

PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES		
Sl. No.	Form No.	Description
1	L-1-A-RA	Revenue Account
2	L-2-A-PL	Profit & Loss Account
3	L-3-A-BS	Balance Sheet
4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
9	L-9 & L9A	Shareholding Pattern Schedule
10	L-10	Reserves and Surplus Schedule
11	L-11	Borrowings Schedule
12	L-12	Investments (Shareholders) Schedule
13	L-13	Investments (Policyholders) Schedule
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule
	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund
15	L-15	Loans Schedule
16	L-16	Fixed Assets Schedule
17	L-17	Cash and Bank Balance Schedule
18	L-18	Advances & Other Assets Schedule
19	L-19	Current Liabilities Schedule
20	L-20	Provisions Schedule
21	L-21	Misc Expenditure Schedule
22	L-22	Analytical Ratios
23	L-24	Valuation of Net Liabilities
24	L-25 (i) & (ii)	Geographical Distribution of Business
25	L-26	Investment Assets (Life Insurers)
26	L-27	Investments - Unit Linked Business
27	L-28	Statement of NAV of Segregated Funds
28	L-29	Details regarding Debt securities
29	L-30	Related Party Transactions
30	L-31	Board of Directors & Key Management Persons
31	L-32	Available Solvency Margin and Solvency Ratio
32	L-33	NPAs
33	L-34	Statement of Investment and Income on Investment
34	L-35	Statement of Down Graded Investments
35	L-36	Premium and number of lives covered by policy type
36	L-37	Business Acquisition through Different Channels - Group
37	L-38	Business Acquisition through Different Channels - Individuals
38	L-39	Data on Settlement of Claims
39	L-40	Quarterly Claims Data
40	L-41	Grievance Disposal
41	L-42	Valuation Basis
42	L-43	Voting Activity disclosure under Stewardship Code
43	L-45	Office Information

FORM L-1-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited
 Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2025

Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	47,255	-	-	-	-	-	47,255
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(42)	-	-	-	-	-	(42)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	1,090	-	-	-	-	-	1,090
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	500	-	-	-	-	-	500
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(404)	-	-	-	-	-	(404)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	104	-	-	-	-	-	104
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	48,503	-	-	-	-	-	48,503
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	15,847	-	-	-	-	-	15,847
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	6,476	-	-	-	-	-	6,476
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	22,323	-	-	-	-	-	22,323
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	9,204	-	-	-	-	-	9,204
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	17,521	-	-	-	-	-	17,521
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	26,725	-	-	-	-	-	26,725
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(545)	-	-	-	-	-	(545)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	(545)	-	-	-	-	-	(545)
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	545	-	-	-	-	-	545
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2024

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL				
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	9,826	-	-	-	-	-	-	-	-	-	9,826
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(40)	-	-	-	-	-	-	-	-	-	(40)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	313	-	-	-	-	-	-	-	-	-	313
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	265	-	-	-	-	-	-	-	-	-	265
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(54)	-	-	-	-	-	-	-	-	-	(54)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	65	-	-	-	-	-	-	-	-	-	65
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	12
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	10,387	-	-	-	-	-	-	-	-	-	10,387
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	1,405	-	-	-	-	-	-	-	-	-	1,405
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	2,103	-	-	-	-	-	-	-	-	-	2,103
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	3,507	-	-	-	-	-	-	-	-	-	3,507
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	2,690	-	-	-	-	-	-	-	-	-	2,690
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	6,225	-	-	-	-	-	-	-	-	-	6,225
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	8,915	-	-	-	-	-	-	-	-	-	8,915
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(2,035)	-	-	-	-	-	-	-	-	-	(2,035)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	2,035	-	-	-	-	-	-	-	-	-	2,035
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-1-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited
 Registration No. and Date of Registration with the IRDAI:163, March 31, 2023



REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2025

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL					
							PARTICIPATING					NON-PARTICIPATING										
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL			
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	9,012	-	-	-	-	-	-	-	-	-	9,012
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	(40)	-	-	-	-	-	-	-	-	-	(40)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	448	-	-	-	-	-	-	-	-	-	448
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	122	-	-	-	-	-	-	-	-	-	122
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	(144)	-	-	-	-	-	-	-	-	-	(144)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	49	-	-	-	-	-	-	-	-	-	49
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	9,447	-	-	-	-	-	-	-	-	-	9,447
Commission	L-5	-	-	-	-	-	-	-	-	-	-	1,239	-	-	-	-	-	-	-	-	-	1,239
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	1,487	-	-	-	-	-	-	-	-	-	1,487
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	2,726	-	-	-	-	-	-	-	-	-	2,726
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	4,586	-	-	-	-	-	-	-	-	-	4,586
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	4,063	-	-	-	-	-	-	-	-	-	4,063
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	8,649	-	-	-	-	-	-	-	-	-	8,649
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	(1,928)	-	-	-	-	-	-	-	-	-	(1,928)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	(1,928)	-	-	-	-	-	-	-	-	-	(1,928)
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	1,928	-	-	-	-	-	-	-	-	-	1,928
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2024

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL		
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL			
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	4,687	-	-	-	-	-	-	-	4,687
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(40)	-	-	-	-	-	-	-	(40)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	122	-	-	-	-	-	-	-	122
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	127	-	-	-	-	-	-	-	127
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(32)	-	-	-	-	-	-	-	(32)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	27
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	4,892	-	-	-	-	-	-	-	4,892
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	707	-	-	-	-	-	-	-	707
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	758	-	-	-	-	-	-	-	758
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	1,465	-	-	-	-	-	-	-	1,465
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	1,147	-	-	-	-	-	-	-	1,147
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,306	-	-	-	-	-	-	-	3,306
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	4,452	-	-	-	-	-	-	-	4,452
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(1,025)	-	-	-	-	-	-	-	(1,025)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	1,025	-	-	-	-	-	-	-	1,025
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-PL

Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023



PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
Amounts transferred from the Policyholders Account (Technical Account)		(1,383)	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		235	687	175	549
(b) Profit on sale/redemption of investments		466	1,266	550	1,685
(c) (Loss on sale/ redemption of investments)		(241)	(510)	(25)	(46)
(d) Amortisation of Premium / Discount on Investments		(12)	54	54	143
Other Income (to be specified)		0	1	0	1
TOTAL (A)		(935)	1,498	754	2,332
Expense other than those directly related to the insurance business		20	71	21	51
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		545	545	1,025	2,035
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)					
TOTAL (B)		565	616	1,046	2,086
Profit/ (Loss) before tax		(1,500)	882	(292)	246
Provision for Taxation		(218)	128	(42)	36
Profit / (Loss) after tax		(1,282)	754	(249)	210
APPROPRIATIONS					
(a) Balance at the beginning of the year.		3,385	1,350	521	62
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		2,104	2,104	272	272

FORM L-3-A-BS

Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023



BALANCE SHEET AS AT DECEMBER 31, 2025

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 31st December 2025	As at 31st December 2024
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	16,800	16,800
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	2,155	288
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		146	809
	Sub-Total		19,101	17,898
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(283)	2
	POLICY LIABILITIES		35,947	13,485
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		35,664	13,486
	FUNDS FOR FUTURE APPROPRIATIONS		-	-
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		54,765	31,384
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	18,405	17,845
	Policyholders'	L-13	35,183	11,255
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	560	331
	DEFERRED TAX ASSETS (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	285	398
	Advances and Other Assets	L-18	4,982	2,339
	Sub-Total (A)		5,267	2,737
	CURRENT LIABILITIES	L-19	4,472	722
	PROVISIONS	L-20	178	62
	Sub-Total (B)		4,650	784
	NET CURRENT ASSETS (C) = (A – B)		617	1,953
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		-	-
	(DEFICIT) IN REVENUE ACCOUNT (Policyholders' Account)		-	-
	TOTAL		54,765	31,384

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE
PREMIUM



(Amount in Rs.
Lakhs)

	PARTICULARS	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
1	First year premiums	52	106	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	8,960	47,149	4,687	9,826
	TOTAL PREMIUM	9,012	47,255	4,687	9,826
	Premium Income from Business written :		-		-
	In India	9,012	47,255	4,687	9,826
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
Commission				
Direct – First year premiums	1	1	-	-
- Renewal premiums	-	-	-	-
- Single premiums	1,239	15,846	707	1,405
Gross Commission	1,239	15,847	707	1,405
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	1,239	15,847	707	1,405
Rewards	-	-	-	-
TOTAL	1,239	15,847	707	1,405
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	1,152	3,098	683	1,349
Brokers	70	8,862	24	56
Micro Agents	-	0	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	16	3,887	-	-
Others (Please Specify, for e.g. POS)	-	-	-	-
Commission and Rewards on (Excluding Reinsurance)	1,238	15,847	707	1,405
Business written :				
In India	1,238	15,847	707	1,405
Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
1	Employees' remuneration & welfare benefits	560	1,427	331	896
2	Travel, conveyance and vehicle running expenses	34	90	21	47
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	129	177	119	207
5	Repairs	0	9	0	1
6	Printing & stationery	11	23	1	32
7	Communication expenses	13	28	6	13
8	Legal & professional charges	31	92	(13)	32
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	4	14	1	3
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	97	156	18	48
12	Interest & Bank Charges	2	7	2	4
13	Depreciation	52	147	20	59
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	105	872	-	-
17	Information Technology Expenses	119	217	75	242
18	Goods and Services Tax (GST)	216	2,881	144	344
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	-	0	-	-
	Office expenses	14	42	6	21
	Insurance Awareness	3	17	3	96
	Foreign Exchange Fluctuation	-	-	-	-
	Miscellaneous Expenses	96	278	22	60
	TOTAL	1,487	6,476	758	2,103
	In India	1,487	6,476	758	2,103
	Outside India	-	-	-	-

**FORM L-7-BENEFITS PAID SCHEDULE
 BENEFITS PAID [NET]**

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
1. Insurance Claims				
(a) Claims by Death	4,599	9,216	1,146	2,690
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	13	18	0	1
(g) any other (please specify)	-	-	-	-
Benefits Paid (Gross)	4,612	9,234	1,146	2,690
In India	4,612	9,234	1,146	2,690
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death	(26)	(30)	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other (please specify)	-	-	-	-
	(26)	(30)	-	-
3. Amount accepted in reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other (please specify)	-	-	-	-
	-	-	-	-
Benefits Paid (Net)				
In India	4,586	9,204	1,146	2,690
Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Authorised Capital		
	25,00,00,000 Equity Shares of Rs.10 Each	25,000	16,800
	Preference Shares of Rs..... each		
2	Issued Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
4	Called-up Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	TOTAL	25,000	16,800

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE
PATTERN OF SHAREHOLDING**



Shareholder	As at 31st December 2025		As at 31st December 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	1,00,80,000	6%
· Foreign	124320000	74%	12,43,20,000	74%
Investors				
· Indian	33600000	20%	3,36,00,000	20%
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL	168000000	100%	168000000	100%

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED
AS AT 31st December 2025



Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VII)	
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
(i)	Nithyalakshmi Reddy	1	50,000	0%	5	-	-	50,000	100%
(ii)	Prathima Topannavar Neelakanth	1	50,000	0%	5	-	-	50,000	100%
(iii)	Vijitha Subbiah	1	50,000	0%	5	-	-	50,000	100%
(iv)	Vinatha Madhusudan Reddy	1	50,000	0%	5	-	-	50,000	100%
(v)	Suresh Kodihalli Krishna	1	50,000	0%	5	-	-	50,000	100%
(vi)	Surendra Jayaram Reddy	1	50,000	0%	5	-	-	50,000	100%
ii)	Bodies Corporate:								
(i)	Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VII)	
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
(i)		-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
(i)	CreditAccess India B V	1	12,43,20,000	74%	12,432	-	-	12,43,20,000	100%
iii)	Any other (Please specify)	-	-	0%	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	0%	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	0%	-	-	-	-	-
iv)	Insurance Companies	-	-	0%	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	0%	-	-	-	-	-
ix)	Any other (Please specify)	-	-	0%	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	0%	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1	84,00,000	5%	840	-	-	84,00,000	100%
iii)	NBFCs registered with RBI	-	-	0%	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	0%	-	-	-	-	-
-	Non Resident Indian	-	-	0%	-	-	-	-	-
-	Clearing Members	-	-	0%	-	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	0%	-	-	-	-	-
-	Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
-	IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Total		11	16,80,00,000	100%	16,800	0	0	16,80,00,000	100%

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Avalahalli Investments Private Limited



(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	Number of shares (VII)		Number of shares (VIII)
A Promoters & Promoters Group									
A.1 Indian Promoters									
Avalahalli Investments Private Limited									
i)	Individuals/HUF (Names of major shareholders):								
	a) Vinatha Madhusudan Reddy	1	23,45,000	23%	235	-	-	-	-
	b) Suresh Kodihalli Krishna	1	4,99,000	5%	50	-	-	-	-
	c) Dr. Srinivas Shivarasad	1	98,000	1%	10	-	-	-	-
	d) Neetu Chandanmai	1	2,00,000	2%	20	-	-	-	-
	e) Mitin C. Jain	1	2,50,000	3%	25	-	-	-	-
	h) Anand Surana	1	2,50,000	3%	25	-	-	-	-
	i) Nithya Lakshmi Reddy	1	4,99,000	5%	50	-	-	-	-
	j) Prathima NT	1	4,99,000	5%	50	-	-	-	-
	k) Jayaram Reddy	1	8,49,000	9%	85	-	-	-	-
	l) S Venkatram Reddy	1	9,98,000	10%	100	-	-	-	-
	m) Prathap Surendra Reddy	1	9,98,000	10%	100	-	-	-	-
	n) Vijitha Subbiah	1	9,98,000	10%	100	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	0%	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
	a) TMT Community Trust	1	14,97,000	15%	150	-	-	-	-
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	Number of shares (VII)		Number of shares (VIII)
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	0%	-	-	-	-	-
	(iii)	-	-	0%	-	-	-	-	-
iii)	Any other (Please specify)	-	-	0%	-	-	-	-	-
B. Non Promoters									
B.1 Public Shareholders									
1.1)	Institutions								
	i) Mutual Funds	-	-	0%	-	-	-	-	-
	ii) Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
	iii) Financial Institutions/Banks	-	-	0%	-	-	-	-	-
	iv) Insurance Companies	-	-	0%	-	-	-	-	-
	v) FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
	vi) FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
	vii) Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
	viii) Alternative Investment Fund	-	-	0%	-	-	-	-	-
	ix) Any other (Please specify)	-	-	0%	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	0%	-	-	-	-	-
1.3)	Non-Institutions								
	i) Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	iii) NBFCs registered with RBI	-	-	0%	-	-	-	-	-
	iv) Others:								
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	-	-	0%	-	-	-	-	-
	- IEPF	-	-	0%	-	-	-	-	-
	v) Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2 Non Public Shareholders									
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Total			99,80,000	100%	998	-	-	-	-

**FORM L-10-RESERVES AND SURPLUS SCHEDULE
 RESERVES AND SURPLUS**

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
	a)ESOP Outstanding	51	16
8	Balance of profit in Profit and Loss Account	2,104	272
	TOTAL	2,155	288

FORM L-11-BORROWINGS SCHEDULE**BORROWINGS**

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 31st December 2025	As at 31st December 2024
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	Debentures	-	-	
2	Banks	-	-	
3	Financial Institutions	-	-	
4	Total	-	-	

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS**



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,984	4,732
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	688	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,403	2,091
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,268	1,097
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	866	6,286
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	4,196	2,671
	(bb) Preference	-	-
	(b) Mutual Funds	-	100
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	-
	b. Comercial Papers	-	499
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	369
5	Other than Approved Investments	-	-
	TOTAL	18,405	17,845

Note: The market value of the above total investment is Rs. 18,358 lakhs (As at December 31, 2024 -Rs. 17,896 lakhs)

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS**



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,714	3,606
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,512	1,965
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	6,055	401
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,760	3,125
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	1,533	757
	(bb) Preference	-	-
	(b) Mutual Funds	126	46
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	980	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	-	979
4	Investments in Infrastructure and Social Sector	503	375
5	Other than Approved Investments	-	-
	TOTAL	35,183	11,254

Note: The market value of the above total investment is Rs. 35,068 lakhs (As at December 31, 2024 11,290 lakhs)

**FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE
ASSETS HELD TO COVER LINKED LIABILITIES**



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st December 2025	As at 31st December 2024	As at 31st December 2025	As at 31st December 2024	As at 31st December 2025	As at 31st December 2024	As at 31st December 2025	As at 31st December 2024
Long Term Investments:								
Book Value	13,343	7,920	26,281	5,972	-	-	39,624	13,892
Market Value	13,293	7,962	26,154	6,010	-	-	39,447	13,972
Short Term Investments:								
Book Value	4,917	9,925	9,185	5,284	-	-	14,102	15,208
Market Value	5,065	9,934	8,914	5,279	-	-	13,978	15,213

**FORM L-15-LOANS SCHEDULE
LOANS**



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2025	Additions	Deductions	Closing As at 31st December 2025	Up to Last Year	For The Period	On Sales/ Adjustments	As at 31st December 2025	As at 31st December 2025	As at 31st December 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	260	-	-	260	85	65	-	150	110	50
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	117	29	-	146	35	37	-	72	74	17
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	10	-	-	10	6	0	-	6	4	0
Information Technology Equipment	80	87	-	167	33	31	-	64	103	33
Vehicles	54	36	-	89	11	8	-	20	70	44
Office Equipment	35	1	-	36	2	5	-	7	29	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
										-
TOTAL	556	153	-	709	172	147	-	319	390	144
Work in progress	107	217	152	170	-	-	-	-	170	187
Grand Total	663	370	152	879	172	147	-	319	560	331
PREVIOUS YEAR	282	196	17	462	72	59	-	131	331	

**FORM L-17-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES**



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Cash (including cheques ¹ , drafts and stamps)	45	10
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	19	16
	(b) Current Accounts	221	371
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	TOTAL	285	398
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	285	398
	Outside India		
	TOTAL	285	398

¹ Cheques on hand amount to Rs. 0 (in Lakhs)

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS**

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	3,001	1,680
3	Prepayments	54	33
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	206	36
6	Advances to Suppliers	-	24
7	Others (to be specified)	-	15
	TOTAL (A)	3,261	1,788
	OTHER ASSETS		
1	Income accrued on investments	947	394
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	26	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)		
	a. Deposits	142	88
	b. Other Advances	-	1
	c. Goods and Services Tax Receivable	571	0
	d. Goods and Service Tax Unutilized Credit	35	69
	TOTAL (B)	1,721	552
	TOTAL (A+B)	4,982	2,339

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Agents' Balances	496	1
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	42	40
4	Premiums received in advance	-	-
5	Unallocated premium	805	292
6	Sundry creditors	437	315
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	22	1
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others (to be specified)		
	(a) Taxes deducted at source payable	46	55
	(b) Broker Payable (Investments)	2,511	0
	(c) Goods and Services Tax payable	102	8
	(d) Statutory Liability	11	11
	TOTAL	4,472	722

**FORM L-20-PROVISIONS SCHEDULE
 PROVISIONS**

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	For Taxation (less payments and taxes deducted at	-	-
2	For Employee Benefits		
	Gratuity	51	34
	Compensated absences	127	28
3	For Others (To be specified)	-	-
	TOTAL	178	62

FORM L-21-MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2025	As at 31st December 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Analytical Ratios for Life Companies					
Sl.No.	Particular	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	92.29%	380.94%	102%	127.07%
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
4	Net Retention Ratio	99.92%	99.911%	99.15%	99.60%
5	Conservation Ratio (Segment wise)	-	-	-	-
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	30%	47%	31%	36%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	14%	34%	15%	14%
8	Business Development and Sales Promotion Expenses to New Business Premium	-	-	-	-
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	187%	187%	75%	75%
11	Change in net worth (Amount in Rs. Lakhs)	1,832	1,832	54	54
12	Growth in Network	11%	11%	0%	0%
13	Ratio of Surplus to Policyholders' Fund	-	-	-	-
14	Profit after tax / Total Income	-	2%	-	2%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	283%	283%	170%	170%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	-	-	-	-
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
	a. Shareholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	38.80%	14.56%	4.73%	15.58%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	35.03%	14.51%	4.43%	15.23%
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	24.35%	9.06%	3.50%	7.15%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	22.16%	7.61%	2.17%	6.74%

Sl.No.	Particular	For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)					
For 13th month	-	-	-	-	
For 25th month	-	-	-	-	
For 37th month	-	-	-	-	
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
Gross NPA Ratio	-	-	-	-	
Net NPA Ratio	-	-	-	-	
21	Solvency Ratio	216.35%	216.35%	339%	339%
22	Debt Equity Ratio	-	-	-	-
23	Debt Service Coverage Ratio	-	-	-	-
24	Interest Service Coverage Ratio	-	-	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	-	-	-	-
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	16.80,00,000	16.80,00,000	16.80,00,000	16.80,00,000
2	Percentage of shareholding				
	Indian	26%	26%	26%	26%
	Foreign	74%	74%	74%	74%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.76)	0.45	0.12	0.12
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.76)	0.45	0.12	0.12
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.76)	0.45	0.12	0.12
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.76)	0.45	0.12	0.12
8	Book value per share (Rs)	11.25	11.25	10.16	10.16

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st December 2025	Mathematical Reserves as at 31st December 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total Par		
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	35,947	13,485
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total Non Par	35,947	13,485
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	35,947	13,485
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total	35,947	13,485

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	-	167	1	104	1	689	11	3,626	1	856	13	3,731	-	12.23
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	18	0	3	-	26	0	4	-	44	0	8	-	0.11
4	Bihar	-	361	0	104	-	76	0	22	-	437	0	126	-	0.36
5	Chhattisgarh	-	-	-	-	-	111	0	54	-	111	0	54	-	0.32
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	97	20	763	2	371	106	3,333	2	468	125	4,086	-	125.27
8	Haryana	-	775	30	2,556	2	1,338	48	3,414	2	2,113	78	5,970	-	77.88
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	1	10	0	10	1	10	0	10	-	0.06
11	Karnataka	5	3,17,329	3,859	2,00,645	24	2,73,711	3,847	7,73,478	29	5,91,040	7,706	9,74,123	-	7,706.33
12	Kerala	-	5,982	20	2,944	-	8,509	29	4,203	-	14,491	49	7,147	-	49.21
13	Madhya Pradesh	-	33	2	64	-	277	3	261	-	310	4	324	-	4.46
14	Maharashtra	-	4,265	19	4,964	5	8,350	47	14,726	5	12,615	66	19,690	-	66.05
15	Manipur	-	142	1	67	-	1,146	9	672	-	1,288	9	738	-	9.19
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	236	1	142	-	348	2	208	-	584	3	349	-	3.44
20	Punjab	-	5	0	13	-	4	0	6	-	9	0	19	-	0.13
21	Rajasthan	-	3,591	34	3,298	3	2,643	25	2,600	3	6,234	59	5,899	-	58.77
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	15,789	396	30,040	2	21,772	246	20,146	2	37,561	643	50,185	-	642.70
24	Telangana	-	11,036	140	17,480	-	(2,224)	(100)	(10,701)	-	8,812	40	6,778	-	40.01
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	876	3	377	-	1,588	11	1,379	-	2,474	14	1,756	-	14.08
28	West Bengal	1	5,159	28	2,845	1	4,495	24	2,550	2	9,654	52	5,386	-	52.52
	TOTAL	6	3,65,861	4,555	2,66,409	41	3,23,250	4,307	8,19,991	47	6,89,111	8,863	10,86,400	-	8,863
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	998	64	3,946	2	1,201	86	5,895	2	2,199	149	9,841	-	149
5	Jammu & Kashmir	-	9	1	35	-	5	(1)	13	-	14	0	48	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	1,007	64	3,981	2	1,206	85	5,909	2	2,213	149	9,890	-	149
	GRAND TOTAL	6	3,66,868	4,619	2,70,390	43	3,24,456	4,392	8,25,899	49	6,91,324	9,013	10,96,289	-	9,012
	IN INDIA	6	3,66,868	4,619	2,70,390	43	3,24,456	4,392	8,25,899	49	6,91,324	9,013	10,96,289	-	9,012
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES¹															
1	Andhra Pradesh	1	582	4	3,631	1	1,213	7	4,838	2	1,795	10	8,469	-	10.48
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	1	94	0	37	2	57	0	18	3	151	0	56	-	0.34
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	16	0	11	1	16	0	11	-	0.10
8	Haryana	1	224	7	722	-	714	12	1,342	1	938	18	2,064	-	18.42
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	23	1,20,670	1,770	86,954	10	1,71,098	2,566	6,05,524	33	2,91,768	4,336	6,92,478	-	4,335.89
12	Kerala	3	8,177	20	3,137	-	12,376	30	4,774	3	20,553	50	7,912	-	50.37
13	Madhya Pradesh	2	36	0	12	3	313	2	251	5	349	2	263	-	1.64
14	Maharashtra	2	169	2	136	-	597	6	422	2	766	8	557	-	7.66
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mechalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	246	0	73	-	310	1	90	-	556	1	163	-	1.04
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	4	537	4	505	2	1,204	10	1,347	6	1,741	14	1,852	-	13.50
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	6	16,343	76	9,558	6	24,426	78	11,199	12	40,769	154	20,757	-	153.76
24	Telangana	18	10,023	32	5,637	6	14,626	53	8,499	24	24,649	86	14,136	-	85.83
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	2	338	0	87	1	305	0	87	3	643	1	174	-	0.70
28	West Bengal	1	463	3	352	-	649	3	414	1	1,112	5	766	-	5
TOTAL		64	1,57,902	1,917	1,10,841	32	2,27,904	2,768	6,38,817	96	3,85,806	4,685	7,49,658	-	4,685
UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	138	0	37	2	564	1	204	4	702	2	241	-	1.56
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2	138	0	37	2	564	1	204	4	702	2	241	-	2
GRAND TOTAL		66	1,58,040	1,917	1,10,878	34	2,28,468	2,769	6,39,021	100	3,86,508	4,687	7,49,899	-	4,687
IN INDIA		66	1,58,040	1,917	1,10,878	34	2,28,468	2,769	6,39,021	100	3,86,508	4,687	7,49,899	-	4,687
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium Lakhs (Rs.)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	-	452	2	356	7	1,063	15	4,105	7	1,515	17	4,461	-	17
2	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	44	0	7	1	124	0	22	1	168	0	29	-	0
4	Bihar	-	1,172	1	319	-	407	0	120	-	1,579	1	440	-	1
5	Chhattisgarh	-	-	-	-	1	131	1	113	1	131	1	113	-	1
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	454	70	2,408	5	1,004	253	7,858	6	1,458	322	10,266	-	322
8	Haryana	-	1,538	45	4,273	2	5,282	76	7,064	2	6,820	121	11,337	-	121
9	Himachal Pradesh	-	6	1	53	1	4	0	13	1	10	1	66	-	1
10	Jharkhand	-	-	-	-	1	10	0	10	1	10	0	10	-	0
11	Karnataka	16	7,24,175	9,146	4,74,161	61	8,07,043	10,617	12,17,349	77	15,31,218	19,763	16,91,510	-	19,763
12	Kerala	-	18,848	58	8,612	2	29,070	89	13,308	2	47,918	147	21,920	-	147
13	Madhya Pradesh	2	262	3	241	5	1,219	11	1,161	7	1,481	14	1,402	-	14
14	Maharashtra	2	9,184	38	8,920	14	16,081	81	21,460	16	25,265	119	30,379	-	119
15	Manipur	-	298	2	166	1	3,320	15	1,552	1	3,618	17	1,719	-	17
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	293	2	174	1	419	2	248	1	712	4	422	-	4
20	Punjab	1	141	5	435	-	117	4	320	1	258	9	755	-	9
21	Rajasthan	2	19,816	229	15,518	11	20,888	229	16,573	13	40,704	458	32,091	-	458
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3	45,712	516	42,628	13	55,104	385	34,816	16	1,00,816	901	77,445	-	901
24	Telangana	13	7,51,288	12,344	14,84,211	9	7,69,771	12,588	15,15,116	22	15,21,059	24,932	29,99,328	-	24,932
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	3,341	12	1,502	4	8,121	73	8,551	8	11,462	85	10,053	-	85
28	West Bengal	1	11,127	56	6,121	5	11,450	56	6,441	6	22,577	112	12,563	-	112
	TOTAL	45	15,88,151	22,531	20,50,108	144	17,30,628	24,497	28,56,200	189	33,18,779	47,028	49,06,308	-	47,028
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	2,686	93	6,025	8	3,123	131	10,067	8	5,809	224	16,092	-	224
5	Jammu & Kashmir	1	57	2	121	-	64	1	119	1	121	3	240	-	3
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	2,743	95	6,146	8	3,187	132	10,186	9	5,930	227	16,332	-	227
	GRAND TOTAL	46	15,90,894	22,626	20,56,254	152	17,33,815	24,629	28,66,387	198	33,24,709	47,254.92	49,22,640	-	47,255
	IN INDIA	46	15,90,894	22,626	20,56,254	152	17,33,815	24,629	28,66,387	198	33,24,709	47,255	49,22,640	-	47,255
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Lakhs) (Rs.)	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES1															
1	Andhra Pradesh	2	665	4	3,666	2	2,172	8	5,206	4	2,837	12	8,872	-	12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	1	0	-	2	81	0	38	2	82	0	39	-	0
4	Bihar	5	821	1	219	4	318	0	81	9	1,139	1	299	-	1
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	314	1	128	3	744	2	367	3	1,058	3	495	-	3
8	Haryana	1	224	7	722	1	760	12	1,381	2	984	19	2,103	-	19
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	53	3,09,586	3,798	1,97,953	22	4,08,812	5,063	7,43,938	75	7,18,398	8,861	9,41,890	-	8,861
12	Kerala	16	25,135	53	8,561	4	43,317	92	14,720	20	68,452	145	23,281	-	145
13	Madhya Pradesh	6	177	1	53	5	891	3	413	11	1,068	4	466	-	4
14	Maharashtra	12	1,091	11	1,099	8	2,814	28	1,904	20	3,905	39	3,003	-	39
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2	372	1	108	-	468	1	136	2	840	2	244	-	2
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	14	1,479	8	1,196	7	3,556	24	4,099	21	5,035	32	5,295	-	32
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	56	48,207	208	27,603	30	83,016	203	32,961	86	1,31,223	411	60,564	-	411
24	Telangana	54	30,669	107	18,191	13	49,660	177	28,127	67	80,329	285	46,318	-	285
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	5	386	0	109	3	684	2	274	8	1,070	2	383	-	2
28	West Bengal	4	482	3	375	-	690	3	480	4	1,172	6	855	-	6
	TOTAL	230	4,19,609	4,201	2,59,983	104	5,97,983	5,620	8,34,126	334	10,17,592	9,821	10,94,109	-	9,821
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	6	749	1	234	3	2,002	4	677	9	2,751	5	911	-	5
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	6	749	1	234	3	2,002	4	677	9	2,751	5	911	-	5
	GRAND TOTAL	236	4,20,358	4,202	2,60,217	107	5,99,985	5,623	8,34,803	343	10,20,343	9,826	10,95,020	-	9,826
	IN INDIA	236	4,20,358	4,202	2,60,217	107	5,99,985	5,623	8,34,803	343	10,20,343	9,826	10,95,020	-	9,826
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
Statement as on: 31st December 2025
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly
Section I



(Amount in Rs. Lakhs)

PART - A

Amount

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	18,405
	Investments (Policyholders)	8A	35,183
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	560
4	Current Assets		
	a. Cash & Bank Balance	11	285
	b. Advances & Other Assets	12	4,983
5	Current Liabilities		
	a. Current Liabilities	13	4,473
	b. Provisions	14	178
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		54,765
	(A)		54,765

Reconciliation of Investment Assets
Total Investment Assets (as per Balance Sheet)
Balance Sheet Value of:
A. Life Fund
B. Pension & General Annuity and Group Business
C. Unit Linked Funds

Total Investment Assets (as per Balance Sheet)	53,588
A. Life Fund	27,956
B. Pension & General Annuity and Group Business	25,632
C. Unit Linked Funds	-
53,588	

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	560
3	Cash & Bank Balance (if any)	11	285
4	Advances & Other Assets (if any)	12	4,983
5	Current Liabilities	13	4,473
6	Provisions	14	178
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		1,176

Investment Assets (A-B) **53,588**

Section II
NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f)/(all)]%	FVC Amount (h)	Total Fund (i) = (f+h)	Market Value (j)		
		Balance	FRSM	UL-Non Unit Res	PAR						NON PAR	
		(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	1,519	6,500	-	-	5,476	13,496	48.46%	-	13,496	13,437
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	1,519	7,601	-	-	5,476	14,596	52.41%	-	14,596	14,523
3	Investment subject to Exposure Norms		-	-	-	-	-	-	0.00%	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	0.00%	-	-	-
	1. Approved Investments	Not Less than 15%	-	2,267	-	-	2,029	4,296	15.42%	-	4,296	4,297
	2. Other Investments		-	-	-	-	-	-	0.00%	-	-	-
	b. i) Approved Investments	Not exceeding 35%	1,247	1,635	-	-	1,246	4,128	14.82%	73	4,201	4,204
	ii) Other Investments		2,498	1,492	-	-	842	4,831	17.35%	32	4,863	4,863
	TOTAL LIFE FUND	100%	5,265	12,995	-	-	9,592	27,851	100.00%	105	27,956	27,888

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)
		PAR	NON PAR					
		(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	-	13,729	53%	-	13,729	13,622
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	13,799	53%	-	13,799	13,692
3	Balance in Approved investment	Not Exceeding 60%	-	12,075	47%	(242)	11,833	11,846
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	25,874	100%	(242)	25,632	25,538

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)
		PAR	NON PAR		
		(a)	(b)		
1	Approved Investments	Not Less than 75%	-	-	-
2	Other Investments	Not More than 25%	-	-	-
	TOTAL LINKED INSURANCE FUND	100%	-	-	-

FORM L-27-UNIT LINKED BUSINESS-3A
FORM 3A

Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

Link to Item 'C' of FORM 3A (Part A)



PART - B

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

Rs. Lakhs

PARTICULARS	SFIN 1		SFIN 2		SFIN 'n'		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Opening Balance (Market Value)	-	-	-	-	-	-	-	-
Add: Inflow during the Quarter	-	-	-	-	-	-	-	-
Increase / (Decrease) Value of Inv [Net]	-	-	-	-	-	-	-	-
Less: Outflow during the Quarter	-	-	-	-	-	-	-	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	-	-	-	-	-	-	-

INVESTMENT OF UNIT FUND	SFIN 1		SFIN 2		SFIN 'n'		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-
Other Approved Securities	-	-	-	-	-	-	-	-
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Money Market Investments	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-
Sub Total (A)	-	-	-	-	-	-	-	-
Current Assets:								
Accrued Interest	-	-	-	-	-	-	-	-
Dividend Recievable	-	-	-	-	-	-	-	-
Bank Balance	-	-	-	-	-	-	-	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Less: Current Liabilities								
Payable for Investments	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	-	-	-	-	-	-	-	-
Other Current Liabilities (for Investments)	-	-	-	-	-	-	-	-
Sub Total (B)	-	-	-	-	-	-	-	-
Other Investments (<=25%)								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-
Total (A + B + C)	-	-	-	-	-	-	-	-
Fund Carried Forward (as per LB 2)	-	-	-	-	-	-	-	-

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 31st December 2025

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date ¹	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Segregated Fund 1				-	-	-	-	-	-	-	-	-	-
2	Segregated Fund 2				-	-	-	-	-	-	-	-	-	-
3	Segregated Fund n				-	-	-	-	-	-	-	-	-	-
				Total	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December 2025	As % of total for this class	As at 31st December 2024	As % of total for this class	As at 31st December 2025	As % of total for this class	As at 31st December 2024	As % of total for this class
Breakdown by credit rating								
AAA rated	38,951	83%	23,265	93%	39,142	83%	14,451	90%
AA or better	7,435	16%	1,847	7%	7,408	16%	2,470	10%
Rated below AA but above A	496	1%	498	0%	496	1%	497	0%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
Breakdown by residual maturity								
Up to 1 year	8,123	17%	11,638	44%	8,110	17%	6,866	44%
more than 1 year and upto 3 years	13,134	28%	2,637	2%	13,123	28%	1,389	2%
More than 3 years and up to 7 years	21,225	45%	2,011	14%	21,330	45%	3,006	14%
More than 7 years and up to 10 years	512	1%	3,177	18%	509	1%	2,600	18%
More than 10 years and up to 15 years	-	0%	4,133	23%	-	0%	3,556	23%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	3,888	8%	2,014	0%	3,975	8%	-	0%
Breakdown by type of the issuer								
a. Central Government	27,988	60%	11,595	56%	28,154	60%	8,659	56%
b. State Government	1,156	2%	6,170	5%	1,171	2%	1,479	5%
c. Corporate Securities	17,738	38%	7,846	39%	17,721	38%	7,280	39%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Name of the Insurer: CreditAccess Life Insurance Limited

PART-A Related Party Transactions				Date: 31st December 2025			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended 31st December 2025	Up to the Quarter 31st December 2025	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024
1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	6,807	18,041	4,119	8,406
			Commission Paid	1,119	3,063	682	1,348
			Claims Paid	1,626	4,061	596	1,459
			Insurance awareness and marketing campaigns	-	-	0	77
			Refund to MPH	1	4	1	1
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	48	149	52	126

PART-B Related Party Transaction Balances - As at 31st December 2025								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	CreditAccess Grameen Limited	Fellow Subsidiary	34 Payable	No	No	0	0	
			443 Commission Payable	No	No	0	0	
			- Claims	No	No	0	0	
			- Insurance awareness and marketing campaigns	No	No	0	0	
2	Diwakar Ram Boddupalli	Managing Director and CEO	9 Managerial Remuneration	No	No	0	0	

FORM L-31 Board of Directors & Key Management Persons



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025

Board of Directors and Key Management Persons				
SI. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Gary Raymond Bennett	Chairperson & Nominee Director	Director	NA
2	Paresh Shreesh Parasnis	Independent Director	Director	NA
3	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
4	P H Vijaya Deepti	Independent Director	Director	NA
5	Matteo Pusineri	Nominee Director	Director	NA
6	Koen Slobbe	Nominee Director	Director	NA
7	Apparao Adivi	Independent Director	Director	NA
8	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
9	Uday Shanker	Chief Operating Officer	Business Operations	NA
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA
			Finance	
11	Talipadi Vasudeva Ramakrishna	Chief Financial Officer		NA
12	Manoj K Nair	Chief Compliance Officer	Compliance	NA
13	Shrinivas Sathya Susarla	Chief Risk Officer	Risk Management	NA
		Company Secretary & Compliance Officer	Company Secretary	
14	Nagaraj R Dhavaskar			Resigned w.e.f. 31.10.2025
15	Ganesh Hegde	Company Secretary	Company Secretary	Appointed w.e.f.08.11.2025
16	Gowthaman Sounderraj	Chief Business Officer	Business Development	NA

Note:

a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2024

Form No. L-32 Available Solvency Margin and Solvency Ratio (Frequency -Quarterly)



As at 31st December 2025

Name of the Insurer: CreditAccess Life Insurance Limited
 Classification: **Total Business**

Form Code:	KT-3
Registration Number:	163

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund: *	1	34,258
	Deduct:		
02	Mathematical Reserves	2	35,845
03	Other Liabilities	3	102
04	Excess in Policyholders' funds (01-02-03)		(1,688)
05	Available Assets in Shareholders Fund: *	4	20,281
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		20,281
08	Total ASM (04)+(07)		18,593
09	Total RSM		8,594
10	Solvency Ratio (ASM/RSM)		216.35%

Note:

- a) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;
- b) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- c) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- d) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2024

* represents net balances post considering the disallowances and net current assets

FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: CreditAccess Life Insurance Limited

Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

Name of the Fund: Life Fund

As on: 31st December 2025



(Rs. in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)
1	Investments Assets (As per Form 5)	21,296	12,498	-	-	929	2,936	5,626	2,033	27,851	17,467
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	21,296	12,498	-	-	929	2,936	5,626	2,033	27,851	17,467
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

FORM L-33-NPAs



DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)

(a) For diminution in the value of investments (Net)

Name of the Fund: Pension & General Annuity and Group Business

As on: 31st December 2025

(Rs. in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)	YTD (As on 31-December-2025)	Prev. FY (As on 31-December-2024)
1	Investments Assets (As per Form 5)	24,821	8,135	-	-	-	1,956	1,054	731	25,874	10,822
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	24,821	8,135	-	-	-	1,956	1,054	731	25,874	10,822
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

FORM - L - 34 Statement of Investment and Income on Investment

Name of the Issuer: CreditAccess Life Insurance Limited

Statement as on: 31st December 2025

Name of the Fund: Life Fund



Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
			Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)
1	CENTRAL GOVERNMENT BONDS	CGSS	11,864.40	86.74	0.84%	0.84%	9,801.31	628.64	4.37%	4.37%	4,061.64	338.55	7.41%	7.41%
2	SPECIAL DEPOSITS	SDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	STATE GOVERNMENT BONDS	SGSS	664.13	11.99	1.95%	1.95%	253.32	15.41	5.44%	5.44%	483.56	25.17	5.20%	5.20%
4	TREASURY BILLS	CTRB	995.69	10.00	1.11%	1.11%	873.51	23.30	2.67%	2.67%	2,738.67	160.41	5.13%	5.13%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	OTHER APPROVED SECURITIES EXCLUDING INFRASTRUCTURE INVESTMENTS	SGQA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	GUARANTEED EQUITY	SGSE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0.00%	202.93	28.54	13.82%	13.82%	596.13	41.23	6.82%	6.82%
9	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
10	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HMSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	HOUSING - SECURITISED ASSETS	HMSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS	HDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,758.98	36.91	2.44%	2.44%	1,092.07	67.78	6.20%	6.20%	666.47	28.23	5.33%	5.33%
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - SECURITISED ASSETS	ISAA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IPDG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - PSU - CPS	IPDP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	Long Term Bank Bonds Approved Investment - Infrastructure	ILB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	591.25	17.07	3.41%	3.41%
29	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	UIT	0.58	0.00	0.00%	0.00%	35.03	6.80	19.29%	19.29%	29.20	0.20	0.68%	0.68%
30	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	ISEQ	-	-	0.00%	0.00%	4.48	9.93	20.77%	20.77%	858.79	14.84	1.73%	1.73%
31	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IOSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	Long Term Bank Bonds Other Investment - Infrastructure	IOLE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Units of Infrastructure - Other Investments	IOIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	ITPD	2,338.65	40.36	1.99%	1.99%	1,870.90	119.37	6.38%	6.38%	995.60	58.46	5.87%	5.87%
35	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ITCD	-	-	0.00%	0.00%	307.36	39.54	12.90%	12.90%	1,015.47	64.13	6.30%	6.30%
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ITWD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPDP	-	1.10	0.00%	0.00%	89.48	7.58	8.47%	8.47%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	IQPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	IQPE	-	-	0.00%	0.00%	4.54	11.22	26.85%	26.85%	4.99	0.00	0.00%	0.00%
41	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
42	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PSU - EQUITY SHARES - UNQUOTED	IQPS	1.13	0.32	28.31%	28.31%	38.32	11.23	29.31%	29.31%	41.47	11.63	28.05%	28.05%
45	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECDS	1,043.88	29.68	2.84%	2.84%	1,031.77	97.41	9.44%	9.44%	603.53	35.95	5.96%	5.96%
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	EDDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
47	INVESTMENT IN SECURITIES - IMMovable	ELIP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (NCL BANK BALANCE INVAIT (NON-TM)) / CCL, RRI	ECDB	-	0.31	0.00%	0.00%	8.43	0.59	6.29%	6.29%	8,861.89	4.11	0.05%	0.05%
52	DEPOSITS - REPO / REVERSE REPO	ECRR	793.33	6.85	0.84%	0.84%	1,185.02	45.98	3.88%	3.88%	3,087.58	116.32	3.77%	3.77%
53	CCL / CBLD	ECBD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
54	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	864.67	4.19	0.54%	0.54%	792.75	83.43	10.88%	10.88%	9,211.79	29.04	0.31%	0.31%
55	COMMERCIAL PAPERS	ECOP	87.73	2.27	2.59%	2.59%	864.08	53.93	6.24%	6.24%	484.05	8.87	1.83%	1.83%
56	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	195.12	3.17	1.61%	1.61%	-	6.37	0.00%	0.00%
57	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	MUTUAL FUNDS - (GILT / SEC / LIQUID SCHEMES)	EGMP	292.63	3.62	1.24%	1.24%	110.33	3.62	3.28%	3.28%	76.25	4.24	5.57%	5.57%
59	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
60	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO INDIA REGULATIONS)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
61	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EPPG	24.43	-	0.00%	0.00%	8.54	1.34	15.74%	15.74%	-	-	0.00%	0.00%
62	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EPDG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
63	PERPETUAL DEBT INSTRUMENTS OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	PERPETUAL DEBT INSTRUMENTS OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL NON-CUM. P-SHARES & REDEEMABLE CUMULATIVE P-SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL NON-CUM. P-SHARES & REDEEMABLE CUMULATIVE P-SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EUPN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
67	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
68	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	FNCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	UNITS OF REAL ESTATE INVESTMENT TRUSTS (REIT)	ERIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	70.06	0.00	0.00%	0.00%
70	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
71	CORPORATE SECURITIES - BONDS (TAX FREE)	EBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
72	CORPORATE SECURITIES - BONDS (TAX FREE)	EBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECRR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
75	Debt Instruments of Invts - Other Investments	EDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
76	ADDITIONAL TIER 1 (BASEL I) COMPLIANT PERPETUAL BONDS - (PSU BONDS)	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
77	ADDITIONAL TIER 1 (BASEL I) COMPLIANT PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
78	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) - OTHER	ETFP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
79	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) - OTHER	ETPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
80	ADDITIONAL TIER 1 (BASEL I) COMPLIANT PERPET													

FORM - L - 34 Statement of Investment and Income on Investment

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 31st December 2025

Name of the Fund: Pension & General Annuity and Group Business



Periodicity of Submission: Quarterly

100

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)
1	CENTRAL GOVERNMENT BONDS	CGSB	9,994	198	1.98%	1.98%	8,542	487	5.70%	6.70%	2,642	188	7.03%	7.03%
2	SPECIAL IMPROVEMENTS	CSIP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	PERSONAL INSURANCE - SECTION 7 OF INSURANCE ACT, 1938	CSBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	3,875	92	1.35%	1.35%	2,509	95	4.01%	4.01%	873	44	5.00%	5.00%
5	STATE GOVERNMENT BONDS	SCGB	142	3	1.87%	1.87%	162	9	5.49%	5.49%	841	39	3.62%	3.62%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (INCLUDING INFRASTRUCTURE INVESTMENTS)	SGGA	-	-	0.00%	0.00%	130	8	5.89%	5.89%	-	-	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0.00%	153	22	14.34%	14.34%	351	11	3.17%	3.17%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HLSD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLFS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	30	1	4.87%	4.87%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	860	20	2.30%	2.30%	859	59	6.91%	6.91%	587	2	0.29%	0.29%
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTFN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU / CPS	ICSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Loans Term Bank Bonds Approved Investments - Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	ITIT	-	-	0.00%	0.00%	48	(10)	-20.16%	-20.16%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IDEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	OTHER INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IDDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Loans Term Bank Bonds Other Investments - Infrastructure	IDLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Units of Infra-structure Investment Trusts	ITIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IFTD	4,437	102	2.29%	2.29%	2,637	162	6.13%	6.13%	100	0	0.00%	0.00%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ITTD	-	-	0.00%	0.00%	328	49	14.92%	14.92%	526	34	6.50%	6.50%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ITLC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IFPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	DEBENTURES / BONDS	ITDE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - EQUITY SHARES - QUOTED	ITQE	-	8	0.00%	0.00%	1	(1)	-87.57%	-87.57%	37	(3)	-8.07%	-8.07%
42	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	-	0.00%	0.00%	6	(8)	-7.11%	-7.11%	1,306	(3)	-0.23%	-0.23%	
43	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	IEEF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	IEEP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
46	PSU - EQUITY SHARES - QUOTED	IEAQ	-	(0)	0.00%	0.00%	5	4	72.33%	72.33%	46	(1)	-2.17%	-2.17%
47	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECDS	3,716	48	1.29%	1.29%	3,335	182	5.46%	5.46%	1,186	77	6.52%	6.52%
48	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	EDDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	INVESTMENT PROPERTIES - REMOVABLE	EMRP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE ADVANTAGE INVESTMENT), CCL, RBI	ECDB	664	9	1.34%	1.34%	695	30	4.37%	4.37%	1,303	53	4.09%	4.09%
53	DEPOSITS - REPO / REVERSE REPO	ECRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
54	CCL - CCLD	ECBD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	1,114	(40)	-3.55%	-3.55%	773	(98)	-4.71%	-4.71%	15,133	116	0.76%	0.76%
56	COMMERCIAL PAPERS	ECPC	-	9	0.00%	0.00%	254	12	4.80%	4.80%	547	33	5.44%	5.44%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DEALY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EMFP	100	0	0.19%	0.19%	97	0	0.20%	0.20%	14	(0)	-0.03%	-0.03%
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO RDA)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
63	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	DEBENTURES - CDS WITH SCHEDULED BANKS	EDCO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL DEBT INSTRUMENTS OF TIER 1 & II CAPITAL ISSUED BY PSU BANKS	EPDQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL DEBT INSTRUMENTS OF TIER 1 AND II CAPITAL ISSUED BY NON-PSU BANKS	EPDP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
67	PERPETUAL NON-CUM. P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	ELPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
68	PERPETUAL NON-CUM. P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	ELPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO RDA REGULATIONS)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
71	UNITS OF REAL ESTATE INVESTMENT TRUSTS(ETF)	ERIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	160	4	2.50%	2.50%
72	DEBT INSTRUMENTS OF REIT	ERBT	98	1	1.01%	1.01%	98	1	1.00%	1.00%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES - BOND(TAXABLE)	EBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
76	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECRC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
78	DEBT Instruments of INTL - Other Investments	EDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
79	ADDITIONAL TIER 1 (BASEL II COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
80	ADDITIONAL TIER 1 (BASEL II COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
81	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) - GILT	CEFT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	CEFP	-	-	0.00%	0.00%	-	-	0.00%	0.0				

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 31st December 2025

Name of Fund

Life Fund and Pension, General Annuity and Group Business



Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
				NIL					
B.	<u>As on Date</u>								
				NIL					

FORM L-36 :Premium and Number of lives covered by policy type

Name of the Insurer: CreditAccess Life Insurance Limited



Sl. No	Particulars	For the Quarter ended 31st December 2025				For the Quarter ended 31st December 2024				Up to the Quarter 31st December 2025				Up to the Quarter 31st December 2024			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	7,988.16	42	659317	4,57,133.37	4,271	95	3,64,495	2,42,143	20,905	183	17,97,973	11,94,680	9,331	333	9,97,070	5,84,181
	From 10,001-25,000	304.46	-	2017	14,301.86	37	-	248	1,718	488	-	3,215	23,903	82	-	542	3,956
	From 25001-50,000	163.49	-	482	5,968.53	13	-	39	417	304	-	883	10,725	32	-	98	899
	From 50,001- 75,000	48.79	-	82	1,530.44	3	-	6	110	101	-	168	2,910	7	-	12	178
	From 75,001-100,000	28	-	33	626	-	-	-	-	64	-	75	1,381	-	-	-	-
	From 1,00,001 -1,25,000	17	-	16	342	-	-	-	-	35	-	31	662	-	-	-	-
	Above Rs. 1,25,000	34.78	-	20	520	10	-	-	-	54	-	31	785	10	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars	For the Quarter ended 31st December 2025				For the Quarter ended 31st December 2024				Up to the Quarter 31st December 2025				Up to the Quarter 31st December 2024			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	400	7	29,276	5,99,213	320	5	21,618	4,90,007	25,255	15	15,22,234	36,63,886	321	9	22,447	4,90,295
	From 10,001-25,000	8	-	56	7,095	11	-	76	7,138	11	-	70	11,369	11	-	76	7,138
	From 25001-50,000	6	-	16	4,686	5	-	15	3,224	7	-	20	7,467	5	-	15	3,224
	From 50,001- 75,000	1.84	-	3.00	1,295.32	3	-	5	1,634	2	-	3	1,295	3	-	5	1,834
	From 75,001-100,000	2.55	-	3.00	1,457.64	1	-	1	360	3	-	3	1,458	1	-	1	360
	From 1,00,001 -1,25,000	2.35	-	2.00	1,459.47	1	-	1	440	2	-	2	1,459	1	-	1	440
	Above Rs. 1,25,000	7.20	-	1.00	660.53	13	-	4	2,508	24	-	1	661	23	1	76	2,515
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-39-Data on Settlement of Claims (Individual)



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025

Ageing of Claims upto the Quarter 31st December 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims upto the Quarter 31st December 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	119	-	-	-	-	119	18
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	11,110	13	2	-	-	11,125	9,194

FORM L-39-Data on Settlement of Claims (Individual)



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025

Ageing of Claims for the Quarter ended 31st December 2025									
SI.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims for the Quarter ended 31st December 2025									
SI.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	66	-	-	-	-	66	14
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	4,924	9	1	-	-	4,934	4,610

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025



Death Claims : Upto the Quarter 31st December 2025

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	1
2	Claims Intimated / Booked during the period	-	11,155
(a)	Less than 3 years from the date of acceptance of risk	-	11,155
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	11,125
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	9
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	22
	Outstanding Claims:-		
	Less than 3months	-	22
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025



Death Claims : For the Quarter 31st December 2025

No. of claims only

SI. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	24
2	Claims Intimated / Booked during the period	-	4,933
(a)	Less than 3 years from the date of acceptance of risk	-	4,933
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	4,934
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	1
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	22
	Outstanding Claims:-		
	Less than 3months	-	22
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

SI. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2025



GRIEVANCE DISPOSAL FOR THE QUARTER 31st December 2025

SI No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	-	2	2	-	-	-	2
b)	Policy Servicing	-	2	2	-	-	-	2
c)	Proposal Processing	-	-	-	-	-	-	-
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	-	-	-	-	-	-
g)	Others	-	-	-	-	-	-	-
	Total Number of Complaints	-	4	4	-	-	-	4

2	Total No. of Policies upto corresponding period of previous year	343
3	Total No. of Claims upto corresponding period of previous year	4,147
4	Total No. of Policies during current year	198
5	Total No. of Claims during current year *	11,155
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	-
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	-

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	-	-	-	-	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	-	-	-	-	-	-

Noe:

* Number of Lives are considered as Total Number of Claims

¹ Opening balance should tally with the closing balance of the previous quarter.

Complaints reported should be net of duplicate complaints

No. of policies should be new policies (both individual and group) net of cancellations

Claims should be no. of claims reported during the period

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
31-10-2025	HCL TECHNOLOGIES LIMITED	PBL	Special resolution	Appointment of Mr. Amitabh Kant (DIN: 00222708) as an Independent Director of the Company	NIL	FOR	As per provisions.
28-10-2025	YES BANK LIMITED	PBL	Ordinary resolution	To take note of Reappointment of Mr. Rama Subramaniam Gandhi (DIN : 03341633) as Non-Executive Part-Time Chairman of the Bank and to approve payment of remuneration thereto.	NIL	FOR	As per provisions.
				To approve the appointment of Mr. Shinichiro Nishino (DIN: 11290100) as a Non-Executive and Non-Independent Director (Nominee of Sumitomo Mitsui Banking Corporation) of the Bank.	NIL	FOR	As per provisions.
				To approve the appointment of Mr. Rajeev Veeravalli Kannan (DIN: 01973006) as a Non-Executive and Non-Independent Director (Nominee of Sumitomo Mitsui Banking Corporation) of the Bank.	NIL	FOR	As per provisions.
				To approve the revised remuneration and variable pay of Mr. Prashant Kumar (DIN: 07562475), Managing Director and Chief Executive Officer of the Bank.	NIL	FOR	As per provisions.
				To approve the revised remuneration and variable pay of Dr. Rajan Pentel (DIN: 08432870), Executive Director of the Bank.	NIL	FOR	As per provisions.
				To approve the revised remuneration and variable pay of Mr. Manish Jain (DIN: 10774800), Executive Director of the Bank.	NIL	FOR	As per provisions.
28-10-2025	SAMMAAN CAPITAL LIMITED	PBL	Ordinary resolution	ISSUANCE OF EQUITY SHARES AND WARRANTS BY WAY OF A PREFERENTIAL ISSUE ON A PRIVATE PLACEMENT BASIS	NIL	FOR	As per provisions.
			Ordinary resolution	AMENDMENT TO THE ARTICLES OF ASSOCIATION OF THE COMPANY AND GRANT OF SPECIAL RIGHT OF PRE-EMPTION TO IDENTIFIED SHAREHOLDER OF THE COMPANY	NIL	FOR	As per provisions.
			Ordinary resolution	AMENDMENT TO THE ARTICLES OF ASSOCIATION OF THE COMPANY AND GRANT OF SPECIAL RIGHT REGARDING DIRECTORS NOMINATION TO IDENTIFIED SHAREHOLDER OF THE COMPANY	NIL	FOR	As per provisions.
			Ordinary resolution	AMENDMENT TO THE ARTICLES OF ASSOCIATION OF THE COMPANY REGARDING BOARD PROCESS	NIL	FOR	As per provisions.
			Ordinary resolution	AMENDMENT TO THE ARTICLES OF ASSOCIATION OF THE COMPANY AND GRANT OF SPECIAL RIGHT REGARDING COMMITTEES TO IDENTIFIED SHAREHOLDER OF THE COMPANY	NIL	FOR	As per provisions.
			Ordinary resolution	AMENDMENT TO THE ARTICLES OF ASSOCIATION OF THE COMPANY AND GRANT OF SPECIAL RIGHT TO INFORMATION TO IDENTIFIED SHAREHOLDER OF THE COMPANY	NIL	FOR	As per provisions.
10-11-2025	CONNPLEX CINEMAS LIMITED	PBL	Special resolution	To approve Connplex Cinemas Limited Employee Stock Option Scheme 2025:	NIL	FOR	As per provisions.
		PBL	Special resolution	Grant of Employee Stock Options under the Connplex Cinemas Limited Employee Stock Option Scheme 2025 to the employees of Group Company including Subsidiary Company or its Associate Company, in India or Outside India, or of a Holding Company of the Company as applicable:	NIL	FOR	As per provisions.
01-12-2025	VARUN BEVERAGES LIMITED	PBL	Special resolution	To approve alteration of Object Clause of the Memorandum of Association of the Company.	NIL	FOR	As per provisions.
28-11-2025	OLA ELECTRIC MOBILITY LIMITED	PBL	Special resolution	To consider and approve the raising of funds by way of issue and allotment of equity shares and or other eligible securities, including convertible securities, warrants, ADRs, GDRs, or any combination thereof, through one or more permissible modes such as further public offer, rights issue, qualified institutional placement (QIP), private placement and or any other permitted mode, for an aggregate amount not exceeding Rs. 1,500 crore (Rupees One Thousand Five Hundred Crore only), in accordance with applicable laws and regulations, subject to necessary approvals.	NIL	FOR	As per provisions.
15-12-2025	CYIENT LIMITED	PBL	Ordinary resolution	Appointment of Mr. Sunil Ramakant Bhuralkar (DIN:00177658) as Non-Executive, Independent Director of the Company	NIL	FOR	As per provisions.
15-11-2025	BANDHAN BANK LIMITED	PBL	Ordinary resolution	Appointment of Mr. Avijit Mukerji (DIN: 03534116) as a Non-Executive Non-Independent Director (Nominee of Bandhan Financial Holdings Limited)	NIL	FOR	As per provisions.
15-11-2025	BANDHAN BANK LIMITED	PBL	Ordinary resolution	Appointment of Mr. Gauri Prosad Sarma (DIN: 09107885) as an Independent Director	NIL	FOR	As per provisions.

15-12-2025	STANDARD GLASS LINING TECHNOLOGY LIMITED	PBL	Special resolution	Ratification in the Employee Stock Option Scheme 2024'	NIL	FOR	As per provisions.
		PBL	Special resolution	To consider and approve amendments in the Employee Stock Option Plan 2024	NIL	FOR	As per provisions.
		PBL	Special resolution	To approve the grant of employee stock options to the eligible employees of the subsidiary company(ies) of the Company under Employees Stock Option Plan 2024	NIL	FOR	As per provisions.
		PBL	Special resolution	To approve the grant of employee stock options to the eligible employees of the associate company(ies) of the Company under Employees Stock Option Plan 2024	NIL	FOR	As per provisions.
		PBL	Special resolution	Change of name of the company and consequential amendment to Memorandum of Association and Articles of Association of the company	NIL	FOR	As per provisions.
		PBL	Special resolution	Amendment of object clause of Memorandum of Association of the company	NIL	FOR	As per provisions.
15-12-2025	CANARA ROBECO ASSET MANAGEMENT CO. LTD.	PBL	Special Resolution	Ratification of CRAMCL Employee Stock Option Scheme 2025' ("ESOP 2025" - "Scheme")	NIL	FOR	As per provisions.
		PBL	Special Resolution	Approval of Promoter's Rights post listing of Equity Shares	NIL	FOR	As per provisions.
09-12-2025	URBAN COMPANY LIMITED	PBL	Special Resolution	Ratification of Urban Company Limited Employee Stock Option Scheme, 2015	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of Urban Company Limited Employee Stock Option Plan, 2022	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of the extension of benefits of the Urban Company Limited Employee Stock Option Scheme, 2015, to the eligible employees of the Group Company(ies) including Subsidiary Company(ies) and Associate Company(ies), whether in India or overseas, of the Company	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of the extension of benefits of the Urban Company Limited Employee Stock Option Plan, 2022, to the eligible employees of the Group Company(ies) including Subsidiary Company(ies) and Associate Company(ies), whether in India or overseas, of the Company	NIL	FOR	As per provisions.
		PBL	Special Resolution	Amendment to the Articles of Association of the Company	NIL	FOR	As per provisions.
20-12-2025	UNITED SPIRITS LIMITED	PBL	Special Resolution	Appointment of Mr. Narayan K. Seshadri (DIN: 00053563) as an Independent Director of the Company.	NIL	FOR	As per provisions.
23-12-2025	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	PBL	Special Resolution	To appoint Mr. Dinesh Kumar Khara (DIN: 06737041) as an Independent Director on the Board of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To revise remuneration of Mr. Pankaj Mital (DIN: 00194931), Whole-time Director of the Company	NIL	FOR	As per provisions.
05-01-2026	EMMVEE PHOTOVOLTAIC POWER LIMITED EQ NEW FV Rs.2/	PBL	Special Resolution	RATIFICATION OF EMPLOYEES STOCK OPTION SCHEME 2025 (ESOS-2025	NIL	FOR	As per provisions.
		PBL	Special Resolution	RATIFICATION OF EXTENSION OF BENEFITS OF THE EMPLOYEE STOCK OPTION SCHEME 2025 TO THE EMPLOYEES OF SUBSIDIARY COMPANIES OF THE COMPAN	NIL	FOR	As per provisions.
29-12-2025	TATA MOTORS PASSENGER VEHICLES LIMITED EQ NEW FV RS. 2/-	PBL	Special Resolution	Appointment of Ms Sudha Krishnan (DIN:02885630) as Non-Executive, Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Appointment of Mr Pathamadai Balachandran Balaji (DIN: 02762983) as Non-Executive Director of the Company	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Appointment of Mr Shailesh Chandra (DIN: 07593905) as a Director of the Company	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Appointment of Mr Shailesh Chandra (DIN: 07593905) as Managing Director and Chief Executive Officer of the Company and payment of remuneration.	NIL	FOR	As per provisions.
19-12-2025	RAJOO ENGINEERS LIMITED EQ NEW F.V. RE.1/-	PBL	Special Resolution	Appointment of Ms. Lakshmi Ramakrishnan (DIN: 02632837) as a Non-Executive Independent Director of the Company	NIL	FOR	As per provisions.
29-12-2025	EPPELTONE ENGINEERS LIMITED	PBL	Special Resolution	Increase of Authorised Share Capital of the Company	NIL	FOR	As per provisions.
		PBL	Special Resolution	Issue of warrants on preferential basis to the person / entity belonging to the promoter / promoter group and person / entity belonging to the non-promoter category	NIL	FOR	As per provisions.
		PBL	Special Resolution	Issue of equity shares on preferential basis to the person / entity belonging to the non-promoter category	NIL	FOR	As per provisions.
		PBL	Special Resolution	To consider and approve the issuance of non-convertible debentures amounting to ₹ 1,00,00,00,000 (rupees one hundred crores only) in one or more tranches	NIL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st December 2025

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	4
2	No. of branches approved during the year	7
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	-
6	No. of branches at the end of the year *	3
7	No. of branches approved but not opened	17
8	No. of rural branches	-
9	No. of urban branches	1
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	6
	(d) Women Director	1
	(e) Whole time director	-
11	No. of Employees	
	(a) On-roll:	73
	(b) Off-roll:	-
	(c) Total	73
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	-
	(b) Corporate Agents-Banks	-
	(c) Corporate Agents-Others	11
	(d) Insurance Brokers	33
	(e) Web Aggregators	-
	(f) Insurance Marketing Firm	4
	(g) Micro Agents	1
	(h) Point of Sales persons (DIRECT)	-
	(i) Other as allowed by IRDAI (To be specified)	-

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	66	44
Recruitments during the quarter	9	5
Attrition during the quarter	2	-
Number at the end of the quarter	73	49

* Including Corporate Office