others - Please specify)	Type of SLA (Fresh / Renewal / Modification)	Date of purchase of Stamp viz Non Judicial Stamp Paper / e-stamp / Special Adhesive / Franking / any other mode.	Date of Agreement dd/mm/yyyy	Validity of Agreement	
						From	To
1	The New India Assurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 19.03.2014	01.07.2014	01.10.2013	30.09.2016
2	The Oriental Insurance Co. Ltd.	Retail Policy / Group	MODIFICATION	Any Other Mode	07.09.2015	10.07.2015	09.07.2016
3	United India Insurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 04.10.2013	15.11.2013	15.11.2013	30.09.2016
4	National Insurance Co. Ltd.	Retail Policy / Group	RENEWAL	Non Judicial Stamp Paper 09.01.2014	15.06.2014	15.06.2014	14.06.2016
5	IFFCO-TOKIO General Ins. Co. Ltd	Group Policy	RENEWAL	Non Judicial Stamp 27.03.2014	31.01.2006	31.03.2014	OPEN
6	Apollo Munich Health Insurance Co.Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 13.06.2013	26.07.2013	26.07.2013	25.07.2016
7	Royal Sundaram General Insurance Co. Limited	Group Policy	RENEWAL	Non Judicial Stamp Paper 22.12.2014	15.05.2015	15.05.2015	14.05.2018
8	Liberty Videocon General Insurance Co. Ltd	Group Policy	FRESH	Non Judicial Stamp Paper 01.03.2014	10.03.2014	01.03.2014	28.02.2017
9	Bharti Axa General Insurance Company Ltd.	Group Policy	RENEWAL	Non Judicial Stamp Paper 01.01.2014	01.01.2014	01.01.2014	31.12.2016
10	L&T General Insurance Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 22.02.2014	23.04.2012	08.04.2014	06.04.2017
11	Universal Sompo General Insurance Co. Ltd.	Group Policy	RENEWAL	Non Judicial Stamp Paper 10.10.2013	01.10.2013	01.10.2013	30.09.2016



S.No.	Name of the Insurer	Type of Services to be rendered (Retail Policy / Group / RSBY / PIMS / Others - Please specify)	Type of SLA (Fresh / Renewal / Modification )	Date of purchase of Stamp viz Non Judicial Stamp Paper / e-stamp / Special Adhesive / Franking / any other mode.	Date of Agreement dd/mm/yyyy	Validity of Agreement	
						From	To
						(dd/mm/yyyy)	(dd/mm/yyyy)
12	SBI General Insurance Company Ltd.	Group Policy	RENEWAL	E-Stamp 15.01.2016	15.01.2016	09.01.2016	18.01.2017
13	Max Bupa Health Insurance Co. Ltd	Group Policy	FRESH	Non Judicial Stamp Paper 18.10.2013	06.01.2014	06.01.2014	05.01.2015
14	Reliance General Insurance Co Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 15.06.2013	24.06.2013	25.06.2013	24.06.2016
15	Religare Health Insurance Co Ltd	Group Policy	RENEWAL	Non Judicial Stamp Paper 21.07.2014	23.01.2015	15.01.2015	14.01.2018
16	Tata AIA Life Insurance Company.	OTHERS	RENEWAL	Non Judicial Stamp Paper 31.07.2015	31.07.2015	01.08.2015	31.07.2018
17	LIC OF INDIA	OTHERS	FRESH	Non Judicial Stamp Paper 21.06.2013	13.06.2013	01.07.2013	30.06.2016

Date :	For and on behalf of Raksha TPA Pvt. Limited	
Place :	 <b>RAJAN NANDA</b> DIRECTOR	 <b>PAWAN KUMAR BHALLA</b> CHIEF EXECUTIVE OFFICER

