

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		
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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

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED 30 JUNE 2023

Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL		
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	190	-	-	-	-	-	-	-	190
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	0	0
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	332	-	-	-	-	-	-	332	332
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	332	-	-	-	-	-	-	332	332
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>522</b>	-	-	-	-	-	<b>522</b>	<b>854</b>	
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	9	9	
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	334	-	-	-	-	-	334	334	
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>343</b>	-	-	-	-	-	<b>343</b>	<b>343</b>	
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	2	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	177	-	-	-	-	-	177	177	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>179</b>	-	-	-	-	-	<b>179</b>	<b>179</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>(0)</b>	-	-	-	-	-	<b>(0)</b>	<b>332</b>	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE - 2022

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL				
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Note:**  
 1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration

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



UNAUDITED PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED JUNE-2023

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June-2022
Amounts transferred from the Policyholders Account (Technical Account)		-	-		
Income From Investments					
(a) Interest, Dividends & Rent – Gross		166	166	-	-
(b) Profit on sale/redemption of investments		118	118	-	-
(c) (Loss on sale/ redemption of investments)		(2)	(2)	-	-
(d) Amortisation of Premium / Discount on Investments		99	99	-	-
Other Income (to be specified)		0	0		
<b>TOTAL (A)</b>		<b>382</b>	<b>382</b>	-	-
Expense other than those directly related to the insurance business		-	-	-	-
Contribution to Policyholders' A/c		332	332	-	-
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		332	332	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)				-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)					
<b>TOTAL (B)</b>		<b>332</b>	<b>332</b>	-	-
Profit/ (Loss) before tax		<b>50</b>	<b>50</b>	-	-
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		50	50	-	-
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(378)	(378)	-	-
(b) Interim dividend paid		-	-		
(c) Final dividend paid		-	-		
(d) Transfer to reserves/ other accounts (to be specified)		-	-		
Profit/Loss carried forward to Balance Sheet		<b>(329)</b>	<b>(329)</b>	-	-

Note:

1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration

**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



**UNAUDITED BALANCE SHEET AS AT JUNE-2023**

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30 June 2023	As at 31 March 2023
	<b>SOURCES OF FUNDS</b>			
	<b>SHAREHOLDERS' FUNDS:</b>			
	SHARE CAPITAL	L-8, L-9	16,800	
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	-	-
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
	<b>Sub-Total</b>		<b>16,800</b>	-
	BORROWINGS	L-11	-	-
	<b>POLICYHOLDERS' FUNDS:</b>			
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		1	-
	POLICY LIABILITIES		177	-
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	<b>Sub-Total</b>		<b>177</b>	-
	FUNDS FOR FUTURE APPROPRIATIONS		-	-
	Linked			
	Non-Linked (Non-PAR)			
	Non-Linked (PAR)			
	DEFERRED TAX LIABILITIES (Net)			
	<b>TOTAL</b>		<b>16,977</b>	-
	<b>APPLICATION OF FUNDS</b>			
	<b>INVESTMENTS</b>			
	Shareholders'	L-12	14,376	-
	Policyholders'	L-13	134	-
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	183	-
	DEFERRED TAX ASSETS (Net)			
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	L-17	218	-
	Advances and Other Assets	L-18	2,278	-
	<b>Sub-Total (A)</b>		<b>2,496</b>	-
	CURRENT LIABILITIES	L-19	536	-
	PROVISIONS	L-20	5	-
	<b>Sub-Total (B)</b>		<b>540</b>	-
	NET CURRENT ASSETS (C) = (A – B)		1,955	-
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		329	-
	DEFICT IN REVENUE ACCOUNT (Policyholders' Account)			
	<b>TOTAL</b>		<b>16,977</b>	-

**CONTINGENT LIABILITIES**

(Amount in Rs. Lakhs)

	Particulars	As at 30 June 2023	As at 31 March 2023
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)	-	-
	<b>TOTAL</b>	-	-

**Note:**

1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE  
PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June-2022
1	First year premiums	-	-	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	190	190	-	-
	<b>TOTAL PREMIUM</b>	<b>190</b>	<b>190</b>	<b>-</b>	<b>-</b>
	<b>Premium Income from Business written :</b>				
	In India	190	190	-	-
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE  
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June-2022
Commission				
Direct – First year premiums	-	-	-	-
- Renewal premiums	-	-	-	-
- Single premiums	9	9	-	-
<b>Gross Commission</b>	<b>9</b>	<b>9</b>	-	-
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>9</b>	<b>9</b>	-	-
<b>Rewards</b>	-	-	-	-
<b>TOTAL</b>	<b>9</b>	<b>9</b>	-	-
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	-	-	-	-
Corporate Agents -Others	9	9	-	-
Brokers	0	0	-	-
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)				
Web Aggregators				
IMF				
Others (Please Specify, for e.g. POS)				
<b>Commission and Rewards on (Excluding Reinsurance)</b>	<b>9</b>	<b>9</b>	-	-
<b>Business written :</b>				
In India	9	9	-	-
Outside India				

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June-2022
1	Employees' remuneration & welfare benefits	238	238	-	-
2	Travel, conveyance and vehicle running expenses	11	11	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	10	10	-	-
5	Repairs	1	1	-	-
6	Printing & stationery	0	0	-	-
7	Communication expenses	1	1	-	-
8	Legal & professional charges	25	25	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	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	2	2	-	-
12	Interest & Bank Charges	1	1	-	-
13	Depreciation	13	13	-	-
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	22	22	-	-
18	Goods and Services Tax (GST)	-	-	-	-
19	Others (to be specified)	9	9	-	-
	<b>TOTAL</b>	<b>333</b>	<b>333</b>	<b>-</b>	<b>-</b>
	In India	333	333	-	-
	Outside India	-	-	-	-



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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June-2022
	1. Insurance Claims	-	-	-	-
	(a) Claims by Death	2	2	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other (please specify)	-	-	-	-
	<b>Benefits Paid (Gross)</b>	<b>2</b>	<b>2</b>	-	-
	In India	2	2	-	-
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):	-	-	-	-
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	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)	-	-	-	-
	<b>Benefits Paid (Net)</b>				
	In India	<b>2</b>	<b>2</b>	-	-
	Outside India	-	-	-	-

**FORM L-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
<b>1</b>	<b>Authorised Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	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		
	<b>TOTAL</b>	<b>16,800</b>	<b>-</b>

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



Shareholder	As at 30 June 2023		As at 31 March 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	-	-
· Foreign	124320000	74%	-	-
Investors				
· Indian	33600000	20%	-	-
· Foreign				
Others (to be specified), e.g. ESOP etc.				
<b>TOTAL</b>	<b>168000000</b>	<b>100%</b>	-	-

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED  
AS AT QUARTER ENDED JUNE-2023



SI. 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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Nithyalakshmi Reddy	1	50,000	0%	5	-	-	50,000	100%
	(ii) Prathima Topannavar Neelakanth	1	50,000	0%	5	-	-	50,000	100%
	(iii) Vijitha Subbiah	1	50,000	0%	5	-	-	50,000	100%
	(iv) Vinatha Madhusudan Reddy	1	50,000	0%	5	-	-	50,000	100%
	(v) Suresh Kodihalli Krishna	1	50,000	0%	5	-	-	50,000	100%
	(vi) Surendra Jayaram Reddy	1	50,000	0%	5	-	-	50,000	100%
ii)	Bodies Corporate:								
	(i) Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
	(ii)								
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%	-	-	-	-	-

SI. 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
<b>A.2</b>	<b>Foreign Promoters</b>				-				
i)	Individuals (Name of major shareholders):	-	-	0%	-	-	-	-	-
	(i)	-	-	0%	-	-	-	-	-
	ii) Bodies Corporate:				-				
	(i) CreditAccess India B V	1	12,43,20,000	74%	12,432	-	-	12,43,20,000	100%
	(ii)				-				
	iii) Any other (Please specify)				-				
					-				
<b>B.</b>	<b>Non Promoters</b>				-				
B.1	Public Shareholders	-	-	0%	-	-	-	-	-
1.1)	Institutions	-	-	0%	-	-	-	-	-
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	1	84,00,000	5%	840	-	-	84,00,000	100%
iii)	NBFCs registered with RBI	-	-	0%	-	-	-	-	-
iv)	Others:	-	-	0%	-	-	-	-	-
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders	-	-	0%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
					-				
	<b>Total</b>	<b>11</b>	<b>16,80,00,000</b>	<b>100%</b>	<b>16,800</b>	<b>0</b>	<b>0</b>	<b>168000000</b>	<b>100%</b>

**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:



(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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
	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
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	0%	-	-	-	-	-
	(iii)	-	-	0%	-	-	-	-	-
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
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 Repartriable	-	-	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%	-	-	-	-	-
	<b>Total</b>		<b>99,80,000</b>	<b>100%</b>	<b>998</b>	-			

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



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
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	-	-
	<b>TOTAL</b>		



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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 30 June 2023	As at 31 March 2023
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

(Amount in Rs. Lakhs)

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

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



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,690	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	24	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,975	-
	(e) Other Securities (to be specified)	2,627	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,167	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	400	-
	b. Comercial Papers	493	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>14,376</b>	<b>-</b>

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



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
	<b>LONG TERM INVESTMENTS</b>		
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	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	134	-
	(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	-	-
	<b>TOTAL</b>	<b>134</b>	<b>-</b>

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



(Amount in Rs. Lakhs)

	Particulars	As at 30 June 2023	As at 31 March 2023
	<b>LONG TERM INVESTMENTS</b>		
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	-	-
	<b>SHORT TERM INVESTMENTS</b>		
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)	-	-
	<b>TOTAL</b>	-	-

**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 30 June 2023	As at 31 Mar 2023	As at 30 June 2023	As at 31 Mar 2023	As at 30 June 2023	As at 31 Mar 2023	As at 30 June 2023	As at 31 Mar 2023
<b>Long Term Investments:</b>								
Book Value	12,169	-	-	-	-	-	12,169	-
Market Value	12,182	-	-	-	-	-	12,182	-
<b>Short Term Investments:</b>								
Book Value	2,183	-	134	-	-	-	2,317	-
Market Value	2,185	-	134	-	-	-	2,319	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30 June 2023	As at 31 March 2023
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1 Apr 2023	Additions	Deductions	Closing As at 30 June 2023	Up to Last Year	For The Period	On Sales/ Adjustments	As at 30 June 2023	As at 30 June 2023	As at 31 March 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	65	44	-	109	3	7	-	10	99	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	35	-	-	35	3	3	-	6	29	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	-	-	0	-	0	-	0	0	-
Information Technology Equipment	25	3	-	28	2	2	-	4	24	-
Vehicles	31	-	-	31	0	1	-	1	29	-
Office Equipment	1	0	-	1	0	0	-	0	1	-
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
									-	-
<b>TOTAL</b>	<b>157</b>	<b>47</b>	<b>-</b>	<b>204</b>	<b>8</b>	<b>13</b>	<b>-</b>	<b>21</b>	<b>183</b>	<b>-</b>
Work in progress	8	40	47	1	-	-	-	-	1	-
<b>Grand Total</b>	<b>165</b>	<b>87</b>	<b>47</b>	<b>205</b>	<b>8</b>	<b>13</b>	<b>-</b>	<b>21</b>	<b>183</b>	<b>-</b>
<b>PREVIOUS YEAR</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
1	Cash (including cheques <sup>1</sup> , drafts and stamps)	2	-
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	15	-
	(b) Current Accounts	200	-
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	<b>TOTAL</b>	<b>218</b>	<b>-</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	218	-
	Outside India		
	<b>TOTAL</b>	<b>218</b>	<b>-</b>

<sup>1</sup> 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 30 June 2023	As at 31 March 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	1,777	-
3	Prepayments	33	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for	23	-
6	Others (to be specified)	-	-
	<b>TOTAL (A)</b>	<b>1,833</b>	<b>-</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	323	-
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including	-	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)	-	-
	a. Depoists	31	-
	b. Other Advances	1	-
	c. Goods and Service Tax Unutilized Credit	90	-
	<b>TOTAL (B)</b>	<b>445</b>	<b>-</b>
	<b>TOTAL (A+B)</b>	<b>2,278</b>	<b>-</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE  
CURRENT LIABILITIES**



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
1	Agents' Balances	0	-
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	9	-
6	Sundry creditors	184	-
7	Due to subsidiaries/ holding company	149	-
8	Claims Outstanding	2	-
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	15	-
	(b) Broker Payable	171	-
	(c) Statutory Liability	5	-
	<b>TOTAL</b>	<b>536</b>	<b>-</b>

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

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	5	-
3	For Others (To be specified)	-	-
	<b>TOTAL</b>	<b>5</b>	<b>-</b>

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



(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 30 June 2023</b>	<b>As at 31 March 2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June- 2022
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	<b>Non Participating:</b>				
	a) Life	100%	100%	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	NA	NA	-	-
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	NA	NA	-	-
4	<b>Net Retention Ratio</b>	NA	NA	-	-
5	<b>Conservation Ratio (Segment wise)</b>	NA	NA	-	-
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-

SI.No.	Particular	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June- 2022
	<b>Non Participating:</b>	-	-	-	-
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	181%	181%	-	-
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	5%	5%	-	-
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	NA	NA	-	-
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	NA	NA	-	-
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	1%	1%	-	-
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	16,471	16,471	-	-
12	<b>Growth in Networth</b>	100%	100%	-	-
13	<b>Ratio of Surplus to Policyholders' Fund</b>	0%	0%	-	-
14	<b>Profit after tax / Total Income</b>	9%	9%	-	-
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	NA	NA	-	-
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	86%	86%	-	-
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	NA	NA	-	-
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>				
	<b>a. Shareholder's Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	3%	3%		
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	2%	2%	-	-
	<b>b. Policyholder;s Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	0%	0%		
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	NA	NA		
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>	NA	NA	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	<b>Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)</b>	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	<b>Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-

SI.No.	Particular	For the Quarter June -2023	Up to the Quarter June-2023	For the Quarter June -2022	Up to the Quarter June- 2022
	<b>Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)</b>	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
<b>20</b>	<b>NPA Ratio</b>	NA	NA	-	-
	<b>Policyholders' Funds</b>	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	<b>Shareholders' Funds</b>	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>21</b>	<b>Solvency Ratio</b>	328%	328%	-	-
		-	-	-	-
<b>22</b>	<b>Debt Equity Ratio</b>	NA	NA	-	-
		-	-	-	-
<b>23</b>	<b>Debt Service Coverage Ratio</b>	NA	NA	-	-
		-	-	-	-
<b>24</b>	<b>Interest Service Coverage Ratio</b>	NA	NA	-	-
		-	-	-	-
<b>25</b>	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	NA	NA	-	-

**Equity Holding Pattern for Life Insurers and information on earnings:**

1	No. of shares	16,80,00,000	16,80,00,000	-	-
2	Percentage of shareholding	-	-	-	-
	Indian	6%	6%	-	-
	Foreign	74%	74%	-	-
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
8	Book value per share (Rs)	9.80	9.80	-	-

\*The ratios must be calculated in accordance with instructions provided in the annexure and the annexure need not be the part of public disclosures

Form L-24 VALUATION OF NET LIABILITIES  
 Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 June 2023

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at June 23	Mathematical Reserves as at June 22
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Par		
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	177	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Total Non Par</b>	<b>177</b>	<b>-</b>



Type	Category of business	Mathematical Reserves as at June 23	Mathematical Reserves as at June 22
<b>Total Business</b>	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	177	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
		-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
Health	-	-	
	<b>Total</b>	<b>177</b>	<b>-</b>

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date:30 June 2023

For the Quarter: 30 June 2023



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)		
	<b>STATES<sup>1</sup></b>											
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	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>UNION TERRITORIES<sup>1</sup></b>											
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	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>IN INDIA</b>											
	<b>OUTSIDE INDIA</b>											

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)		
<b>STATES<sup>1</sup></b>															
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	1	8,081	71	4,044	-	15,850	111	6,791	1	23,931	182	10,835	-	182
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	4	1,071	2	471	-	2,700	6	1,245	4	3,771	8	1,716	-	8
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>5</b>	<b>9,152</b>	<b>73</b>	<b>4,514</b>	<b>-</b>	<b>18,550</b>	<b>117</b>	<b>8,036</b>	<b>5</b>	<b>27,702</b>	<b>190</b>	<b>12,551</b>	<b>-</b>	<b>190</b>
<b>UNION TERRITORIES<sup>1</sup></b>															
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GRAND TOTAL</b>		<b>5</b>	<b>9,152</b>	<b>73</b>	<b>4,514</b>	<b>-</b>	<b>18,550</b>	<b>117</b>	<b>8,036</b>	<b>5</b>	<b>27,702</b>	<b>190</b>	<b>12,551</b>	<b>-</b>	<b>190</b>
<b>IN INDIA</b>		<b>5</b>	<b>9,152</b>	<b>73</b>	<b>4,514</b>	<b>-</b>	<b>18,550</b>	<b>117</b>	<b>8,036</b>	<b>5</b>	<b>27,702</b>	<b>190</b>	<b>12,551</b>	<b>-</b>	<b>190</b>
<b>OUTSIDE INDIA</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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: 30 June 2023**  
**Statement of Investment Assets (Life Insurers)**  
**(Business within India)**  
**Periodicity of Submission: Quarterly**



**PART - A**

(Amount in Rs. Lakhs)

<b>Section I</b>			
No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	14,376
	Investments (Policyholders)	8A	134
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	183
4	Current Assets		-
	a. Cash & Bank Balance	11	218
	b. Advances & Other Assets	12	2,278
5	Current Liabilities		-
	a. Current Liabilities	13	536
	b. Provisions	14	5
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		329
	<b>Application of Funds as per Balance Sheet</b>		<b>16,977</b>
	<b>(A)</b>		<b>16,977</b>

**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
14,510
14,376
134
-

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	183
3	Cash & Bank Balance (if any)	11	218
4	Advances & Other Assets (if any)	12	2,278
5	Current Liabilities	13	536
6	Provisions	14	5
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		329
	<b>Total (B)</b>		<b>2,468</b>

**Investment Assets (A-B)** **14,510**

**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 <sup>+</sup>	UL-Non Unit Res	PAR						NON PAR
			(a)	(b)	(c)	(d)						(e)
1	Central Govt. Sec	Not Less than 25%	-	6,364	-	-	6,364	44.27%	-	-	6,366	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	8,574	-	-	8,574	59.64%	-	-	8,580	
3	<b>Investment subject to Exposure Norms</b>		-	-	-	-	-	0.00%			-	
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	0.00%			-	
	1. Approved Investments	Not Less than 15%	-	2,627	-	-	2,627	18.27%			2,641	
	2. Other Investments		-	-	-	-	-	0.00%			-	
	b. i) Approved Investments	Not exceeding	-	3,175	-	-	3,175	22.08%			3,169	
	ii) Other Investments		-	-	-	-	-	0.00%			-	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>14,376</b>	<b>-</b>	<b>-</b>	<b>14,376</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>14,391</b>	

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	-	-	-	0%	-	-	-
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	-	-	0%	-	-	-
3	Balance in Approved investment	Not Exceeding 60%	-	134	134	100%	-	134	134
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>			<b>100%</b>	<b>134</b>	<b>134</b>	<b>100%</b>	<b>-</b>	<b>134</b>	<b>134</b>

**LINKED BUSINESS**

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

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



Unit Linked Insurance Business

PART - B

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: 30 June 2023

Rs. Lakhs

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

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
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-
Other Approved Securities	-	-	-	-	-	-	-	-
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Money Market Investments	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	-	-	-	-	-	-	-	-
<b>Current Assets:</b>								
Accrued Interest	-	-	-	-	-	-	-	-
Dividend Recievable	-	-	-	-	-	-	-	-
Bank Balance	-	-	-	-	-	-	-	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
<b>Less: Current Liabilities</b>								
Payable for Investments	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	-	-	-	-	-	-	-	-
Other Current Liabilities (for Investments)	-	-	-	-	-	-	-	-
<b>Sub Total (B)</b>	-	-	-	-	-	-	-	-
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	-	-	-	-	-	-	-	-
<b>Total (A + B + C)</b>	-	-	-	-	-	-	-	-
<b>Fund Carried Forward (as per LB 2)</b>	-	-	-	-	-	-	-	-

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: 30 June 2023

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 <sup>1</sup>	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				-	-	-	-	-	-	-	-	-	-
				<b>Total</b>	-	-	-	-	-	-	-	-	-	-

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 June 2023



(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30 June 2023	As % of total for this class	As at 31 March 2023	As % of total for this class	As at 30 June 2023	As % of total for this class	As at 31 March 2023	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	11,966	86%	-	-	11,946	86%	-	-
AA or better	2,001	14%	-	-	2,007	14%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
<b>Breakdown by residual maturity</b>								
Up to 1 year	5,545	40%	-	-	5,539	40%	-	-
more than 1 year and upto 3 years	4,070	29%	-	-	4,063	29%	-	-
More than 3 years and up to 7 years	3,726	27%	-	-	3,724	27%	-	-
More than 7 years and up to 10 years	627	4%	-	-	629	5%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,888	49%	-	-	6,884	49%	-	-
b. State Government	1,814	13%	-	-	1,812	13%	-	-
c. Corporate Securities	5,265	38%	-	-	5,257	38%	-	-



Name of the Insurer: CreditAccess Life Insurance Limited

Quarter End: June 2023

Date: 30 June 2023

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter 30 June 2023	Up to the Quarter 30 June 2023	For the Quarter 30 June 2022	Up to the Quarter of the Previous Year 30 June 2022
1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	182	182	0	0
			Commission Paid	9	9	0	0
			Refund to MPH	5	5	0	0

PART-B Related Party Transaction Balances - As at the end of the Quarter 30 June 2023								
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	5	Payable	No	No	0	0
2	CreditAccess India B V	Promoter Shareholder	149	Payable	No	No	0	0

**FORM L-31 Board of Directors & Key Management Persons**

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 June 2023



<b>Board of Directors and Key Management Persons</b>					
<b>Sl. No.</b>	<b>Name of the Person</b>	<b>Designation</b>	<b>Role/Function</b>	<b>Details of change in the period if any</b>	
1	Mankal Shankar Sriram	Non Executive Director	Director	NA	
2	Vinatha Madhusudan Reddy	Director	Director	NA	
3	Gary Raymond Bennett	Director	Nominee Director	Director	NA
4	Paresh Shreesh Parasnis	Director	Director	NA	
5	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA	
6	Matteo Pusineri	Nominee Director	Director	NA	
7	Bharatraj Panchal	Company Secretary	Secretarial	NA	
8	Balachandra Joshi	Appointed Actuary	Acturial	Resigned w.e.f 22 June 2023	
9	Uday Shanker	Chief Operating Officer	Business Operations	NA	
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA	
11	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA	

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

As at 30-Jun-23



Name of the Insurer: CreditAccess Life Insurance Limited
Classification: <b>Total Business</b>

Form Code:	KT-3
Registration Number:	163

<b>Item</b>	<b>Description</b>	<b>Notes No...</b>	<b>Adjusted Value (Rs.Lakhs)</b>
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund: *	1	38
	Deduct:		
02	Mathematical Reserves	2	177
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		(139)
05	Available Assets in Shareholders Fund: *	4	16,515
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		16,515
08	Total ASM (04)+(07)		16,375
09	Total RSM		5,000
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>3.28</b>

## FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

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

Name of the Fund: Life Fund  
 As on: 30 June 2023

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on 30 June 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on 30 June 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on 30 June 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on 30 June 2023)	Prev. FY (As on 31 Mar 2023)
1	Investments Assets (As per Form 5)	13,952	-	-	-	-	-	424	-	14,376	-
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)	13,952	-	-	-	-	-	424	-	14,376	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

Provisions (other than taxation)  
 (a) For diminution in the value of investments (Net)

Name of the Fund: Pension & General Annuity and Group Business  
 As on: 30 June 2023

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on June 30 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on June 30 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on June 30 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on June 30 2023)	Prev. FY (As on 31 Mar 2023)	YTD (As on June 30 2023)	Prev. FY (As on 31 Mar 2023)
1	Investments Assets (As per Form 5)	-	-	-	-	-	-	134	-	134	-
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)	-	-	-	-	-	-	134	-	134	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 30 June 2023

Name of the Fund Life Fund

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	1,159	11	1%	1%	1,159	11	1%	1%	-	-	-	-
2	SPECIAL DEPOSITS	CSPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
4	TREASURY BILLS	CTRB	5,307	138	3%	3%	5,307	138	3%	3%	-	-	-	-
5	STATE GOVERNMENT BONDS	SGGB	1,506	34	2%	2%	1,506	34	2%	2%	-	-	-	-
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
8	GUARANTEED EQUITY	SGGE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	718	11	2%	2%	718	11	2%	2%	-	-	-	-
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
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%	0%	-	-	0%	0%	-	-	-	-
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
19	TAXABLE BONDS- BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	121	2	2%	2%	121	2	2%	2%	-	-	-	-
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%	0%	-	-	0%	0%	-	-	-	-
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
22	TAX FREE BONDS- BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HF DN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
26	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
29	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	509	7	1%	1%	509	7	1%	1%	-	-	-	-
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0%	0%	-	-	0%	0%	-	-	-	-
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
33	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0%	0%	-	-	0%	0%	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
34	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
35	TAXABLE BONDS-INFRASTRUTURE - PSU - DEBENTURES / BONDS	IPTD	995	19	2%	2%	995	19	2%	2%	-	-	-	-
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	1,004	21	2%	2%	1,004	21	2%	2%	-	-	-	-
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0%	0%	-	-	0%	0%	-	-	-	-
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
45	PSU - EQUITY SHARES - QUOTED	EAEQ	-	-	0%	0%	-	-	0%	0%	-	-	-	-
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,795	57	3%	3%	1,795	57	3%	3%	-	-	-	-
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
48	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
49	LOANS - POLICY LOANS	ELPL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0%	0%	-	-	0%	0%	-	-	-	-
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	7,226	8	0%	0%	7,226	8	0%	0%	-	-	-	-
53	DEPOSITS - REPO / REVERSE REPO	ECMR	-	-	0%	0%	-	-	0%	0%	-	-	-	-
54	CCIL - CBLO	ECBO	-	-	0%	0%	-	-	0%	0%	-	-	-	-
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	10	0	1%	1%	10	0	1%	1%	-	-	-	-
56	COMMERCIAL PAPERS	ECCP	493	7	1%	1%	493	7	1%	1%	-	-	-	-
57	APPLICATION MONEY	ECAM	-	-	0%	0%	-	-	0%	0%	-	-	-	-
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	757	18	2%	2%	757	18	2%	2%	-	-	-	-
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	0%	0%	-	-	0%	0%	-	-	-	-
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
63	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
66	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
67	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
68	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-



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

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 30 June 2023

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity and Group Business



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
2	SPECIAL DEPOSITS	CSPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
4	TREASURY BILLS	CTRB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
5	STATE GOVERNMENT BONDS	SGGB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
8	GUARANTEED EQUITY	SGGE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
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%	0%	-	-	0%	0%	-	-	-	-
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
19	TAXABLE BONDS- BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
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%	0%	-	-	0%	0%	-	-	-	-
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
22	TAX FREE BONDS-BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0%	0%	-	-	0%	0%	-	-	-	-



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
26	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
29	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0%	0%	-	-	0%	0%	-	-	-	-
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
33	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
34	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
35	TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0%	0%	-	-	0%	0%	-	-	-	-
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
45	PSU - EQUITY SHARES - QUOTED	EAEQ	-	-	0%	0%	-	-	0%	0%	-	-	-	-
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
48	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
49	LOANS - POLICY LOANS	ELPL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0%	0%	-	-	0%	0%	-	-	-	-
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
53	DEPOSITS - REPO / REVERSE REPO	ECMR	-	-	0%	0%	-	-	0%	0%	-	-	-	-
54	CCIL - CBLO	ECBO	-	-	0%	0%	-	-	0%	0%	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
56	COMMERCIAL PAPERS	ECCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
57	APPLICATION MONEY	ECAM	-	-	0%	0%	-	-	0%	0%	-	-	-	-
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	200.471	0.176	0%	0%	200.47	0.18	0%	0%	-	-	-	-
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	0%	0%	-	-	0%	0%	-	-	-	-
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
63	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
66	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
67	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
68	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
71	UNITS OF REAL ESTATE INVESTMENT TRUST(REITs)	ERIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
73	CORPORATE SECURITIES-BOND-(TAXABLE)	EPBT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	0%	0%	-	-	0%	0%	-	-	-	-
76	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	0%	0%	-	-	0%	0%	-	-	-	-
78	Debt Instruments of InvITs - Other Investments	IOIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
79	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	EAPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
80	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
81	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) OTH	OETF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
83	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	OAPS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
84	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	OAPB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
85	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
86	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
87	BONDS - PSU - TAXABLE	OBPT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
88	SECURITISED ASSETS	OPSA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
89	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	0%	0%	-	-	0%	0%	-	-	-	-
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
92	COMMERCIAL PAPERS	OACP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
93	VENTURE FUND	OVNF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
95	OAFB - ALTERNATE INVESTMENT FUND	OAFB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
97	OAFB - ALTERNATE INVESTMENT FUNDS	OAFA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
98	BONDS - PSU - TAX FREE	OBPF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
99	RECLASSIFIED APPROVED INVESTMENTS - EQUITY	ORAE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
100	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
101	DEBT INSTRUMENTS OF REIT	ODRT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
102	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
103	PREFERENCE SHARES	OPSH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
104	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	0%	0%	-	-	0%	0%	-	-	-	-
105	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	0%	0%	-	-	0%	0%	-	-	-	-
106	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
107	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
108	INV - EQUITY	M01	-	-	0%	0%	-	-	0%	0%	-	-	-	-
109	SPECIAL INVESTMENTS	MM	-	-	0%	0%	-	-	0%	0%	-	-	-	-
	<b>TOTAL</b>		<b>200</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>200</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>-</b>	<b>-</b>	<b>-</b>

**FORM L - 35 - Statement of Down Graded Investments**



**PART - A**

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

**Statement as on: 30 June 2023**

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

**Periodicity of Submission: Quarterly**

Rs. Lakhs

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

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

Name of the Insurer: CreditAccess Life Insurance Limited

Quarter End: June 2023



Date: 30 June 2023

Sl. No	Particulars	For the Quarter 30 June 2023				For the Quarter 30 June 2022				Up to the Quarter 30 June 2023				Up to the Quarter 30 June 2022			
		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	<b>First year Premium</b>																
	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	190	-	27,702	12,551	-	-	-	-	190	-	27,702	12,551	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars	For the Quarter 30 June 2023				For the Quarter 30 June 2022				Up to the Quarter 30 June 2023				Up to the Quarter 30 June 2022			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
vii	Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
viii	Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
i	Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii	Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv	Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Name of the Insurer: CreditAccess Life Insurance Limited

Business Acquisition through Different Channels (Group)

Quarter End: 30 June 2023

Date: 30 June 2023



Sl.No.	Channels	For the Quarter - 30 June 23			For the Quarter - 30 June 2022			Up to the Quarter - 30 June 2023			Up to the Quarter -30 June 2022		
		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	1	23,931	182	-	-	-	1	23,931	182	-	-	-
4	Brokers	3	3,271	7	-	-	-	3	3,271	7	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	500	1	-	-	-	1	500	1	-	-	-
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>5</b>	<b>27,702</b>	<b>190</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>27,702</b>	<b>190</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-38 BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)

Name of the Insurer: CreditAccess Life Insurance Limited

Business Acquisition through Different Channels (Individual)

Date: 30 June 2023

Quarter End: June 2023



Sl. No.	Channels	For the Quarter - 30 June 23		For the Quarter - 30 June 2022		Up to the Quarter - 30 June 2023		Up to the Quarter -30 June 2022	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-
	Referral Arrangements	-	-	-	-	-	-	-	-



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



Name of the Insurer: CreditAccess Life Insurance Limited Quarter End: 30 June 2023

Date: 30-Jun-23

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

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

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

FORM L-40 Quarterly Claims Data for Life



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 June 2023 Quarter End: June 2023

Death Claims

No. of claims only

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date:30 June 2023



GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 30 JUNE 2023

SI No.	Particulars	Opening Balance <sup>1</sup> 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	<b>Complaints made by the customers</b>							
	a) Death Claims	-	-	-	-	-	-	-
	b) Policy Servicing	-	-	-	-	-	-	-
	c) Proposal Processing	-	-	-	-	-	-	-
	d) Survival Claims	-	-	-	-	-	-	-
	e) ULIP Related	-	-	-	-	-	-	-
	f) Unfair Business Practices	-	-	-	-	-	-	-
	g) Others	-	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	-	-	-	-	-	-	-

2	Total No. of Policies upto corresponding period of previous year	-
3	Total No. of Claims upto corresponding period of previous year	-
4	Total No. of Policies during current year	5
5	Total No. of Claims during current year *	6
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	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	-	-	-	-	-	-

Name of the Insurer: CreditAccess Life Insurance Limited

INDIVIDUAL / GROUP BUSINESS<sup>1</sup>

I.

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23	As at 30/06/2023 for the year 2023-24	As at 30/06/2022 for the year 2022-23
Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
Health																	
<b>Linked -Others</b>																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life	6.5% pa	NA	150% to 250%	NA	NA	NA	0 (Single Premiums)	NA	0 (Single Premiums)	NA	NA	NA	0% NA			
	General Annuity																
	Pension																
	Health																
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
Health																	
<b>Linked -Others</b>																	
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

**Form L 43 Voting Activity Disclosure under Stewardship Code**



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

**For the Quarter ending: 30 June 2023**

**Date: 30 June 2023**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management / Shareholders</b>	<b>Description of the proposal</b>	<b>Management Recommendation</b>	<b>Vote (For / Against/ Abstain)</b>	<b>Reason supporting the vote decision</b>
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

FORM L-45 OFFICES AND OTHER INFORMATION



As at 30 June 2023

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 June 2023

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	-
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	-
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	-
10	No. of Directors:-	
	(a) Independent Director	2
	(b) Executive Director	1
	(c) Non-executive Director	2
	(d) Women Director	1
	(e) Whole time director	-
11	No. of Employees	
	(a) On-roll:	20
	(b) Off-roll:	-
	(c) Total	20
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	-
	(b) Corporate Agents-Banks	-
	(c) Corporate Agents-Others	1
	(d) Insurance Brokers	1
	(e) Web Aggregators	-
	(f) Insurance Marketing Firm	-
	(g) Micro Agents	-
	(h) Point of Sales persons (DIRECT)	-
(i) Other as allowed by IRDAI (To be specified)	-	

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	15	-
Recruitments during the quarter	5	2
Attrition during the quarter	-	-
Number at the end of the quarter	20	2