

Name of the Insurer: CreditAccess Life Insurance Limited

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



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
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18	L-18	Advances & Other Assets Schedule
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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 JUNE 30, 2025

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedul e 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	-	-	-	-	-	-	-	-	-	-	-	-	5,255	-	-	-	-	5,255	5,255
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	(0)	(0.06)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	276	-	-	-	-	276	276
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	230	-	-	-	-	230	230
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	(102)	-	-	-	-	(102)	(102)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	31	31
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	5,690	-	-	-	-	5,690	5,690
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	913	-	-	-	-	913	913
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	883	-	-	-	-	883	883
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)		-	-	-	-	-	-	-	-	-	-	-	-	1,796	-	-	-	-	1,796	1,796
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	2,006	-	-	-	-	2,006	2,006
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	3,253	-	-	-	-	3,253	3,253
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	5,259	-	-	-	-	5,259	5,259
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	(1,365)	-	-	-	-	(1,365)	(1,365)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	1,365	-	-	-	-	1,365	1,365
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT UP TO THE QUARTER ENDED JUNE 30, 2024

(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	-	-	-	-	-	-	-	-	-	-	-	2,134	-	-	-	-	-	2,134	2,134
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	91	-	-	-	-	-	91	91
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	44	44
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(10)	-	-	-	-	-	(10)	(10)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	17	17
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	2,276	-	-	-	-	-	2,276	2,276
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	247	-	-	-	-	-	247	247
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	658	-	-	-	-	-	658	658
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)		-	-	-	-	-	-	-	-	-	-	-	905	-	-	-	-	-	905	905
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	642	-	-	-	-	-	642	642
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,031	-	-	-	-	-	1,031	1,031
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,672	-	-	-	-	-	1,672	1,672
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(301)	-	-	-	-	-	(301)	(301)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	301	-	-	-	-	-	301	301
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 JUNE 30, 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	-	-	-	-	-	-	-	-	-	-	-	5,255	-	-	-	-	-	5,255	5,255
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	(0)	(0)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	276	-	-	-	-	-	276	276
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	230	-	-	-	-	-	230	230
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(102)	-	-	-	-	-	(102)	(102)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	31	31
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	5,690	-	-	-	-	-	5,690	5,690
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	913	-	-	-	-	-	913	913
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	883	-	-	-	-	-	883	883
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)		-	-	-	-	-	-	-	-	-	-	-	1,796	-	-	-	-	-	1,796	1,796
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	2,006	-	-	-	-	-	2,006	2,006
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,253	-	-	-	-	-	3,253	3,253
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	5,259	-	-	-	-	-	5,259	5,259
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(1,365)	-	-	-	-	-	(1,365)	(1,365)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	1,365	-	-	-	-	-	1,365	1,365
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2024

(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	-	-	-	-	-	-	-	-	-	-	-	2,134	-	-	-	-	-	2,134	2,134
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	91	-	-	-	-	-	91	91
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	44	44
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(10)	-	-	-	-	-	(10)	(10)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	17	17
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	2,276	-	-	-	-	-	2,276	2,276
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	247	-	-	-	-	-	247	247
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	658	-	-	-	-	-	658	658
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)		-	-	-	-	-	-	-	-	-	-	-	905	-	-	-	-	-	905	905
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	642	-	-	-	-	-	642	642
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,031	-	-	-	-	-	1,031	1,031
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,672	-	-	-	-	-	1,672	1,672
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(301)	-	-	-	-	-	(301)	(301)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	301	-	-	-	-	-	301	301
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 QUARTER ENDED JUNE 30, 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		229	229	218	218
(b) Profit on sale/redemption of investments		336	336	341	341
(c) (Loss on sale/ redemption of investments)		(71)	(71)	(11)	(11)
(d) Amortisation of Premium / Discount on Investments		44	44	42	42
Other Income (to be specified)		0	0	0	0
TOTAL (A)		539	539	590	590
Expense other than those directly related to the insurance business		21	21	13	13
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		1,365	1,365	301	301
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)		1,386	1,386	314	314
Profit/ (Loss) before tax		(847)	(847)	276	276
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(847)	(847)	276	276
APPROPRIATIONS					
(a) Balance at the beginning of the year.		1,350	1,350	62	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		503	503	338	338

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 JUNE 30, 2025

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30th June 2025	As at 30th June 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	503	338
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		321	967
	Sub-Total		17,624	18,105
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		55	42
	POLICY LIABILITIES		21,678	8,290
	FUNDS FOR DISCONTINUED POLICIES:			
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		21,733	8,332
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		39,357	26,437
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	15,061	14,290
	Policyholders'	L-13	18,096	7,738
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	556	208
	DEFERRED TAX ASSETS (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	716	2,170
	Advances and Other Assets	L-18	5,916	2,417
	Sub-Total (A)		6,632	4,587
	CURRENT LIABILITIES	L-19	904	343
	PROVISIONS	L-20	85	43
	Sub-Total (B)		988	386
	NET CURRENT ASSETS (C) = (A – B)		5,644	4,201
	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		39,357	26,437

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 30th June 2025	As at 30th June 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 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
1	First year premiums	9	9	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	5,247	5,247	2,134	2,134
	TOTAL PREMIUM	5,255	5,255	2,134	2,134
	Premium Income from Business written :		-		-
	In India	5,255	5,255	2,134	2,134
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
Commission				
Direct – First year premiums	0	0	-	-
- Renewal premiums	-	-	-	-
- Single premiums	913	913	247	247
Gross Commission	913	913	247	247
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	913	913	247	247
Rewards	-	-	-	-
TOTAL	913	913	247	247
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	733	733	231	231
Brokers	179	179	16	16
Micro Agents	0	0	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	0	0	-	-
Others (Please Specify, for e.g. POS)	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :	913	913	247	247
In India	913	913	247	247
Outside India				

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
1	Employees' remuneration & welfare benefits	334	334	274	274
2	Travel, conveyance and vehicle running expenses	23	23	12	12
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	23	23	9	9
5	Repairs	4	4	1	1
6	Printing & stationery	2	2	15	15
7	Communication expenses	9	9	3	3
8	Legal & professional charges	31	31	24	24
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	1	1	1
	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	32	32	12	12
12	Interest & Bank Charges	2	2	1	1
13	Depreciation	46	46	19	19
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	67	67	31	31
17	Information Technology Expenses	39	39	87	87
18	Goods and Services Tax (GST)	218	218	83	83
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	-	-	-	-
	Office expenses	13	13	6	6
	Insurance Awareness	3	3	77	77
	Foreign Exchange Fluctuation	-	-	-	-
	Miscellaneous Expenses	38	38	5	5
	TOTAL	883	883	658	658
	In India	883	883	658	658
	Outside India	-	-	-	-

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



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
1. Insurance Claims			-	-
(a) Claims by Death	2,010	2,010	642	642
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	1	1	-	-
(g) any other (please specify)	-	-	-	-
Benefits Paid (Gross)	2,011	2,011	642	642
In India	2,011	2,011	642	642
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death	(4)	(4)	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other (please specify)	-	-	-	-
	(4)	(4)	-	-
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	2,006	2,006	642	642
Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 2024
1	Authorised Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	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	16,800	16,800

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



Shareholder	As at 30th June 2025		As at 30th June 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%

DETAILS OF EQUITY HOLDING OF INSURERS

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED
AS AT 30th JUNE 2025**

Version 1.0 Date of upload: August 14, 2025

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		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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 Shivaprasad	1	98,000	1%	10	-	-	-	-
	d) Neetu Chandanmal	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 Subbaiah	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		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
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)								
B.	Non Promoters								
B.1	Public Shareholders	-	-	0%	-	-	-	-	-
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	-	-	0%	-	-	-	-	-
	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:	-	-	0%	-	-	-	-	-
	- 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	-	-	0%	-	-	-	-	-
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 30th June 2025	As at 30th June 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)	-	-
8	Balance of profit in Profit and Loss Account	503	338
	TOTAL	503	338

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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 30th June 2025	As at 30th June 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 30th June 2025	As at 30th June 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,242	4,005
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,490	1,509
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,383	1,216
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	249	3,996
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	3,313	2,062
	(bb) Preference	-	-
	(b) Mutual Funds	280	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	-
	b. Commercial Papers	975	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	129	1,502
5	Other than Approved Investments	-	-
	TOTAL	15,061	14,290

Note: The market value of the above total investment is Rs. 15,013 (As at June 30, 2024 14,329)

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,744	2,075
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	0
	(bb) Preference	-	-
	(b) Mutual Funds	-	(0)
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,031	814
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	2,759	401
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,538	3,034
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	656	350
	(bb) Preference	-	-
	(b) Mutual Funds	121	2
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	120	571
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	-	491
4	Investments in Infrastructure and Social Sector	127	-
5	Other than Approved Investments	-	-
	TOTAL	18,096	7,738

Note: The market value of the above total investment is Rs. 18,065 (As at June 30, 2024 7,756)

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 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 30th June 2025	As at 30th June 2024	As at 30th June 2025	As at 30th June 2024	As at 30th June 2025	As at 30th June 2024	As at 30th June 2025	As at 30th June 2024
Long Term Investments:								
Book Value	10,115	6,730	14,534	3,290	-	-	24,649	10,020
Market Value	10,145	6,767	14,578	3,312	-	-	24,723	10,079
Short Term Investments:								
Book Value	4,625	7,560	3,507	4,448	-	-	8,132	12,008
Market Value	4,868	7,562	3,487	4,444	-	-	8,355	12,006

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 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-FIXED 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 30th June 2025	Up to Last Year	For The Period	On Sales/ Adjustments	As at 30th June 2025	As at 30th June 2025	As at 30th June 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	260	-	-	260	85	1	-	86	174	68
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	117	28	-	146	35	7	-	42	104	24
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	10	-	-	10	6	1	-	7	3	0
Information Technology Equipment	80	22	-	102	33	30	-	63	39	32
Vehicles	54	36	-	89	11	0	-	12	78	47
Office Equipment	35	1	-	36	2	6	-	9	27	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	556	87	-	643	173	46	-	218	425	173
Work in progress	107	112	87	132	-	-	-	-	132	36
Grand Total	663	199	87	775	173	46	-	218	556	208
PREVIOUS YEAR	282	22	5	299	72	19	-	91	208	

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 2024
1	Cash (including cheques ¹ , drafts and stamps)	49	19
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	16	15
	(b) Current Accounts	650	2,136
	(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	716	2,170
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	716	2,170
	Outside India		
	TOTAL	716	2,170

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 30th June 2025	As at 30th June 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	3,756	1,790
3	Prepayments	115	55
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	30	6
6	Advances to Suppliers	1	3
7	Others (to be specified)		
	a. Broker Receivable	625	-
	TOTAL (A)	4,526	1,854
	OTHER ASSETS		
1	Income accrued on investments	564	445
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries / holding company	4	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)		
	a. Deposits	120	50
	b. Other Advances	-	1
	c. Goods and Services Tax Receivable	693	67
	d. Goods and Service Tax Unutilized Credit	9	-
	TOTAL (B)	1,390	562
	TOTAL (A+B)	5,916	2,417

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 2024
1	Agents' Balances	133	1
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	0	-
4	Premiums received in advance	-	-
5	Unallocated premium	410	136
6	Sundry creditors	275	150
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4	12
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	60	29
	(b) Broker Payable	-	-
	(c) Goods and Services Tax payable	12	8
	(d) Statutory Liability	11	9
	TOTAL	904	343

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 2024
1	For Taxation (less payments and taxes deducted at	-	-
2	For Employee Benefits		-
	Gratuity	50	23
	Compensated absences	34	21
3	For Others (To be specified)	-	-
	TOTAL	85	43

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2025	As at 30th June 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 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 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	146.73%	146.73%	1024%	1023.67%
	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	99.999%	99.9989%	100.00%	100.00%
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	34%	34%	42%	42%
7	Commission Ratio (Gross commission and Rewards paid to Gross	17%	17%	12%	12%
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	123%	123%	46%	46%
11	Change in net worth (Amount in Rs. Lakhs)	165	165	276	276
12	Growth in Networth	-2.66%	-2.66%	4%	4%
13	Ratio of Surplus to Policyholders' Fund	-6%	-6%	0%	0%
14	Profit after tax / Total Income	-14%	-14%	10%	10%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	192%	192%	129%	129%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	-	-	-	-
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised				
	a. Shareholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	14.25%	14.25%	9.48%	9.48%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	15.19%	15.19%	3.40%	3.40%
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	10.74%	10.74%	2.37%	2.37%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	11.95%	11.95%	2.09%	2.09%

Sl.No.	Particular	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 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	343.93%	343.93%	341%	341%
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)	(0.50)	(0.50)	0.16	0.16
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.50)	(0.50)	0.16	0.16
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.50)	(0.50)	0.16	0.16
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.50)	(0.50)	0.16	0.16
8	Book value per share (Rs)	10.30	10.30	10.20	10.20

Form L-24 -VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th June 2025	Mathematical Reserves as at 30th June 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	21,678	8,290
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		21,678	8,290
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	21,678	8,290
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		21,678	8,290

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL

Name of the Insurer: CreditAccess Life Insurance Limited

For the Quarter: 30th June 2025



Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-
	IN INDIA											
	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 (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	-	128	1	126	4	212	2	279	4	340	3	406	-	2.86
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	462	0	123	-	225	0	69	-	687	1	191	-	0.72
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	190	25	836	2	311	63	1,950	3	501	88	2,786	-	87.86
8	Haryana	-	256	5	559	-	1,640	12	1,525	-	1,896	17	2,084	-	16.91
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	6	1,44,170	1,928	99,834	15	2,00,125	2,579	1,96,579	21	3,44,295	4,507	2,96,412	-	4,506.62
12	Kerala	-	6,144	17	2,591	2	9,981	27	4,231	2	16,125	43	6,821	-	43.39
13	Madhya Pradesh	1	201	1	66	-	524	2	235	1	725	2	301	-	2.34
14	Maharashtra	1	528	3	329	6	1,077	4	856	7	1,605	7	1,185	-	6.85
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	8	0	6	1	2	0	3	1	10	0	8	-	0.04
20	Punjab	1	126	5	400	-	106	3	296	1	232	8	696	-	7.82
21	Rajasthan	2	12,306	144	8,856	6	14,781	172	10,907	8	27,087	316	19,764	-	315.84
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	14,314	55	6,279	4	17,718	73	8,191	4	32,032	128	14,470	-	127.98
24	Telangana	13	5,441	23	3,671	6	7,154	32	5,050	19	12,595	54	8,721	-	54.46
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	1,657	5	745	2	3,856	48	5,395	6	5,513	53	6,139	-	53.31
28	West Bengal	-	1,640	7	942	4	2,507	12	1,395	4	4,147	18	2,337	-	18
	TOTAL	29	1,87,571	2,216	1,25,363	52	2,60,219	3,029	2,36,960	81	4,47,790	5,245	3,62,323	-	5,245
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	601	4	328	3	445	5	574	3	1,046	9	901	-	8.77
5	Jammu & Kashmir	1	25	1	50	-	36	1	74	1	61	1	124	-	1.40
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	626	5	378	3	481	6	648	4	1,107	10	1,025	-	10
	GRAND TOTAL	30	1,88,197	2,221	1,25,740	55	2,60,700	3,034	2,37,608	85	4,48,897	5,255	3,63,348	-	5,255
	IN INDIA	30	1,88,197	2,221	1,25,740	55	2,60,700	3,034	2,37,608	85	4,48,897	5,255	3,63,348	-	5,255
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (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	-	42	0	24	-	531	1	192	-	573	1	216	-	0.84
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	3	441	0	111	-	169	0	42	3	610	0	153	-	0.46
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	314	1	128	1	712	2	348	1	1,026	2	476	-	2.50
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	14	86,244	803	46,183	4	1,13,937	1,022	60,122	18	2,00,181	1,825	1,06,305	-	1,825.17
12	Kerala	2	8,689	16	2,807	-	15,742	29	4,970	2	24,431	46	7,777	-	45.56
13	Madhya Pradesh	2	54	0	15	1	346	1	93	3	400	1	107	-	1.05
14	Maharashtra	1	475	5	411	2	1,061	12	858	3	1,536	17	1,269	-	17.33
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	2	621	3	435	-	1,129	7	1,271	2	1,750	10	1,707	-	9.90
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	7	15,389	71	9,349	6	26,064	63	10,612	13	41,453	134	19,961	-	133.65
24	Telangana	5	10,466	38	5,859	1	17,513	57	8,826	6	27,979	94	14,684	-	94.26
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	1	19	0	13	1	185	1	99	2	204	1	112	-	0.80
28	West Bengal	1	15	0	10	-	24	0	19	1	39	0	29	-	0.25
	TOTAL	38	1,22,769	937	65,345	16	1,77,413	1,195	87,451	54	3,00,182	2,132	1,52,796	-	2,132
	UNION TERRITORIES1														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	343	1	123	-	790	1	259	2	1,133	2	382	-	1.86
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	343	1	123	-	790	1	259	2	1,133	2	382	-	2
	GRAND TOTAL	40	1,23,112	938	65,468	16	1,78,203	1,196	87,710	56	3,01,315	2,134	1,53,178	-	2,134
	IN INDIA	40	1,23,112	938	65,468	16	1,78,203	1,196	87,710	56	3,01,315	2,134	1,53,178	-	2,134
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(In Lakhs)

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 Lakhs)	Sum Assured (Rs Lakhs)		
	STATES														
1	Andhra Pradesh	-	128	1	126	4	212	2	279	4	340	3	406	-	3
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	462	0	123	-	225	0	69	-	687	1	191	-	1
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	190	25	836	2	311	63	1,950	3	501	88	2,786	-	88
8	Haryana	-	256	5	559	-	1,640	12	1,525	-	1,896	17	2,084	-	17
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	6	1,44,170	1,928	99,834	15	2,00,125	2,579	1,96,579	21	3,44,295	4,507	2,96,412	-	4,507
12	Kerala	-	6,144	17	2,591	2	9,981	27	4,231	2	16,125	43	6,821	-	43
13	Madhya Pradesh	1	201	1	66	-	524	2	235	1	725	2	301	-	2
14	Maharashtra	1	528	3	329	6	1,077	4	856	7	1,605	7	1,185	-	7
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	8	0	6	1	2	0	3	1	10	0	8	-	0
20	Punjab	1	126	5	400	-	106	3	296	1	232	8	696	-	8
21	Rajasthan	2	12,306	144	8,856	6	14,781	172	10,907	8	27,087	316	19,764	-	316
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	14,314	55	6,279	4	17,718	73	8,191	4	32,032	128	14,470	-	128
24	Telangana	13	5,441	23	3,671	6	7,154	32	5,050	19	12,595	54	8,721	-	54
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	1,657	5	745	2	3,856	48	5,395	6	5,513	53	6,139	-	53
28	West Bengal	-	1,640	7	942	4	2,507	12	1,395	4	4,147	18	2,337	-	18
	TOTAL	29	1,87,571	2,216	1,25,363	52	2,60,219	3,029	2,36,960	81	4,47,790	5,245	3,62,323	-	5,245
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	601	4	328	3	445	5	574	3	1,046	9	901	-	9
5	Jammu & Kashmir	1	25	1	50	-	36	1	74	1	61	1	124	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	626	5	378	3	481	6	648	4	1,107	10	1,025	-	10
	GRAND TOTAL	30	1,88,197	2,221	1,25,740	55	2,60,700	3,034	2,37,608	85	4,48,897	5,255	3,63,348	-	5,255
	IN INDIA	30	1,88,197	2,221	1,25,740	55	2,60,700	3,034	2,37,608	85	4,48,897	5,255	3,63,348	-	5,255
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(In Lakhs)

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)	(Rs Sum Assured (Rs Lakhs)		
	STATES1														
1	Andhra Pradesh	-	42	0	24	-	531	1	192	-	573	1	216	-	1
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	3	441	0	111	-	169	0	42	3	610	0	153	-	0
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	314	1	128	1	712	2	348	1	1,026	2	476	-	2
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	14	86,244	803	46,183	4	1,13,937	1,022	60,122	18	2,00,181	1,825	1,06,305	-	1,825
12	Kerala	2	8,689	16	2,807	-	15,742	29	4,970	2	24,431	46	7,777	-	46
13	Madhya Pradesh	2	54	0	15	1	346	1	93	3	400	1	107	-	1
14	Maharashtra	1	475	5	411	2	1,061	12	858	3	1,536	17	1,269	-	17
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	2	621	3	435	-	1,129	7	1,271	2	1,750	10	1,707	-	10
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	7	15,389	71	9,349	6	26,064	63	10,612	13	41,453	134	19,961	-	134
24	Telangana	5	10,466	38	5,859	1	17,513	57	8,826	6	27,979	94	14,684	-	94
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	1	19	0	13	1	185	1	99	2	204	1	112	-	1
28	West Bengal	1	15	0	10	-	24	0	19	1	39	0	29	-	0
	TOTAL	38	1,22,769	937	65,345	16	1,77,413	1,195	87,451	54	3,00,182	2,132	1,52,796	-	2,132
	UNION TERRITORIES1														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	343	1	123	-	790	1	259	2	1,133	2	382	-	2
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	343	1	123	-	790	1	259	2	1,133	2	382	-	2
	GRAND TOTAL	40	1,23,112	938	65,468	16	1,78,203	1,196	87,710	56	3,01,315	2,134	1,53,178	-	2,134
	IN INDIA	40	1,23,112	938	65,468	16	1,78,203	1,196	87,710	56	3,01,315	2,134	1,53,178	-	2,134
	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: 30th June 2025

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	15,061
	Investments (Policyholders)	8A	18,096
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	556
4	Current Assets		
	a. Cash & Bank Balance	11	716
	b. Advances & Other Assets	12	5,916
5	Current Liabilities		
	a. Current Liabilities	13	904
	b. Provisions	14	85
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		39,357
	(A)		39,357

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	556
3	Cash & Bank Balance (if any)	11	716
4	Advances & Other Assets (if any)	12	5,916
5	Current Liabilities	13	904
6	Provisions	14	85
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		6,200

Investment Assets (A-B)

33,157

(Amount in Rs. Lakhs)

PART - A

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

Amount

33,157

16,233

16,924

-

33,157

Section II

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)-(a)]%	(h)	(i)=(f+h)	(j)
1	Central Govt. Sec	Not Less than 25%	2,060	4,330	-	-	512	6,902	43.50%	-	6,902	6,895
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	2,060	4,920	-	-	512	7,493	47.22%	-	7,493	7,502
3	Investment subject to Exposure Norms		-	-	-	-	-	-	0.00%	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	0.00%	-	-	-
	1. Approved Investments	Not Less than 15%	719	1,808	-	-	-	2,526	15.92%	1	2,527	2,550
	2. Other Investments		-	-	-	-	-	-	0.00%	-	-	-
	b. i) Approved Investments		1,754	828	-	-	455	3,037	19.14%	51	3,088	3,090
	ii) Other Investments	Not exceeding 35%	2,331	320	-	-	161	2,812	17.72%	313	3,125	3,125
	TOTAL LIFE FUND	100%	6,864	7,876	-	-	1,640	15,868	100.00%	364	16,233	16,268

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)
			PAR	NON PAR					
			(a)	(b)	(c)= (a+b)	(d)			
1	Central Govt. Sec	Not Less than 20%	-	8,701	8,701	51%	-	8,701	8,702
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	8,872	8,872	52%	-	8,872	8,874
3	Balance in Approved investment	Not Exceeding 60%	-	8,041	8,041	48%	11	8,052	8,094
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	16,913	16,913	100%	11	16,924	16,968

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c)= (a+b)	(d)
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)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2025



PART - B

(Amount Rs. Lakhs)

PARTICULARS	SFIN 1		SFIN 2		SFIN 'n'		Total of All Funds	
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: 30th June 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	-	-	-	-	-	-	-	-	-	-

FORM L-29-DETAILS REGARDING DEBT SECURITIES



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th June 2025	As % of total for this class	As at 30th June 2024	As % of total for this class	As at 30th June 2025	As % of total for this class	As at 30th June 2024	As % of total for this class
Breakdown by credit rating								
AAA rated	25,344	88%	17,677	90%	25,283	88%	17,625	90%
AA or better	3,522	12%	1,497	8%	3,504	12%	1,493	8%
Rated below AA but above A	-	0%	497	3%	-	0%	496	3%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
Breakdown by residual maturity								
Up to 1 year	4,142	14%	9,592	49%	4,138	14%	9,594	49%
more than 1 year and upto 3 years	6,204	21%	688	3%	6,170	21%	687	4%
More than 3 years and up to 7 years	8,157	28%	3,205	16%	8,175	28%	3,204	16%
More than 7 years and up to 10 years	8,795	30%	3,152	16%	8,748	30%	3,127	16%
More than 10 years and up to 15 years	1,568	5%	3,035	15%	1,555	5%	3,003	15%
More than 15 years and up to 20 years	-	-	-	-	-	0%	-	-
Above 20 years	-	-	-	-	-	0%	-	-
Breakdown by type of the issuer								
a. Central Government	15,597	54%	11,247	57%	15,604	54%	11,197	57%
b. State Government	1,173	4%	991	5%	1,169	4%	989	5%
c. Corporate Securities	12,095	42%	7,435	38%	12,014	42%	7,430	38%

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

Date: 30th June 2025

PART-A Related Party Transactions				Consideration paid / received (Rs. in Lakhs)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 30th June 2025	Up to the Quarter 30th June 2025	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024
1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	4,237	4,237	1,769	1,769
			Commission Paid	733	733	231	231
			Claims Paid	1,088	1,088	360	360
			Insurance awareness and marketing campaigns	-	-	77	77
			Refund to MPH	0	0	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	52	52	62	62

PART-B Related Party Transaction Balances - As at 30th June 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	40 Payable		No	No	0	0
			120 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	25 Managerial Remuneration		No	No	0	0

FORM L-31 Board of Directors & Key Management Persons



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

Board of Directors and Key Management Persons				
Sl. 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 Ghoshal	Appointed Actuary	Actuarial	NA
9	Uday Shanker	Chief Operating Officer	Business Operations	NA
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA
11	T V Ramakrishna	Chief Financial Officer	Finance	NA
12	Nagaraj R Dhavaskar	Company Secretary & Compliance Officer	Company Secretary	NA
13	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 30th June 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	20,687
	Deduct:		
02	Mathematical Reserves	2	21,578
03	Other Liabilities	3	100
04	Excess in Policyholders' funds (01-02-03)		(991)
05	Available Assets in Shareholders Fund:	4	18,188
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		18,188
08	Total ASM (04)+(07)		17,196
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		343.93%

Note:

- 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;
- Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- 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

DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: CreditAccess Life Insurance Limited

Name of the Fund: Life Fund

As on: 30th June 2025

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

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)
1	Investments Assets (As per Form 5)	11,980	8,251	-	-	418	3,977	3,470	1,098	15,868	13,326
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)	11,980	8,251	-	-	418	3,977	3,470	1,098	15,868	13,326
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)

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

As on: 30th June 2025

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

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)	YTD (As on 30-June-2025)	Prev. FY (As on 30-June-2024)
1	Investments Assets (As per Form 5)	15,908	3,992	-	-	598	3,394	406	308	16,913	7,694
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)	15,908	3,992	-	-	598	3,394	406	308	16,913	7,694
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

			Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
No.	Category of Investment	Category Code	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	7,036.42	255.59	3.63%	3.63%	7,036.42	255.59	3.63%	3.63%	5,686.91	143.36	2.52%	2.52%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	807.74	1.58	0.20%	0.20%	807.74	1.58	0.20%	0.20%	2,440.99	43.33	1.77%	1.77%
5	STATE GOVERNMENT BONDS	SGSB	102.79	1.98	1.92%	1.92%	102.79	1.98	1.92%	1.92%	271.62	4.91	1.81%	1.81%
6	STATE GOVERNMENT GUARANTEED LOANS	SGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	489.51	10.21	2.09%	2.09%	489.51	10.21	2.09%	2.09%	715.90	13.57	1.90%	1.90%
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	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HDOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	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%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	756.66	15.92	2.10%	2.10%	756.66	15.92	2.10%	2.10%	120.62	2.32	1.93%	1.93%
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	HFHD	-	-	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	HFON	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	ESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	DPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	ICPC	-	-	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)	IDOF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	501.80	9.82	1.96%	1.96%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIT	303.94	(9.81)	-3.23%	-3.23%	303.94	(9.81)	-3.23%	-3.23%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	859.65	-	0.00%	0.00%	859.65	-	0.00%	0.00%	860.72	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Debt Instruments of InvTs - Approved Investments	DIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	PTD	888.31	43.41	4.89%	4.89%	888.31	43.41	4.89%	4.89%	995.45	18.98	1.91%	1.91%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	777.02	14.15	1.82%	1.82%	777.02	14.15	1.82%	1.82%	1,101.18	23.03	2.09%	2.09%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	513.03	9.42	1.84%	1.84%	513.03	9.42	1.84%	1.84%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	10.61	(1.04)	-9.76%	-9.76%	10.61	(1.04)	-9.76%	-9.76%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	25.16	(0.44)	-1.75%	-1.75%	25.16	(0.44)	-1.75%	-1.75%	-	-	0.00%	0.00%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAGQ	88.11	6.42	7.29%	7.29%	88.11	6.42	7.29%	7.29%	-	-	0.00%	0.00%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,121.91	41.49	3.70%	3.70%	1,121.91	41.49	3.70%	3.70%	786.20	16.36	2.08%	2.08%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - POLICY LOANS	ELPL	-	-	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 AWAITING INVESTMENT), COLL. RBI	ECDB	8,400.00	-	0.00%	0.00%	8,400.00	-	0.00%	0.00%	8,584.62	4.11	0.05%	0.05%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	1,593.26	18.83	1.18%	1.18%	1,593.26	18.83	1.18%	1.18%	1,897.78	22.12	1.17%	1.17%
54	COL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	541.30	24.58	4.54%	4.54%	541.30	24.58	4.54%	4.54%	6,499.63	9.32	0.14%	0.14%
56	COMMERCIAL PAPERS	ECCP	1,515.11	29.10	1.92%	1.92%	1,515.11	29.10	1.92%	1.92%	-	-	0.00%	0.00%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	6.37	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - O.T.T.O SEC / LIQUID SCHEMES	EQMF	18.69	-	0.00%	0.00%	18.69	-	0.00%	0.00%	235.57	4.05	1.72%	1.72%
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 IRDA REGULATIONS)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	25.10	1.34	5.36%	5.36%	25.10	1.34	5.36%	5.36%	-	-	0.00%	0.00%
63	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	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	EUPS	-	-	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	EPSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA 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 TRUST (REITs)	ERIT	70.05	-	0.00%	0.00%	70.05	-	0.00%	0.00%	70.05	-	0.00%	0.00%
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES - BOND - (TAXABLE)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	CORPORATE SECURITIES - BOND (TAX FREE)	EPBF	-	-	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	ECIS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
78	Debt Instruments of InvTs - Other Investments	IOIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
79														

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 30th June 2025

Name of the Fund Pension & General Annuity and Group Business

Periodicity of Submission: Quarterly

Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	7,017	225	3.20%	3.20%	7,017	225	3.20%	3.20%	2,953	50	1.69%	1.69%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	830	10	1.25%	1.25%	830	10	1.25%	1.25%	864	14	1.65%	1.65%
5	STATE GOVERNMENT BONDS	SGGB	171	3	1.82%	1.82%	171	3	1.82%	1.82%	271	-	0.00%	0.00%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENT)	SGOA	505	8	1.52%	1.52%	505	8	1.52%	1.52%	-	-	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	490	22	4.48%	4.48%	490	22	4.48%	4.48%	200	-	0.00%	0.00%
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	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	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	1,023	1	0.14%	0.14%	1,023	1	0.14%	0.14%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	858	19	2.27%	2.27%	858	19	2.27%	2.27%	988	1	0.11%	0.11%
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	HFHD	-	-	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	HFHN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	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)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	ICPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - ICPP	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIT	441	(2)	-0.54%	-0.54%	441	(2)	-0.54%	-0.54%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment - Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Debt Instruments of Invts - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IFTD	1,202	19	1.58%	1.58%	1,202	19	1.58%	1.58%	-	-	0.00%	0.00%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	893	15	1.65%	1.65%	893	15	1.65%	1.65%	401	9	2.16%	2.16%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	18	(1)	-7.13%	-7.13%	18	(1)	-7.13%	-7.13%	13	0	3.74%	3.74%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	1,948	(0)	-0.03%	-0.03%	1,948	(0)	-0.03%	-0.03%	5	0	4.61%	4.61%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAEQ	61	(6)	-9.58%	-9.58%	61	(6)	-9.58%	-9.58%	6	0	1.47%	1.47%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	3,183	69	2.17%	2.17%	3,183	69	2.17%	2.17%	1,235	28	2.24%	2.24%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - POLICY LOANS	ELPL	-	-	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 AWAITING INVESTMENT), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	1,458	17	1.15%	1.15%	1,458	17	1.15%	1.15%	643	9	1.39%	1.39%
54	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	399	11	2.71%	2.71%	399	11	2.71%	2.71%	7,814	23	0.30%	0.30%
56	COMMERCIAL PAPERS	ECCP	919	12	1.33%	1.33%	919	12	1.33%	1.33%	488	5	0.95%	0.95%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GLT / G SEC / LIQUID SCHEMES	EGMF	93	-	0.00%	0.00%	93	-	0.00%	0.00%	-	-	0.00%	0.00%
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 IRDA REGULATIONS)	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)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	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	EUPS	-	-	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	EPSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA 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 TRUST (REITs)	ERIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES - BOND - (TAXABLE)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	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%

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 30th June 2025

Name of Fund: Life Fund and Pension, General Annuity and Group Business

Periodicity of Submission: Quarterly

PART - A



(Amount in 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					

Sl. No	Particulars	For the Quarter ended 30th June 2025				For the Quarter ended 30th June 2024				Up to the Quarter 30th June 2025				Up to the Quarter 30th June 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 (SPA)- 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	5,036.64	83	445683	2,92,101.74	2,116	56	3,01,211	1,52,363	5,037	83	445683	2,92,102	2,116	56	3,01,211	1,52,363
	From 10,001-25,000	86.15	-	576	4,381.64	13	-	91	717	86	-	576	4,382	13	-	91	717
	From 25001-50,000	61.53	-	183	2,049.60	4	-	13	98	62	-	183	2,050	4	-	13	98
	From 50,001-75,000	21.43	-	37	534.84	-	-	-	-	21	-	37	535	-	-	-	-
	From 75,001-100,000	8	-	10	193	-	-	-	-	8	-	10	193	-	-	-	-
	From 1,00,001 -1,25,000	9	-	8	179	-	-	-	-	9	-	8	179	-	-	-	-
	Above Rs. 1,25,000	4.01	-	3	73	-	-	-	-	4	-	3	73	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: CreditAccess Life Insurance Limited



Business Acquisition through Different Channels (Group)

Date: 30th June 2025

(Amount in Rs. Lakhs)

Sl.No.	Channels	For the Quarter ended 30th June 2025			For the Quarter ended 30th June 2024			Up to the Quarter 30th June 2025			Up to the Quarter 30th June 2024		
		No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	315681	4,236.78	2	1,93,552	1,769	-	315681	4,236.78	2	1,93,552	1769
4	Brokers	65.00	104440	625.76	50	1,00,489	305	65.00	104440	625.76	50	1,00,489	305
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	16.00	28127	390.64	4	7,274	60	16.00	28127	390.64	4	7,274	60
7	IMF	3.00	60.00	0.97	-	-	-	3.00	60.00	0.97	-	-	-
8	Others (Please Specify)	1.00	589.00	1.27	-	-	-	1.00	589.00	1.27	-	-	-
					-	-	-				-	-	-
					-	-	-				-	-	-
					-	-	-				-	-	-
	Total	85	4,48,897	5,255	56	3,01,315	2,134	85	4,48,897	5,255	56	3,01,315	2,134
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

* No of Schemes refers to Number of Policies

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

Ageing of Claims upto the Quarter 30th June 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 30th June 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	-	19	-	-	-	-	19	1
5	Other benefits	-	-	-	-	-	-	-	-
								-	
	Death Claims	-	2,731	1	-	-	-	2,732	2006

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

Ageing of Claims for the Quarter ended 30th June 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 for the Quarter ended 30th June 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	-	19	-	-	-	-	19	0.98
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,731	1	-	-	-	2,732	2,006

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025



Death Claims : Upto the Quarter 30th June 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	-	2,743
(a)	Less than 3 years from the date of acceptance of risk	-	2,743
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	2,732
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	5
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	7
	Outstanding Claims:-		
	Less than 3months	-	7
	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	-	-	-	-	-

Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025



Death Claims : For the Quarter 30th June 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	-	2,743
(a)	Less than 3 years from the date of acceptance of risk	-	2,743
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	2,732
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	5
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	7
	Outstanding Claims:-		
	Less than 3months	-	7
	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	-	-	-	-	-

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: 30th June 2025



GRIEVANCE DISPOSAL FOR THE QUARTER 30th June 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	-	1	1	-	-	-	1
	b) Policy Servicing	-	1	1	-	-	-	1
	c) Proposal Processing	-	-	-	-	-	-	-
	d) Survival Claims	-	-	-	-	-	-	-
	e) ULIP Related	-	-	-	-	-	-	-
	f) Unfair Business Practices	-	-	-	-	-	-	-
	g) Others	-	-	-	-	-	-	-
	Total Number of Complaints	-	2	2	-	-	-	2

2	Total No. of Policies upto corresponding period of previous year	56
3	Total No. of Claims upto corresponding period of previous year	992
4	Total No. of Policies during current year	85
5	Total No. of Claims during current year *	2,743
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

Name of the Insurer: CreditAccess Life Insurance Limited

GROUP BUSINESS

Date: 30th June 2025

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25	As at 30/06/2025 for the year 2025-26	As at 30/06/2024 for the year 2024-25
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
Non-Par	Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Life	6.00%	6.53%	94% to 266% of IALM 2012-14 table	250% to 300% of IALM 2012-14 table	NA	NA	Per policy Expense - Rs.0 to 15.6 p.a. Claim Expenses - Rs. 9 to 50 Maturity Expenses - Rs 19	Rs.60 Per Claim	Premium expense - 0% to 11.5%	0 (Single Premiums)	4.20%	0.0457	0%	0%	NOT APPLICABLE	
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote Against/ Abstain	Reason supporting the vote decision
03-04-2025	DIFFUSION ENGINEERS LIMITED	PBL	Special Resolution	Special Resolution: RE-APPOINTMENT OF MR. PRASHANT GARG (DIN: 00049106) AS THE CHAIRMAN AND MANAGING DIRECTOR OF THE COMPANY.	NIL	FOR	As per provisions.
01-04-2025	WIPRO LIMITED	PBL	Ordinary Resolution	Re-appointment of Mr. Deepak M. Satwalekar (DIN: 00009627) as an Independent Director on the Board of Wipro Limited (the "Company").	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for migration of shares allocated for the restricted stock units under the Wipro Employee Restricted Stock Unit Plan 2005 and Wipro Employee Restricted Stock Unit Plan 2007 to the ADS Restricted Stock Unit Plan 2004.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for extension of benefits under the ADS Restricted Stock Unit Plan 2004 to the eligible employees of Wipro Limited group companies, including its subsidiaries and associate companies.	NIL	FOR	As per provisions.
27-03-2025	UNIMECH AEROSPACE AND MANUFACTURING LTD.	PBL	Ordinary Resolution	TO CONSIDER AND RATIFY THE UPDATED UNIMECH EMPLOYEE STOCK OPTION PLAN 2024.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO GRANT EMPLOYEE STOCK OPTIONS TO ELIGIBLE EMPLOYEES OF THE COMPANY'S SUBSIDIARIES UNDER THE UNIMECH EMPLOYEE STOCK OPTION PLAN 2024.	NIL	FOR	As per provisions.
02-04-2025	SBI LIFE INSURANCE COMPANY LIMITED	PBL	Ordinary Resolution	Approval for appointment of Mr. Venugopal Bhaskaran Nayar (DIN: 02638597), as an Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for entering into Material Related Party Transactions for purchase and / or sale of investments.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for entering into Material Related Party Transactions with State Bank of India.	NIL	FOR	As per provisions.
25-03-2025	MARUTI SUZUKI INDIA LTD.	PBL	Ordinary Resolution	To re-appoint Mr. Haashi Takeuchi (DIN: 07806180) as a Managing Director and Chief Executive Officer.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To re-appoint Mr. Maheshwar Sahu as an Independent Director.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motor Corporation.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motor Corporation.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motor Corporation Components Private Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with SKH Metals Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Jay Bharat Maruti Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Krishna Maruti Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Bhargat Seals Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with TDS Lithium-Ion Battery Gujarat Private Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motorcycle-India Private Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Bellsonica Auto Component India Private Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Mark Exhaust Systems Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Marelli Powertrain India Private Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Suzuki Motor Corporation.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Krishna Maruti Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Jay Bharat Maruti Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and TDS Lithium-Ion Battery Gujarat Private Limited.	NIL	FOR	As per provisions.
17-06-2025	KPIT TECHNOLOGIES LIMITED	PBL	Special Resolution	Approval for Authorisation to the Board of Directors of the Company to make investments, give loans, guarantees and security over & above limits prescribed under Section 186 of the Companies Act, 2013, upto an aggregate amount of INR 3000 Crores to be invested within a period of three years from the date of shareholders' approval.		FOR	As per provisions.
17-06-2025	IDENTICAL BRAINS STUDIOS LIMITED	PBL	Special Resolution	Regularization of Additional Director Ms. Jyoti Sharma (DIN: 10002464) by appointing her as Non-Executive Independent Director.	NIL	FOR	As per provisions.
31-05-2025	MUTHOOT FINANCE LIMITED	PBL	Ordinary Resolution	To consider and, if thought fit, to pass the resolution as a Special Resolution for the appointment of Mr. George Joseph (DIN: 00263754) as Non-Executive Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To consider and, if thought fit, to pass the resolution as a special resolution for increasing the borrowing power of the Board of Directors under Section 181 (1)(c) of the Companies Act, 2013 to Rs. 2 Lakhs Crores.	NIL	FOR	As per provisions.
19-06-2025	MARUTI SUZUKI INDIA LTD.	PBL	Ordinary Resolution	To appoint Mr. Sunil Kumar Kakkar (DIN: 06041054) as a Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Mr. Sunil Kumar Kakkar (DIN: 06041054) as a Whole-time Director designated as Director (Corporate Finance).	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Mr. Kieritz Suzuki (DIN: 11081986) as a Director.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Price Waterhouse Chartered Accountants LLP (PWC) as Statutory Auditors and to fix the remuneration.	NIL	FOR	As per provisions.
19-06-2025	LANDMARK IMMIGRATION CONSULTANTS LIMITED	PBL	Ordinary Resolution	Approval for change in name of the Company from "LANDMARK IMMIGRATION CONSULTANTS LIMITED" to "LANDMARK GLOBAL LEARNING LIMITED" and consequential alteration to the Memorandum of Association and Articles of Association of the Company.	NIL	FOR	As per provisions.
24-06-2025	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Re-appointment of Mr. Amitabh Kumar Sharma (DIN: 06707535) as an Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Appointment of Ms. Anita Belani (DIN: 01532511) as a director and as an Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for Material Related Party Transaction(s) between JSW Jagadh Port Limited, Wholly Owned Subsidiary of JSW Infrastructure Limited and JSW Steel Limited, for the Financial Year 2025-26.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for Material Related Party Transaction(s) between JSW Dhamtar Port Private Limited, Wholly Owned Subsidiary of JSW Infrastructure Limited and JSW Steel Limited, for the Financial Year 2025-26.	NIL	FOR	As per provisions.
29-06-2025	DIFFUSION ENGINEERS LIMITED	PBL	Special Resolution	Special Resolution: Approval of Diffusion Engineers Limited Employee Stock Option Scheme 2025?	NIL	FOR	As per provisions.
		PBL	Special Resolution	Special Resolution: Consider and approve grant of Options to the employees of the subsidiary Company of the Company under "Diffusion Engineers Limited Employee Stock Option Scheme 2025".	NIL	FOR	As per provisions.
		PBL	Special Resolution	Special Resolution: Approval for secondary acquisition of shares through Trust route for the implementation of "Diffusion Engineers Limited Employee Stock Option Scheme 2025".	NIL	FOR	As per provisions.
		PBL	Special Resolution	Special Resolution: Approval for provision of money by the Company for purchase of its own Shares by the Trust under the "Diffusion Engineers Limited Employee Stock Option Scheme 2025".	NIL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION

Name of the Insurer: **CreditAccess Life Insurance Limited**

As at 30th June 2025

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		4
2	No. of branches approved during the year		5
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		15
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:		52
	(b) Off-roll:		-
	(c) Total		52
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		-
	(b) Corporate Agents-Banks		-
	(c)Corporate Agents-Others		5
	(d) Insurance Brokers		20
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		2
	(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	42	22
Recruitments during the quarter	10	6
Attrition during the quarter	-	-
Number at the end of the quarter	52	28

* Including Corporate Office