



Genins India Insurance TPA Ltd.

Third Party Administrator in Health Insurance

ISO 9001:2015 Certified Company

Corp. Office: 1E/13, 2nd Floor, Jhandewalan Extension,

New Delhi - 110055

Phone: 011-45753500

E-mail: gil@geninsindia.com, crm@geninsindia.com

Annual Report by Third Party Administrator

FORM TPA - 8

1	PARTICULARS OF THE TPA:	
1.1	Name of the TPA :	Genins India Insurance TPA Ltd.
1.2	(A) Address - Registered Office:	91 SPRING BOARD BUSINESS HUB, E 3 RANI JHANSI ROAD JHANDEWALAN EXTENSION JHANDEWALAN NORTH EAST, NEW DELHI, DELHI, PIN CODE: 110055 Landline No: +91-11-45753500, E-mail: gil@geninsindia.com
1.3	Financial year	2025-26
1.4	Board of directors as on 31.03.2026 (end of concerned FY) and changes in the board since the date of statement of the preceding year.	

Sr. No.	Name of Director and DIN No.	Age	Address with telephone no., Mobile no., e-mail	Details of Directorship in other Companies	Particulars of Change in Board (Cessation / Appointment)	Date of Change in Board
1	M.P Gupta (DIN 00347850)	78	C 2/34, Keshav Puram, Delhi - 110035 Mobile no.: 9810122075 Email: mpgupta@geninsindia.com	BHIWADI PLASTICS PRIVATE LIMITED, SHREE GAJRAJ FINLEASE PVT LTD, AGASTYA DIGITECH PRIVATE LIMITED	NIL	NIL
2	Rajeev Bhatnagar (DIN 08624611)	74	C-4, Ground Floor, Sector 23, Noida - 201301 Mobile no.: 8376901501 Email: rajeev.bhatnagar@geninsindia.com	NIL	Cessation	14.04.2025
3	Dr. Rita Gupta (DIN 06964520) Medical Director	71	F14/2A Model Town Delhi- 10009 Mobile no.: 9899946913 Email : directormed@geninsindia.com	NIL	Cessation	11.05.2026
4	CHANDER PRAKASH VERMA (DIN 06923556)	33	Vill+Post: Sunni, District : Shimla, Himachal Pradesh - 171001 Mobile no.: 9816199453 Email: chander.verma@plunes.com	AWC TECHNOLOGIES PRIVATE LIMITED, AWC HEALTH CARE PRIVATE LIMITED.	Cessation	30.09.2025
5	Dr. Jitendra Nagpal (DIN 01127121) Medical Director	58	33, Second Floor, National Park, Lajpat Nagar- IV, New Delhi -110024 Mobile no.: 9811550404 Email: drjnagpal@geninsindia.com	NIL	a)NIL b)Appointment	a) Director w.e.f. 15.04.2024 b) Medical Director w.e.f. 11.05.2026



6	Sumit Garg (DIN 07430822)	38	J-704, Ajnara Le Garden, Sector-16B, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh-201318 Mobile No.: 8376901503 Email: drsumit@geninsindia.com	NIL	Appoint ment	11.05.2026
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1.5 Details of Chief Executive Officer (CEO)

Sr. No.	Name of CEO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as a CEO
1	NIL	NIL	NIL	NIL	NIL	NIL

1.6 Details of Chief Administrative Officer (CAO)

Sr. No.	Name of CAO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of cessation or termination / Appointment with TPA	Cessation or termination or Appointment
1	Sumit Garg	38	J-704, Ajnara Le Garden, Sector-16B, Greater Noida West, Gautam Budh Nagar, Uttar Pradesh-201318 Mobile No.: 8376901503 Email: drsumit@geninsindia.com	Bachelor of Physiotherapy, Associate from Insurance Institute of India, Certificate (Sr. No. 42) of participation in training programme. on health insurance for CEO's/CAO's of TPA's from 17.05.2021 to 22.05.2021	NIL	01/09/2021	Appointment

1.7 Details of Chief Medical Officer (CMO)

Sr. No.	Name of CMO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company
1	Dr. Piyush Kumar Shah	60	301, Shaswat Appt, 5, Pushwanagar Bungalows, Jain Nagar, Paldi, Ahmedabad-380007 Tel. No.: 079-40701300 Mobile No.: 9825016535 Email Id: cmo@geninsindia.com	MBBS, MS(General Surgeon)	NIL	30/03/2023



1.8 Name and Address of Auditors:

Particulars	Name of Auditor	Address	Date of appointment	Telephone No.	E-mail
Statutory Auditor	ALOK & CO. LLP	234 ; DDA OFFICE COMPLEX, JHANDEWALAN EXTENSION, NEW DELHI-110055	12/06/2023	011-23632001	jkg210571@yahoo.co.in

1.9 Enumeration of TPA services provided :

1. Hospitalization Services
2. Call Centre & SMS Services
3. Enrollment and issuance of ID Cards Services
4. Customer Relations and Contact Management Services
5. Investigation Services
6. Claims Processing Services
7. Management Information System (MIS) Services
8. Legal Assistance and Others to insurance company
9. Any other medical and related/ancillary services agreed between the parties as permitted by IRDAI
10. Pre-Insurance Medical Examination of Life Insurance Policies.

- 1.10 Enumeration of standing arrangements with hospitals and with doctors :
 Number of agreements with Network Providers: 8698 (As on 31.03.2026)
 Number of agreements with Doctors: NIL (Doctors on employment basis only.)

1.11 Summary of TPA Business:

a.	No. of insurers with whom agreements entered with.	12
b.	Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	612,876
c.	Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	252,023
d.	Number of Hospitals tied up by the TPA (beginning of concerned FY)	8160
e.	Hospitals tied up during (for the concerned FY)	665
f.	Total Hospitals terminated or removed during (concerned FY)	127
g.	Total Hospitals tied up as on 31.03.2026 (end of concerned FY)	8698

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1.12 Summary of TPA services:

Sr. No.	Particulars of Services	No. of Policies Served	No. of lives Served	Amount of Premium Served wherever available. (INR in Lakh)
1	Individual / Retail Health Insurance Policies	219,985	447,570	27,091
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	138	133,408	4,511
3	Policies issued under RSBY or other similar policies issued by insurers	NIL	NIL	NIL
4	Pre-Insurance Medical Examination	31,898	31,898	NA
5	Foreign Travel Policies issued by Indian insurer	NIL	NIL	NIL
6	Foreign Travel Policies issued by Foreign insurer	NIL	NIL	NIL
7	Non-insurance healthcare schemes sponsored by Central / State Government.	2	NA	NA

Schedule - 1, FORM TPA - 8-RA
Revenue Account for the year ending 31st March 2026

Expenses	Amount (Rs.)	Income	Amount (Rs.)
I. Director's remuneration	5,091,563	I. Income	
II. Staff expenses		(a) Income from insurers (Indian & foreign)	209,888,098
(a) salaries, provident fund	60,795,254	(b) From others	-
(b) other benefits	1,902,999	Interest on FDRS	1,082,144
III. Office expenses		(c) Investment income	-
(a) Rent, rates and taxes	10,597,581	(d) Profit on sale of investments or assets	-
(b) Electricity, water	836,282	(e) Misc. income	-
(c) Data Management/Mass scheme expenses	41,832,509		



(d) Printing & Stationary	412,715		
(e) Travelling & conveyance	2,352,811		
(f) Laboratory testing charges - LIC	18,328,272		
(g) Bank interest & charges	3,733,005		
(h) Post, telecommunication and similar expenses	1,516,688		
(i) Audit fees	125,000		
(j) Claims recoverable	-		
(k) Repairs and maintenance	2,841,180		
(l) Depreciation	5,595,507		
(m) Insurance	28,920		
(n) Professional fees	32,418,641		
(o) Other expenses (Please specify)	17,607,810		
(p) TDS liability	-		
IV. Operating Expenses			
Profit/Loss for the year	4,953,505		
Total Amount	210,970,242		210,970,242



Schedule - 2, FORM TPA - 8-PL

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

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss Brought Forward	-	Profit Brought Forward	41,167,291
Loss for the year	-	Profit for the year	4,953,505
Dividend for the year	-	Transfer from reserves	-
Tax on Dividend	-	Loss Carried forward	-
Transfer to Reserves	-	Deferred tax credit	1,921,372
Other allocations from profit	-	Mat Credit	-
Provision for taxation	800,000		
Deffered tax liability	-		
Taxation of earlier year	82,502		
Profit carried forward	47,159,666		

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Subhash

Schedule - 3, FORM TPA - 8-BS

Balance Sheet as at 31st March 2026

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Authorized Capital	45,000,000	Building / Properties Cost	-
Issued Capital	40,141,910	Less Depreciation	-
Paid up Capital	40,000,000		-
Reserves & Surplus	83,024,676	Furniture & Fixtures	5,103,321
Amounts Due to		Less Depreciation	4,662,563
a) Insurers	-		440,758
b) Hospitals	-	Air Conditioners	-
c) Doctors	-	Less Depreciation	-
d) Others	-		-
		Electrical Installation	-
Secured loan	23,921,766	Less Depreciation	-
			-
		Office Equipments including computers	9,195,163
Unsecured Loan	-	Less Depreciation	8,575,740
			619,423
		Computer Software	30,925,674
Deferred Tax Liability	-	Less Depreciation	30,188,697
			736,977
Bank Overdraft	-	Motor Vehicles	3,288,318
		Less Depreciation	2,284,316
Current Liability			1,004,002
Sundry Creditors	59,373,510	Other current assets	40,438,674
Expenses payable	1,118,109	Security deposits	3,081,500
Others	6,342,428	Loan & Debenture (Market Value)	-
Provision for Income Tax	800,000	Other Investments (Market Value)	-
Short term provision for Gratuity	977,340	Advance Income tax	60,165,939
		Receivables	
		From Insurers	99,966,826
Long term provisions	10,749,067	Others	-
		Fixed Deposits	17,852,588
		Cash & Bank Balances	69,310
		Deferred tax assets	1,930,898
TOTAL	226,306,896	TOTAL	226,306,896



Schedule - 4

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

Sr.No	Description	Income / Remuneration received/ receivable during the FY 2025-26
		(Amt. INR in Lakhs)
1	Towards Health Services of the Individual policies issued by Indian Insurers	982.86
2	Towards Health Services of the Group Insurance policies issued by Indian Insurers	183.16
3	Pre-insurance medical examination	448.46
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	-
5	Towards Policies issued under RSBY or other similar policies issued by insurers	-
6	Towards Non Insurance Services rendered	454.99
7	Towards Servicing of policies issued by foreign Insurers	-
8	Other income :	
	(a)Interest on FDRS	10.82
	(b)Profit on Sale of Property	-
	(c)Profit on Sale of Vehicle	-
	(d)Liability no longer required	29.40
	(e)Interest on Income Tax Refund	-
	TOTAL	2109.70



Schedule – 5

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

Sl No	Description	Expenses incurred during the FY 2025-26 (Amt. INR in Lakhs)
1	Health Services of the policies issued by Indian Insurers	1557.19
2	Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	-
3	Non Insurance Services rendered	319.70
4	Servicing of policies issued by foreign Insurers	-
5	Other Expenses Incurred (Pre-insurance medical examination)	183.28
	TOTAL	2,060.17

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[Signature]


Schedule - 6

1. Data of claims received during the Financial year 2025-26

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	No of claims	Amount of claims
2347	283745969	23966	2622850579	30232	1355173576	56545	4261770124

2. Data of Settled Claims in respect of Individual Policies;

Description (To be reckoned from the date of Last Necessary Doc Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	1897	80898075	16023	1204046977	14333	573606125	32253	1858551177
Between 1 - 3 Months	14	1699200	612	65969413	340	27698529	966	95367142
Between 3 to 6 Months	0	0	66	8867387	40	2531144	106	11398531
More than 6 months	2	265900	25	2252400	11	318484	38	2836784
Total	1913	82863175	16726	1281136177	14724	604154282	33363	1968153634

3. Data of settled Claims in respect of Group Policies;

Description (To be reckoned from the date of Last Necessary Doc Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	0	0	4450	288412457	12576	191153024	17026	479565481
Between 1 - 3 Months	0	0	209	15243546	114	3848603	323	19092149
Between 3 to 6 Months	0	0	40	3052967	17	584944	57	3637911
More than 6 months	0	0	13	881508	7	294259	20	1175767
Total	0	0	4712	307590478	12714	195880830	17426	503471308



4. Data of settled Claims in respect of Total (Individual Policies + Group Policies);

Description (To be reckoned from the date of Last Necessary Doc Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	1897	80898075	20473	1492459434	26909	764759149	49279	2338116658
Between 1 - 3 Months	14	1699200	821	81212959	454	31547132	1289	114459291
Between 3 to 6 Months	0	0	106	11920354	57	3116088	163	15036442
More than 6 months	2	265900	38	3133908	18	612743	58	4012551
Total	1913	82863175	21438	1588726655	27438	800035112	50789	2471624942

5. Data of Claims in respect of Individual Policies recommended for repudiation

Description (To be reckoned from the date of Last Necessary Doc Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	421	31602894	1870	190363174	1493	86638455	3784	308604523
Between 1 - 3 Months	0	0	2	60247	324	17392034	326	17452281
Between 3 to 6 Months	1	65000	0	0	13	618251	14	683251
More than 6 months	3	192752	2	93810	9	366525	14	653087
Total	425	31860646	1874	190517231	1839	105015265	4138	327393142

6. Data of Claims in respect of Group Policies recommended for repudiation

Description (To be reckoned from the date of Last Necessary Doc Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date	0	0	503	42200294	585	25447586	1088	67647880

of receipt of claim								
Between 1 - 3 Months	0	0	19	876016	168	6356216	187	7232232
Between 3 to 6 Months	0	0	5	207985	10	306493	15	514478
More than 6 months	0	0	10	859808	5	155673	15	1015481
Total	0	0	537	44144103	768	32265968	1305	76410071

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

Description (To be reckoned from the date of Last Necessary Doc/Recvd)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	421	31602894	2373	232563468	2078	112086041	4872	376252403
Between 1 - 3 Months	0	0	21	936263	492	23748250	513	24684513
Between 3 to 6 Months	1	65000	5	207985	23	924744	29	1197729
More than 6 months	3	192752	12	953618	14	522198	29	1668568
Total	425	31860646	2411	234661334	2607	137281233	5443	403803213

(Note: In respect of data on Repudiations, amount of claim made by the policyholder 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 Last Necessary Doc/Recvd/Required/Re-Opened)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	7	646769	977	91190555	710	38691258	1694	130528582
Between 1 - 3 Months	2	297467	69	7383318	47	2151472	118	9832257
Between 3 to 6 Months	0	0	20	2059994	23	1714685	43	3774679
More than 6 months	0	0	19	1293564	23	204673	42	1498237
Total	9	944236	1085	101927431	803	42762088	1897	145633755

9. Data of Claims Outstanding in respect of Group Insurance Policies;



Description (To be reckoned from the date of Last/Neccesary Doc Recvd/Required /Re-Opened)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	0	0	376	15580553	158	6149379	534	21729932
Between 1 - 3 Months	0	0	26	2155008	18	403948	44	2558956
Between 3 to 6 Months	0	0	19	1039897	8	104031	27	1143928
More than 6 months	0	0	20	1424348	8	322399	28	1746747
Total	0	0	441	20199806	192	6979757	633	27179563

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

Description (To be reckoned from the date of Last/Neccesary Doc Recvd/Required /Re-Opened)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	7	646769	1353	106771108	868	44840637	2228	152258514
Between 1 - 3 Months	2	297467	95	9538326	65	2555420	162	12391213
Between 3 to 6 Months	0	0	39	3099891	31	1818716	70	4918607
More than 6 months	0	0	39	2717912	31	527072	70	3244984
Total	9	944236	1526	122127237	995	49741845	2530	172813318

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



Schedule - 7

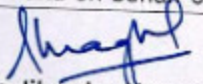
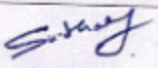
1. Directors Report; to be attached separately.: Enclosed

(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.: Enclosed

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 FY 2025-26 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: 29/06/2026	For and on behalf of Genins India Insurance TPA Ltd.	
Place: New Delhi	 Dr. Jitendra Nagpal (Director)	 Sumit Garg (Director & CAO)



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ALOK & CO LLP

CHARTERED ACCOUNTANTS

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 Genins India Insurance TPA Ltd is as extracted from the transactions of Genins India Insurance TPA Ltd for the Financial Year 2025-26.

FOR ALOK & CO LLP
CHARTERED ACCOUNTANTS
FRN: 004107N



JUGDEEP KUMAR GUPTA
PARTNER
M.NO: 097314
UDIN: 26097314BCUMN06803



DATE: 29.06.2026
PLACE: NEW DELHI