



Star Health and Allied Insurance Co. Ltd.

Date: February 01, 2024

Place: Chennai

Ref: SHAI/B & S/SE/191/2023-24

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street
Mumbai – 400001
Scrip Code: 543412

To
The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot C/1,
G Block, Bandra-Kurla Complex
Mumbai – 400051.
Symbol: STARHEALTH

Dear Sir(s),

Newspaper Advertisement –Financial Results December 31, 2023.

Further to our letter dated SHAI/B & S/SE/183/2023-24 dated January 30, 2024 and in compliance with Regulation 47 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed a copy of the extract of the unaudited standalone financial results for the quarter and nine months ended December 31, 2023 published in Business Standard (English Edition) and Dinamani (Tamil Edition).

The above information is hosted on the Company's website at www.starhealth.in

This is for your information and records.

Thanking you,

For Star Health and Allied Insurance Company Limited

Jayashree Sethuraman
Company Secretary & Compliance Officer

Encl: as above

Andhra tops list of ABHA accounts, TN at bottom

At 67 million, UP first in terms of absolute numbers of ABHA accounts

SANKET KOUL
New Delhi, 31 January

Of the more than 529 million unique health IDs or Ayushman Bharat Health Account numbers created, top of the list is Andhra Pradesh with 78 per cent of its population registered.

The list shows extreme variations. At the bottom of the list is Tamil Nadu which has covered only 12.2 per cent of its population.

The data from the Ayushman Bharat Digital Mission dashboard shows that Andhra Pradesh is followed by Himachal Pradesh (74.7 per cent) and Chhattisgarh (66.7 per cent) coverage respectively.

Lining up with Tamil Nadu as the worst performers are Bihar (14.7 per cent) and Manipur (18.5 per cent).

According to the National Health Authority, the Ayushman Bharat Health Account number is a unique 14-digit identification number called ABHA ID under which an individual's medical history, consultation details, prescriptions etc are registered, creating a unique health database.

The ABHA ID is used to secure all medical records in a digital locker (with the consent of the individual). This is different from the Ayushman Bharat card which covers the healthcare costs of the poor.

The PM-Jan Arogya Yojana (Ayushman Bharat) has been rolled out for the bottom 40 per cent of poor and vulnerable citizens, which comes to around 120 million households.

Whether households are included or

STATUS CHECK

States in terms of population coverage of ABHA accounts

Top 5			Bottom 5		
State/UT	No. of ABHA accounts	Population coverage* (%)	State	No. of ABHA accounts	Population coverage* (%)
Andhra Pradesh	41,24,00,000	77.9	Tamil Nadu	9,34,00,000	12.2
Himachal Pradesh	5,60,00,000	75.4	Bihar	18,42,00,000	14.7
Chhattisgarh	19,89,00,000	66.7	Manipur	5,90,00,000	18.5
J&K	8,62,00,000	63.8	Jharkhand	7,93,00,000	20.3
Gujarat	42,45,00,000	60.1	Arunachal Pradesh	330,00,000	21.6

Data as of January 30, 2024. *coverage is based on estimated population for 2022 Source: ABDM dashboard, NHA

not depends on the deprivation and occupational criteria of the Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas, respectively. This number also includes families that were covered in the RSBY but were not present in the SECC 2011 database.

Apart from Manipur in the northeast, Arunachal Pradesh also has a low population coverage of just 21.6 per cent for ABHA accounts.

While the big states have generated more account numbers, they lag behind in terms of population coverage. Uttar Pradesh stands first in terms of absolute numbers of ABHA accounts created at 67.5 million, but its population coverage stands at just 28 per cent.

Andhra Pradesh remains an outlier in this respect, with the state having the fifth highest number of ABHA accounts at

41.24 million accounts, covering 77.9 per cent of its population.

Over 338 million health records have been linked with the ABHA accounts till January 2024, according to data on the ABDM dashboard. Preliminary calculations show that only 63.9 per cent of ABHA numbers have individual health records linked with them.

According to an official working with the government of Andhra Pradesh, one individual may link multiple health records for diagnosis, treatment and surgical procedures. These are then added to the national figure cumulatively.

"Health records linked to ABHA IDs will keep on increasing as each citizen may visit hospitals multiple times, generating multiple health records like diagnostic and OPD reports and pharmacy records," he said.

ED arrests Hemant Soren; Champai set to take over as Jharkhand CM

PRESS TRUST OF INDIA
Ranchi, 31 January

Hemant Soren on Wednesday resigned as Jharkhand Chief Minister after more than seven hours of questioning by the Enforcement Directorate (ED) in a money laundering case, and senior JMM leader Champai Soren (pictured) was named as his successor.

Hemant Soren tendered his resignation to Governor CP Radhakrishnan at the Raj Bhavan, where he went along with alliance legislators.

According to official sources, ED arrested Hemant Soren soon after he tendered resignation.

"Hemant Soren has resigned as the Chief Minister of Jharkhand. The ruling JMM-Congress-BJD alliance has proposed the name of senior JMM leader Champai Soren as the new CM," state Congress president Rajesh Thakur said. "We have staked a claim to form the



PHOTO: X@CHAMPAISOREN
Legislators gathered at Hemant Soren's residence elected Champai Soren as the leader of the JMM legislative party

new government with the support of 47 MLAs," JMM legislative party leader Champai Soren.

Earlier, the legislators gathered at Hemant Soren's residence elected the

transport minister Champai Soren as the leader of the JMM legislative party with the party spokesperson Vinod Pandey saying that a consensus was reached on his name. A legislator from the Serikela assembly constituency for more than three decades since 1991, Champai Soren is known to be a loyalist of JMM supremo Shibu Soren.

Born in November 1956 at Jilinggora village in Jharkhand's Seraikela-Kharsawan district, Champai Soren is a matriculate and father of seven children. He is the son of a farmer and is not related to the Hemant Soren's family.

Meanwhile, Hemant Soren has lodged an FIR against senior ED personnel at the SC/ST police station over searches conducted at his Delhi residence, officials said. Soren alleged that the ED conducted the search operation at his residence in the national capital to "harass and malign him and his entire community", the officials said, quoting the FIR.

ALL IN A DAY

Court allows Hindu priest to worship in Gyanvapi cellar

The Varanasi district court on Wednesday granted a priest the right to worship Hindu deities in the Gyanvapi mosque cellar, Hindu side counsel Madan Mohan Yadav said.

The order was passed by Judge A K Vishvesha, who directed the district magistrate to make arrangements within seven days to facilitate puja there by Shaileendra Kumar Pathak, Yadav said.

The prayers will be facilitated by the Kashi Vishwanath Trust, which manages the Kashi Vishwanath temple that stands adjacent to the mosque. Hindu litigants claim the mosque was built after demolishing a part of the temple. According to the petition filed by Pathak, his maternal grandfather, priest Somnath Vyas, used to perform prayers there till 1993 when the cellar was closed by the authorities.

Pathak had sought the right to worship the deities there. Yadav said the barricades before the Nandi statue in front of the mosque — where where ablutions are performed before offering namaz — in the mosque complex will be removed to make way for the petitioner to perform puja. The Hindu side counsel said the puja of deities there was stopped during the rule of chief minister Mulayam Singh Yadav in 1993 in response the Babri Mosque demolition on December 6, 1992. The Muslim side has argued that the cellar is part of the mosque complex, and hence permission to perform puja there should not be granted. The Varanasi district court had on July 21 last year directed the ASI to conduct a "detailed scientific survey".



PTI

EPFO guidelines for EPS members with multiple accounts out

The employee provident fund organisation (EPFO) in a latest circular has issued guidelines to regulate the employee pension scheme (EPS) entitlement of members having multiple account numbers.

The circular released on Monday states that whenever an EPS member possesses multiple account numbers simultaneously in two or more establishments, the pension from each establishment shall be worked out at the date of exit on actual basis and pension payable from all establishments shall be aggregated.

"The aggregate pensionable salaries at any point of time shall not exceed wage ceiling and as and when it exceeds the wage ceiling, the contribution received on such excess salary shall be diverted to the provident fund account and the minimum pension provisions will only apply on the total pensionable amount," the circular said. Further, the circular directs regional officers of the social security organisation to ensure that the total contributions in the scheme by an individual working in multiple establishments under their jurisdiction shall not exceed contributions payable on wage ceiling of ₹15,000 per month.

SHIVA RAJORA

ADB raises ₹1,250 crore through green bonds

The Asian Development Bank (ADB) on Wednesday said it has garnered ₹1,250 crore (about \$150 million) through its largest local currency green bond issue so far. The issue is structured as a 4-year currency linked bond, with a one-time repayment at maturity and carrying a fixed interest rate of 6.72 per cent per year, ADB said in a statement.

The bond is denominated in Indian rupees but settled in United States dollars, with returns to investors indexed to the performance of the Indian currency, it said. Such bond structures are popularly known as masala bonds in the Indian financial community, it said.

The bond is listed on the Luxembourg Stock Exchange. It was arranged by Standard Chartered Bank and subscribed by a group of the UK and US investors.

RBI's DPI jumps to 418.77 in Sept '23

The Reserve Bank of India's (RBI) Digital Payments Index (DPI), a measure of the extent of digitalisation of payments across the country, increased to 418.77 in September 2023 from 395.57 in March 2023. "The RBI-DPI index has increased across all parameters and was driven particularly by growth in payment enablers, payment performance and consumer centricity across the country over the period," the central bank said in a release. The RBI-DPI has been constructed with March 2018 as the base period.

AJINKYA KAWALE

NHAI to extend KYC compliance deadline for FASTags by one month

Indian Highways Management Company, an arm of National Highways Authority of India (NHAI), will extend the KYC compliance deadline for FASTags by one month, a senior government official said on Wednesday. Earlier on January 15, the NHAI said FASTags with valid balances

but incomplete KYC will get deactivated by banks post-January 31, 2024. "Only 1 lakh multiple FASTags have been closed out of 1.27 crore. Hence, we are proceeding with extending the deadline by another one month," the official told PTI on the condition of anonymity.

PTI

An **IRPG** Company

KEC INTERNATIONAL LIMITED

CIN: L45200MH2005PLC152061
Registered Office: RPG House, 463, Dr. Annie Besant Road, Worli, Mumbai - 400030.
Tel. No.: 022-66670200 • Fax: 022-66670287
Website: www.kecrgp.com • Email: investorpoint@kecrgp.com

Extract of Consolidated Unaudited Financial Results for the Quarter and Nine months ended December 31, 2023

Particulars	Quarter ended		Nine months ended		Year ended
	December 31, 2023		December 31, 2023		
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1 Revenue from operations	5,006.72	4,374.62	13,749.34	17,281.71	
2 Net Profit before exceptional items and tax	120.72	11.43	233.20	160.98	
3 Net Profit after exceptional items and before tax	120.72	11.43	233.20	160.98	
4 Net Profit for the period (after exceptional items and after tax)	96.87	17.60	195.04	176.03	
5 Total Comprehensive Income for the period	113.33	52.23	263.22	253.81	
[Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]					
6 Paid-up equity share capital (face value Rs. 2/- each)	51.42	51.42	51.42	51.42	
7 Other Equity				3,720.00	
8 Basic / Diluted Earnings Per Share (in Rupees) attributable to owners (not annualised) (face value Rs. 2/- each) - before and after extraordinary items (not annualised)	3.77	0.68	7.59	6.85	

Notes:

- The above results of KEC International Limited, its branches, jointly controlled operations (together referred to as the 'Company') and its Subsidiaries (together referred to as 'Group') were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 30, 2024. The Statutory Auditors of the Company have conducted a 'Limited Review' of the above Consolidated Unaudited Financial Results for the quarter and nine months ended December 31, 2023.
- Information of Standalone Unaudited Financial Results of the Company is as under -

Particulars	Quarter ended		Nine months ended		Year ended
	December 31, 2023		December 31, 2023		
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
Revenue from operations	4,397.76	3,867.52	12,081.54	15,413.23	
Profit after exceptional items and before tax	55.92	27.75	70.71	250.15	
Profit after tax	44.05	14.75	54.60	180.25	

3 The above is an extract of the detailed format of Consolidated Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of Standalone and Consolidated Unaudited Financial Results are available on the stock exchanges websites, i.e., www.nseindia.com and www.bseindia.com and on the Company's website i.e. www.kecrgp.com

For KEC INTERNATIONAL LIMITED
Sd/-
VIMAL KEJRIWAL
MANAGING DIRECTOR & CEO
DIN - 00026981

Place : Mumbai
Date : January 30, 2024
Visit us at www.kecrgp.com

STAR HEALTH AND ALLIED INSURANCE CO LTD
Registered Office: "Star Insurance Towers", No.1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.
Corporate Office: 148, ACROPOLIS, Dr. Radhakrishnan Sala, Mylapore, Chennai - 600 041.
Toll Free No. : 1 800 425 2255, Website: www.starhealth.in
CIN: L6610TN2005PLC056649, Email: info@starhealth.in

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(₹ in Lakhs)

Sr. No.	Particulars	Three Months ended		Nine Months ended		Year ended
		December 31, 2023		December 31, 2023		
		Unaudited	Unaudited	Unaudited	Audited	
1	Total Income from Operations (Note 1)	3,60,581	3,09,668	10,28,613	8,75,324	12,95,247
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary Item)	38,767	28,172	93,913	69,036	82,640
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary Item)	38,767	28,172	93,913	69,036	82,640
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary Item)	28,955	21,047	70,270	51,682	61,859
5	Total Comprehensive Income for the period (Comprising Profit / (loss) for the period (after tax) and Other Comprehensive Income (after tax) (Note 2)	NA	NA	NA	NA	NA
6	Paid up Equity Capital	58,511	58,168	58,511	58,168	58,168
7	Reserves (excluding Revaluation Reserve)	-	-	-	-	-
8	Securities Premium Account	6,03,709	5,98,011	6,03,709	5,98,011	5,98,007
9	Net Worth	6,19,328	5,32,840	6,19,328	5,32,840	5,43,013
10	Paid Up Debt Capital	47,000	47,000	47,000	47,000	47,000
11	Debt Redemption Reserves	-	-	-	-	-
12	Earnings per share (face value of ₹10/- each)					
1. Basic (in ₹)		4.95	3.63	12.06	8.95	10.70
2. Diluted (in ₹)		4.86	3.54	11.79	8.70	10.41
13	Debt Equity Ratio (No. of times)	0.08	0.09	0.08	0.09	0.09
14	Debt Service Coverage Ratio (No. of times)	38.40	27.09	31.31	17.09	16.58
15	Interest Service Coverage Ratio (No. of times)	38.40	27.09	31.31	17.09	16.58

Notes:

- Total Income from Operations represents Gross Written Premium (GWP).
- The Indian Accounting Standards (IND AS) are currently not applicable to Insurance Companies in India.
- The above results for the quarter and year to date ended December 31, 2023 were reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on January 30, 2024 and the Joint Statutory Auditors of the Company have carried out a 'Limited Review' of the same.
- The above is an extract of the detailed format of quarterly and year to date Financial results filed with the Stock Exchange under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure requirements) regulations, 2015. The full format of quarterly and year to date financial results are available on the website of Stock Exchanges (www.nseindia.com) and (www.bseindia.com) and the Company (www.starhealth.in).

Registration No. and Date of Registration with the IRDAI : 129/16.03.2006

For and on behalf of Board of Directors
Sd/-
Anand Roy
Managing Director and Chief Executive Officer
DIN: 08602245

Place : Chennai
Date : January 30, 2024

SHAI2023-24/PRINT(FR FOR QTR AND NINE MONTHS ENDED 31-12-2023)001. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. IRDAI clarifies to public that IRDAI and its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

