

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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5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
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FORM L-1-A-RA

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

REVENUE ACCOUNT UP TO THE QUARTER ENDED JUNE 30, 2024

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	-	-	-	-	-	-	-	-	-	-	-	-	2,134	-	-	-	-	-	-	-	-	-	2,134
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	91	-	-	-	-	-	-	-	-	91	91
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	44	44
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	(10)	-	-	-	-	-	-	-	-	(10)	(10)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	17	17
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	301	-	-	-	-	-	-	-	-	301	301
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	247	-	-	-	-	-	-	-	-	247	247
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	658	-	-	-	-	-	-	-	-	658	658
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	905	-	-	-	-	-	-	-	-	905	905
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	642	-	-	-	-	-	-	-	-	642	642
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	1,031	-	-	-	-	-	-	-	-	1,031	1,031
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	1,672	-	-	-	-	-	-	-	-	1,672	1,672
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	-	(0)	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT UP TO THE QUARTER ENDED JUNE 30, 2023

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	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
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	522	-	-	-	-	-	-	522	522	
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	343	-	-	-	-	-	-	343	343	
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	179	-	-	-	-	-	-	179	179	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	(0)	(0)	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-1-A-RA

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



REVENUE ACCOUNT FOR FOR THE PERIOD ENDED JUNE 30, 2024

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	-	-	-	-	-	-	-	-	-	-	-	2,134	-	-	-	-	-	-	2,134
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	91	-	-	-	-	-	-	91
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	44
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(10)	-	-	-	-	-	-	(10)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	17
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	301	-	-	-	-	-	-	301
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	2,578	-	-	-	-	-	-	2,578
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	247	-	-	-	-	-	-	247
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	658	-	-	-	-	-	-	658
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	905	-	-	-	-	-	-	905
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	642	-	-	-	-	-	-	642
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,031	-	-	-	-	-	-	1,031
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,672	-	-	-	-	-	-	1,672
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2023

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL						
							PARTICIPATING					NON-PARTICIPATING											
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR. INS	TOTAL				
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	190	-	-	-	-	-	-	-	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
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	522	-	-	-	-	-	-	-	522	522
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	343	-	-	-	-	-	-	-	343	343
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	179	-	-	-	-	-	-	-	179	179
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	(0)	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-PL

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



PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
Amounts transferred from the Policyholders Account (Technical Account)		-	-		
Income From Investments					
(a) Interest, Dividends & Rent – Gross		218	218	166	166
(b) Profit on sale/redemption of investments		341	341	118	118
(c) (Loss on sale/ redemption of investments)		(11)	(11)	(2)	(2)
(d) Amortisation of Premium / Discount on Investments		42	42	99	99
Other Income (to be specified)		0	0	0	0
TOTAL (A)		590	590	382	382
Expense other than those directly related to the insurance business		13	13	-	-
Contribution to Policyholders' A/c				332	332
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		301	301	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)					
TOTAL (B)		314	314	332	332
Profit/ (Loss) before tax		276	276	50	50
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		276	276	50	50
APPROPRIATIONS					
(a) Balance at the beginning of the year.		62	62	(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		338	338	(328)	(328)

¹ Refer Circular IRDA/F&A/CIR/MISC/184/10/2019 dt. 4th Oct. 2019

² Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

FORM L-3-A-BS

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



BALANCE SHEET AS AT 30TH JUNE 2024

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30th June 2024	As at 30th June 2023
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	16,800	16,800
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	338	-
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		967	-
	Sub-Total		18,105	16,800
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		42	1
	POLICY LIABILITIES		8,290	177
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		8,332	177
	FUNDS FOR FUTURE APPROPRIATIONS		-	-
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		26,437	16,977
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	14,290	14,376
	Policyholders'	L-13	7,738	134
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	208	183
	DEFERRED TAX ASSETS (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	2,170	218
	Advances and Other Assets	L-18	2,417	2,278
	Sub-Total (A)		4,587	2,496
	CURRENT LIABILITIES	L-19	343	536
	PROVISIONS	L-20	43	5
	Sub-Total (B)		386	540
	NET CURRENT ASSETS (C) = (A – B)		4,201	1,955
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		-	329
	(DEFICIT) IN REVENUE ACCOUNT (Policyholders' Account)		-	-
	TOTAL		26,437	16,977

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 30th June 2024	As at 30th June 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)		-	-
	TOTAL		-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE
PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
1	First year premiums	-	-	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	2,134	2,134	190	190
	TOTAL PREMIUM	2,134	2,134	190	190
	Premium Income from Business written :		-		-
	In India	2,134	2,134	190	190
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
Commission				
Direct – First year premiums	-	-	-	-
- Renewal premiums	-	-	-	-
- Single premiums	247	247	9	9
Gross Commission	247	247	9	9
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	247	247	9	9
Rewards	-	-	-	-
TOTAL	247	247	9	9
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	231	231	9	9
Brokers	16	16	0	0
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)				
Web Aggregators				
IMF				
Others (Please Specify, for e.g. POS)				
Commission and Rewards on (Excluding Reinsurance) Business written :	247	247	9	9
In India	247	247	9	9
Outside India				

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
1	Employees' remuneration & welfare benefits	274	274	238	238
2	Travel, conveyance and vehicle running expenses	12	12	11	11
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	40	40	10	10
5	Repairs	1	1	1	1
6	Printing & stationery	15	15	0	0
7	Communication expenses	3	3	1	1
8	Legal & professional charges	24	24	25	25
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	1	1	1
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	12	12	2	2
12	Interest & Bank Charges	1	1	1	1
13	Depreciation	19	19	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	87	87	22	22
18	Goods and Services Tax (GST)	83	83	-	-
19	Others (to be specified)	-	-	9	9
	Recruitment expenses	-	-	-	-
	Office expenses	6	6	-	-
	Insurance Awareness	77	77	-	-
	Foreign Exchange Fluctuation	-	-	-	-
	Miscellaneous Expenses	5	5	-	-
	TOTAL	658	658	333	333
	In India	658	658	333	333
	Outside India	-	-	-	-

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
1.	Insurance Claims	-	-	-	-
	(a) Claims by Death	642	642	2	2
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other (please specify)	-	-	-	-
	Benefits Paid (Gross)	642	642	2	2
	In India	642	642	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)	-	-	-	-
		-	-	-	-
	Benefits Paid (Net)				
	In India	642	642	2	2
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	Authorised Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
2	Issued Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
4	Called-up Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	TOTAL	16,800	16,800

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



Shareholder	As at 30th June 2024		As at 30th June 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	10080000	6%
· Foreign	124320000	74%	124320000	74%
Investors				
· Indian	33600000	20%	33600000	20%
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL	168000000	100%	168000000	100%

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED AS AT 30TH JUNE 2024



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

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

PART B:

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



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

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
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	338	-
	TOTAL	338	-

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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 30th June 2024	As at 30th June 2023
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,005	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	1,509	2,975
	(e) Other Securities (to be specified)	-	2,627
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,216	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,996	6,167
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	2,062	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	400
	b. Commercial Papers	-	493
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,502	-
5	Other than Approved Investments	-	-
	TOTAL	14,290	14,376

Note: The market value of the above total investment is Rs. 14,329/- (As at June 30, 2023 14,376/-)

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,075	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	0	-
	(bb) Preference	-	-
	(b) Mutual Funds	(0)	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	814	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	401	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,034	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	350	-
	(bb) Preference	-	-
	(b) Mutual Funds	2	134
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	571	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	491	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	7,738	134

Note: The market value of the above total investment is Rs. 7,756/- (As at June 30, 2023 Rs.134)

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30th June 2024	As at 30th June 2023	As at 30th June 2024	As at 30th June 2023	As at 30th June 2024	As at 30th June 2023	As at 30th June 2024	As at 30th June 2023
Long Term Investments:								
Book Value	6,730	12,169	3,290	-	-	-	10,020	12,169
Market Value	6,767	12,182	3,312	-	-	-	10,079	12,182
Short Term Investments:								
Book Value	7,560	2,183	4,448	134	-	-	12,008	2,317
Market Value	7,562	2,185	4,444	134	-	-	12,006	2,319

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2023	Additions	Deductions	Closing As at 30th June 2024	Up to Last Year	For The Period	On Sales/ Adjustments	As at 30th June 2024	As at 30th June 2024	As at 30th June 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	116	-	-	116	38	9	-	48	68	99
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	41	2	-	43	15	3	-	19	24	29
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	-	-	0	0	0	-	0	0	0
Information Technology Equipment	46	4	-	49	13	4	-	17	32	24
Vehicles	54	-	-	54	5	2	-	6	47	29
Office Equipment	1	-	-	1	0	0	-	0	1	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
									-	-
TOTAL	258	5	-	263	72	19	-	91	173	183
Work in progress	24	17	5	36	-	-	-	-	36	1
Grand Total	282	22	5	299	72	19	-	91	208	183
PREVIOUS YEAR	165	87	47	205	8	13	-	21	183	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	Cash (including cheques ¹ , drafts and stamps)	19	2
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	15	15
	(b) Current Accounts	2,136	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)		
	TOTAL	2,170	218
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,170	218
	Outside India		
	TOTAL	2,170	218

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	1,790	1,777
3	Prepayments	55	33
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6	23
6	Advances to Suppliers	3	-
7	Others (to be specified)	-	-
	TOTAL (A)	1,854	1,833
	OTHER ASSETS		
1	Income accrued on investments	445	323
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)		
	a. Depoists	50	31
	b. Other Advances	1	1
	c. Goods and Service Tax Unutilized Credit	67	90
	TOTAL (B)	562	445
	TOTAL (A+B)	2,417	2,278

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	Agents' Balances	1	0
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	136	9
6	Sundry creditors	150	184
7	Due to subsidiaries/ holding company	-	149
8	Claims Outstanding	12	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	Goods and Services Tax payable	8	-
15	Others (to be specified)	-	-
	(a) Taxes deducted at source payable	29	15
	(b) Broker Payable	-	171
	(c) Statutory Liability	9	5
	TOTAL	343	536

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
	Gratuity	23	5
	compensated absenses	21	
3	For Others (To be specified)	-	-
	TOTAL	43	5

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th June 2024	As at 30th June 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	1024%	1024%	100%	100%
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
4	Net Retention Ratio	100%	100%	100%	100%
5	Conservation Ratio (Segment wise)	-	-	-	-
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	42%	42%	181%	181%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	12%	12%	5%	5%
8	Business Development and Sales Promotion Expenses to New Business Premium	-	-	-	-
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	46%	46%	1%	1%
11	Change in net worth (Amount in Rs. Lakhs)	276	276	50	50
12	Growth in Networth	4%	4%	100%	100%
13	Ratio of Surplus to Policyholders' Fund	(0)	(0)	0%	0%
14	Profit after tax / Total Income	10%	10%	9%	9%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	129%	129%	86%	86%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	-	-	-	-
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
	a. Shareholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	9%	9%	3%	3%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	3%	3%	2%	2%
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	2%	2%	0%	0%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	2%	2%	NA	NA

Sl.No.	Particular	For the Quarter ended 30th June 2024	Up to the Quarter 30th June 2024	For the Quarter ended 30th June 2023	Up to the Quarter 30th June 2023
19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistence Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
Persistence Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-	
For 13th month	-	-	-	-	
For 25th month	-	-	-	-	
For 37th month	-	-	-	-	
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
Gross NPA Ratio	-	-	-	-	
Net NPA Ratio	-	-	-	-	
21	Solvency Ratio	341%	341%	328%	328%
22	Debt Equity Ratio	-	-	-	-
23	Debt Service Coverage Ratio	-	-	-	-
24	Interest Service Coverage Ratio	-	-	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	-	-	-	-

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	16,80,00,000	16,80,00,000	16,80,00,000	16,80,00,000
2	Percentage of shareholding	-	-	-	-
	Indian	26%	26%	26%	26%
	Foreign	74%	74%	74%	74%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.03	0.03
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.03	0.03
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.03	0.03
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.16	0.16	0.03	0.03
8	Book value per share (Rs)	10.2	10.20	9.80	9.80

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th June 2024	Mathematical Reserves as at 30th June 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total Par		
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	8,290	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total Non Par	8,290	-
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	8,290	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	-	-	
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total	8,290	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024



Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-
		IN INDIA										
		OUTSIDE INDIA										

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

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Name of the Insurer: CreditAccess Life Insurance Limited
 Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
 Statement as on: 30th June 2024

Statement of Investment Assets (Life Insurers)
 (Business within India)

Periodicity of Submission: Quarterly
 Section I

No	PARTICULARS	SCH	Amou
1	Investments (Shareholders)	8	14,290
	Investments (Policyholders)	8A	7,738
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	208
4	Current Assets		
	a. Cash & Bank Balance	11	2,170
	b. Advances & Other Assets	12	2,417
5	Current Liabilities		
	a. Current Liabilities	13	343
	b. Provisions	14	43
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		26,437
	(A)		26,437

	SCH	Amount
1 Less: Other Assets		-
1 Loans (if any)	9	-
2 Fixed Assets (if any)	10	208
3 Cash & Bank Balance (if any)	11	2,170
4 Advances & Other Assets (if any)	12	2,417
5 Current Liabilities	13	343
6 Provisions	14	43
7 Misc. Exp not Written Off	15	-
8 Investments held outside India		-
9 Debit Balance of P&L A/c		-
Total (B)		4,409

Investment Assets (A-B) 22,028

(Amount in Rs. Lakhs)

PART - A

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



Amount

Total Investment Assets (as per Balance Sheet)	22,028
A. Life Fund	14,290
B. Pension & General Annuity and Group Business	7,738
C. Unit Linked Funds	-
22,028	

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f)/(a)]%	FVC Amount (h)	Total Fund (i) = (f+h)	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
		(a)	(b)	(c)	(d)						(e)
1 Central Govt. Sec	Not Less than 25%	-	7,999	-	-	7,999	60.03%	-	7,999	8,032	
2 Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above)	Not Less than 50%	-	518	-	-	518	3.89%	-	518	520	
3 Investment subject to Exposure Norms		-	-	-	-	-	0.00%	-	-	-	
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	0.00%	-	-	-	
1. Approved Investments	Not Less than 15%	-	2,718	-	-	2,718	20.40%	-	2,718	2,725	
2. Other Investments		-	11	-	-	11	0.08%	19	30	30	
b. i) Approved Investments	Not exceeding	-	563	-	-	565	4.24%	27	593	589	
ii) Other Investments		-	1,514	-	-	1,514	11.37%	921	2,435	2,436	
TOTAL LIFE FUND	100%		13,323	-	2	13,326	39.97%	967	14,292	14,331	

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)
		PAR (a)	NON PAR (b)					
1 Central Govt. Sec	Not Less than 20%	-	3,198	3,198	42%	-	3,198	3,215
2 Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	471	471	6%	-	471	472
3 Balance in Approved investment	Not Exceeding 60%	-	4,025	4,025	52%	42	4,066	4,068
TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	7,694	7,694	100%	42	7,736	7,755

LINKED BUSINESS

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

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



Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

PART - B

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

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

Periodicity of Submission: Quarterly

Statement as on: 30th June 2024

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 30th June 2024

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th June 2024	As % of total for this class	As at 30th June 2023	As % of total for this class	As at 30th June 2024	As % of total for this class	As at 30th June 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	17,677	90%	11,966	86%	17,625	90%	11,946	86%
AA or better	1,497	8%	2,001	14%	1,493	8%	2,007	14%
Rated below AA but above A	497	3%	-	0%	496	3%	-	0%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
Breakdown by residual maturity								
Up to 1 year	9,592	49%	5,545	40%	9,594	49%	5,539	40%
more than 1 year and upto 3 years	688	3%	4,070	29%	687	4%	4,063	29%
More than 3 years and up to 7 years	3,205	16%	3,726	27%	3,204	16%	3,724	27%
More than 7 years and up to 10 years	3,152	16%	627	4%	3,127	16%	629	5%
More than 10 years and up to 15 years	3,035	15%	-	0%	3,003	15%	-	0%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	-	-	-	0%	-	0%	-	0%
Breakdown by type of the issuer								
a. Central Government	11,247	57%	6,888	49%	11,197	57%	6,884	49%
b. State Government	991	5%	1,814	13%	989	5%	1,812	13%
c. Corporate Securities	7,435	38%	5,265	38%	7,430	38%	5,257	38%

Note

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

Name of the Insurer: CreditAccess Life Insurance Limited

PART-A Related Party Transactions				Date: 30th June 2024			
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 30th June 2024	Up to the 30th June 2024	For the Quarter 30th June 2023	Up to the 30th June 2023
1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	1,769	1,769	182	182
			Commission Paid	231	231	9	9
			Claims Paid	360	360	-	-
			Insurance awareness and marketing campaigns	77	77	-	-
			Refund to MPH	0	0	5	5
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	62	62	-	-

PART-B Related Party Transaction Balances - As at 30th June 2024								
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	20 Payable		No	No	0	0
			- Commission Payable		No	No	0	0
			9 Claims		No	No	0	0
			- Insurance awareness and marketing campaigns		No	No	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	15 Managerial Remuneration		No	No	0	0

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 30th June 2024

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Vinatha Madhusudan Reddy	Non-Executive Director	Director	NA
2	Gary Raymond Bennett	Chairperson & Nominee Director	Director	w.e.f. April 16, 2024
3	Paresh Shreesh Parasnis	Independent Director	Director	NA
4	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
5	Neharika Vohra	Independent Director	Director	NA
6	Apparao Adivi	Independent Director	Director	NA
7	Matteo Pusineri	Nominee Director	Director	NA
8	Koen Slobbe	Nominee Director	Director	NA
9	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
10	Uday Shanker	Chief Operating Officer	Business Operations	NA
11	Sai Gunaranjan Jain	Investment Manager	Investment	NA
12	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA
13	Gowthaman Sounderraj	Chief Financial Officer	Business Development	w.e.f. April 16, 2024

Note:

a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

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



As at 30th June 2024

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

Form Code:	KT-3
Registration Number:	163

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)	
(1)	(2)	(3)	(4)	
01	Available Assets in Policyholders' Fund: *	1	7,853	-
	Deduct:			
02	Mathematical Reserves	2	8,290	-
03	Other Liabilities	3		
04	Excess in Policyholders' funds (01-02-03)		(437)	
05	Available Assets in Shareholders Fund: *	4	17,484	-
	Deduct:			
06	Other Liabilities of shareholders' fund	3	-	
07	Excess in Shareholders' funds (05-06)		17,484	
08	Total ASM (04)+(07)		17,047	
09	Total RSM		5,000	
10	Solvency Ratio (ASM/RSM)		341%	

Note:

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

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

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

FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: CreditAccess Life Insurance Limited

Name of the Fund: Life Fund

As on: 30th June 2024

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)
1	Investments Assets (As per Form 5)	8,251	13,952	-	-	3,977	-	1,098	424	13,326	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)	8,251	13,952	-	-	3,977	-	1,098	424	13,326	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)

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

As on: 30th June 2024

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)	YTD (As on 30th June 2024)	Prev. FY (As on 30th June 2023)
1	Investments Assets (As per Form 5)	3,992	-	-	-	3,394	-	308	134	7,694	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)	3,992	-	-	-	3,394	-	308	134	7,694	134
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²
71	UNITS OF REAL ESTATE INVESTMENT TRUST(REITS)	ERIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
72	DEBT INSTRUMENTS OF REIT	EDRT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
73	CORPORATE SECURITIES-BOND-(TAXABLE)	EPBT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
76	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
78	Debt Instruments of InvTs - Other Investments	IOIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
79	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	EAPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
80	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
81	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) OTH	OETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
83	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	OAPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
84	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	OAPB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
85	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
86	Units of Real Estate Investment Trust (REITs)	ORIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
87	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
88	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
89	EQUITY SHARES (PSUS & UNLISTED)	OPEU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
92	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
93	VENTURE FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
94	DERIVATIVE INSTRUMENTS	OCDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
95	OAFB - ALTERNATE INVESTMENT FUND	OAFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
97	OAFB - ALTERNATE INVESTMENT FUNDS	OAFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
98	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
99	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	2840.67	0.00	0.00	0.00	2840.67	0.00	0.00	0.00	0.00	0.00	0.00	
100	RECLASSIFIED APPROVED INVESTMENTS - EQUITY	ORAE	12.92	2.34	0.18	0.18	12.92	2.34	0.18	0.18	0.00	0.00	0.00	
101	DEBT INSTRUMENTS OF REIT	ODRT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
102	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
103	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
104	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
105	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
106	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
107	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECURITIES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
108	INV - EQUITY	M01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
109	SPECIAL INVESTMENTS	MM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	TOTAL		18733.67	141.60	0.02	0.02	18733.67	141.60	0.02	0.02	104.63	0.18	0.00	

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 30th June 2024

Name of Fund

Life Fund and Pension, General Annuity and Group Business



PART - A

Periodicity of Submission: Quarterly

Rs. Lakhs

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

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

Name of the Insurer: CreditAccess Life Insurance Limited



Sl. No	Particulars	For the Quarter ended 30th June 2024				For the Quarter ended 30th June 2023				Up to the Quarter 30th June 2024				Up to the Quarter 30th June 2023			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	2,116	56	3,01,211	1,52,363	190	5	27,702	12,551	2,116	56	3,01,211	1,52,363	190	5	27,702	12,551
	From 10,001-25,000	13	-	91	717	-	-	-	-	13	-	91	717	-	-	-	-
	From 25001-50,000	4	-	13	98	-	-	-	-	4	-	13	98	-	-	-	-
	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-																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars	For the Quarter ended 30th June 2024				For the Quarter ended 30th June 2023				Up to the Quarter 30th June 2024				Up to the Quarter 30th June 2023			
		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)

Date: 30th June 2024
(In Lakhs)

Sl.No.	Channels	For the Quarter ended 30th June 2024			For the Quarter ended 30th June 2023			Up to the Quarter 30th June 2024			Up to the Quarter 30th June 2023		
		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	2	1,93,552	1,769	1	23,931	182	2	1,93,552	1,769	1	23,931	182
4	Brokers	50	1,00,489	305	3	3,271	7	50	1,00,489	305	3	3,271	7
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	7,274	60	1	500	1	4	7,274	60	1	500	1
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-
	Total	56	3,01,315	2,134	5	27,702	190	56	3,01,315	2,134	5	27,702	190
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

* No of Schemes refers to Number of Policies

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

Name of the Insurer: CreditAccess Life Insurance Limited

Business Acquisition through Different Channels (Individual)

Date: 30th June 2024



Sl. No.	Channels	For the Quarter ended 30th June 2024		For the Quarter ended 30th June 2023		Up to the Quarter 30th June 2024		Up to the Quarter 30th June 2023	
		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

Date: 30th June 2024

Ageing of Claims upto the Quarter 30th June 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims upto the Quarter 30th June 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	987	1.00	-	-	-	988	636

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024

Ageing of Claims for the period ended 30th June 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims for the period ended 30th June 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	987	1	-	-	-	988	636

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024



Death Claims : Upto the Quarter 30th June 2024

No. of claims only

SI. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	15
2	Claims Intimated / Booked during the period	-	992
(a)	Less than 3 years from the date of acceptance of risk	-	992
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	988
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	19
	Outstanding Claims:-		
	Less than 3months	-	19
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024



Death Claims : For the Quarter 30th June 2024

No. of claims only

SI. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	15
2	Claims Intimated / Booked during the period	-	992
(a)	Less than 3 years from the date of acceptance of risk	-	992
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	988
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	19
	Outstanding Claims:-		
	Less than 3months	-	19
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th June 2024



GRIEVANCE DISPOSAL FOR THE QUARTER 30th June 2024

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

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	56
5	Total No. of Claims during current year *	992
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	-
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	-

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

Noe:

* Number of Lives are considered as Total Number of Claims

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Name of the Insurer: CreditAccess Life Insurance Limited

INDIVIDUAL / GROUP BUSINESS¹

Date: 30th June 2024

I.

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/03/2024 for the year 2023-24	As at 30/09/2022 for the year 2022-23
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked-Others																
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	6.53% pa	NA	250% to 300%	NA	NA	NA	Rs.60 Per Claim	NA	0 (Single Premiums)	NA	4.57%	NA	0%	NA		
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked-Others																
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

Name of the Insurer: CreditAccess Life Insurance Limited

Meeting Date	Investee Company Name	Type of Meeting	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
03-05-2024	HDFC BANK LIMITED	PBL	Ordinary Resolution	To modify the resolution passed by the Members of the Bank at the 27th Annual General Meeting (AGM) of the Bank held on July 17, 2021 with respect to approval of the revised remuneration of Non-Executive Directors except for Part Time Independent Chairman.	NIL	FOR	As per Provisions
			Special Resolution	To approve the appointment of Dr. (Mr.) Harsh Kumar Bhanwala (DIN: 06417704) as an Independent Director of the Bank.	NIL	FOR	Give reasons
			Ordinary Resolution	Approval of Material Related Party Transactions with HDB Financial Services Limited	NIL	FOR	As per Provisions
			Ordinary Resolution	Approval of Material Related Party Transactions with HDFC Securities Limited	NIL	FOR	As per Provisions
			Ordinary Resolution	Approval of Material Related Party Transactions with HDFC Life Insurance Company Limited	NIL	FOR	As per Provisions
			Ordinary Resolution	Approval of Material Related Party Transactions with HDFC ERGO General Insurance Company Limited	NIL	FOR	As per Provisions
			Ordinary Resolution	Approval of Material Related Party Transactions with HDFC Credila Financial Services Limited	NIL	FOR	As per Provisions
Ordinary Resolution	Approval of Material Related Party Transactions with HCL Technologies Limited	NIL	FOR	As per Provisions			
20-04-2024	INFO EDGE (INDIA) LIMITED	PBL	Special Resolution	Re-appointment of Ms. Geeta Mathur (DIN: 02139552) as an Independent Director of the Company	NIL	FOR	Her extensive 25-year experience in banking, risk management, treasury, and corporate finance. She has a proven track record of driving systemic changes in financial management, including implementing ERP systems. Her diverse background across industries and her leadership roles in various committees make her a valuable asset to the Board. Additionally, her involvement with the Women Corporate Directors Foundation highlights her commitment to diversity and governance.
25-04-2024	Motisons Jewellers Limited	PBL	Special Resolution	APPOINTMENT OF MRS. MEENA CHOUDHRY (DIN: 10521713) AS A NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY	NIL	FOR	A graduate in Arts with an LLB degree from Rajasthan University, brings over 20 years of experience in the medical industry. Her valuable guidance and expertise will greatly benefit the Company.
03-05-2024	HDFC BANK LIMITED	PBL	Special Resolution	To approve the eligibility for re-appointment, re-appointment and remuneration of Mr. Atanu Chakraborty (DIN: 01469375) as a Part-time Chairman and Independent Director of the Bank.	NIL	FOR	His extensive 35-year government service in finance and economic policy, infrastructure expertise, financial acumen, regulatory experience, corporate governance track record, and strong educational background. His re-appointment would ensure continued effective leadership and strategic direction for the Bank.
03-05-2024	BLS E-Services Limited	PBL	Special Resolution	To consider and approve BLS E-Services Employee Stock Option Scheme 2024	NIL	FOR	As per Provisions
			Special Resolution	To approve granting of stock options to the employees of subsidiary company (ies) or Associate Company (ies) or Holding Company (present and future) under the BLS E-Services Employee Stock Option Scheme' 2024	NIL	FOR	As per Provisions
			Special Resolution	To approve granting of employee stock options to the employees of the Company by way of secondary acquisitions under the BLS E-Services Employee Stock Option Scheme' 2024	NIL	FOR	As per Provisions
			Special Resolution	To approve provision of money by the Company for purchase of its own shares by the Trust/Trustees for the benefit of employees under BLS E-Service Employees Stock Option Scheme' 2024	NIL	FOR	As per Provisions
08-05-2024	Asian Paints Limited	PBL	Special Resolution	Appointment of Dr. Gopichand Katragadda (DIN: 02475721) as an Independent Director of the Company to hold office for a period of five consecutive years from 1st April 2024 to 31st March 2029.	NIL	FOR	Appointing Dr. Gopichand Katragadda as an independent director would greatly benefit companies through his extensive and diverse expertise across multiple industries including media & entertainment, industrial IoT, automotive, and technology. With a background as the founder and CEO of an AI company focused on transforming human experiences, Dr. Katragadda brings a strategic vision for innovation and growth. His experience as a technology leader and startup advisor offers invaluable insights into leveraging emerging technologies and fostering a culture of innovation. Furthermore, his strong understanding of corporate governance principles, demonstrated by his past roles and involvement in industry committees, ensures transparency and ethical conduct within organizations.
			Ordinary Resolution	Ratification of remuneration payable to Joshi Apte & Associates, Cost Accountants (Firm Registration No.: 000240), Cost Auditors of the Company for the financial year ending 31st March 2024.	NIL	FOR	As per Provisions
10-05-2024	Axis Bank Limited	PBL	Special Resolution	Appointment of Pranam Wahi (DIN: 00031914) as an Independent Director of the B Nil	NIL	FOR	Appointing Pranam Wahi as an independent director offers numerous advantages rooted in his extensive banking experience spanning over four decades across diverse international markets. Wahi's career trajectory, which includes leadership roles at esteemed institutions such as HSBC, Standard Chartered Bank, and DBS Bank, underscores his strategic acumen and managerial prowess. His tenure as CEO, Managing Director, and Head of various divisions signifies his ability to navigate complex financial landscapes effectively. Furthermore, Wahi's expertise in risk management, honed through his roles as Managing Director and Senior Risk Executive at DBS Indonesia, is invaluable for guiding companies through regulatory challenges and mitigating potential risks. As a Chartered Accountant, Wahi brings a solid foundation in financial analysis and governance, enhancing the depth of boardroom discussions. His international exposure equips him with a global perspective crucial for companies operating in diverse markets.
			Ordinary Resolution	Revision in ceiling of fixed remuneration granted to Non-Executive Directors (NEDs) excluding the Non-Executive (Part-time) Chairperson.	NIL	FOR	As per Provisions
06-06-2024	Fedbank Financial Services Ltr	PBL	Special Resolution	Appointment of Mr. Sunil Satvapal Gulafi (DIN: 00016990) as an Independent Direc Nil	NIL	FOR	Mr. Sunil boasts three decades of extensive international experience in the banking sector, spanning investment banking, corporate finance, relationship management, risk management, and corporate strategy. He played pivotal roles in the management teams of RBL Bank Ltd, Yes Bank, and ING Group during their phases of rapid expansion and transformation, contributing significantly to their emergence as prominent players in the Indian banking landscape.
			Special Resolution	Appointment of Mr. Ramesh Sundararajan (DIN: 10500779) as an Independent Dir Nil	NIL	FOR	Mr. Ramesh has over 30 years of experience in banking technology, including CIO/COO roles for 15+ years. He began at Standard Chartered Bank in India, then worked internationally before becoming Country Head at Zan Compute, India, overseeing software development and client relationships.
			Special Resolution	Continuation of Mr. Maninder Singh Juneja (DIN: 02680016) as a Nominee Director Nil	NIL	FOR	Mr. Maninder Singh Juneja serves as a Non-Executive Nominee Director in our company, having joined True North in 2016 and operating from Mumbai. With an MBA from IIM, Lucknow, he brings over 20 years of experience in the banking and financial services sector. Previously, he held the role of Group Head for ICICI Bank's Retail Banking division, where he played a key role in shaping strategy, product development, and distribution channels. Prior to ICICI, he held managerial positions at Godrej Group, Godrej GE Appliances, and GE Transportation financial services. He also served as business manager at SRF Finance Limited, Whitpool of India Limited, and as managing director and CEO of National Bulk Handling Corporation Private Limited.
			Special Resolution	Appointment of Mr. Harsh Dugar (DIN: 00832748) as a Nominee Director	NIL	FOR	Since October 2016, Mr. Harsh Dugar has been with The Federal Bank Limited, serving as Country Head for Corporate Banking until March 2021 and later as Group President & Country Head for Wholesale Banking until June 2023. From June 23, 2023, he has been the Executive Director. His responsibilities have included overseeing Corporate Banking, Commercial Banking, Government Business, CV & CE, Micro Finance, Agriculture & Rural Finance, and Gold Loans. He has also been actively involved in investor relations and served as a Nominee Director on the Board of Equinox Capital from March 2019 to August 2023. Prior to joining The Federal Bank Limited, he spent 20 years at HDFC Bank in various roles.

08-06-2024	JSW INFRASTRUCTURE LIM1 PBL	Ordinary Resolution	Re-appointment of Mr. Arun Maheshwari (DIN: 01380000) as Joint Managing Director & Chief Executive Officer (CFO) of the Company	NIL	FOR	Mr. Arun Maheshwari is a highly experienced professional in the steel industry, known for his entrepreneurial skills, creative approach, and lateral thinking. With over two and a half decades of experience, he has excelled in various leadership roles, contributing to areas such as sourcing raw materials, corporate strategy, and international marketing.
		Ordinary Resolution	Appointment of Dr. Anoop Kumar Mittal (DIN: 05177010) as Independent Director of the Company	NIL	FOR	Dr. Anoop Kumar Mittal is a veteran in the construction industry with over four decades of experience. He's renowned for his expertise in areas like Merger & Acquisitions, company revival, infrastructural development, and real estate. With a Bachelor's degree in Civil Engineering and an honorary Doctor of Philosophy degree, he's held directorial roles in both private and public sector organizations. Dr. Mittal's versatile leadership and contributions extend to various sectors, earning him recognition for his excellence in construction engineering and management.
		Ordinary Resolution	Ratification of remuneration to Cost Auditors' remuneration for FY 2023-24	NIL	FOR	As per Provisions.
		Ordinary Resolution	Ratification of remuneration payable to Cost Auditors' remuneration for FY 2024-25	NIL	FOR	As per Provisions.
		Ordinary Resolution	Approval for Material Related Party Transaction between JSW Jaigarh Port Limited with JSW Steel Limited for Financial Year 2024-25	NIL	FOR	As per Provisions.
		Ordinary Resolution	Approval for Material Related Party Transaction between JSW Dharamtar Port Private Limited with JSW Steel Limited for Financial Year 2024-25	NIL	FOR	As per Provisions.
08-06-2024	Jindal Steel and Power Limited PBL	Ordinary Resolution	To approve the Related Party Transaction(s) with Nalwa Steel and Power Limited	NIL	FOR	As per Provisions.
		Ordinary Resolution	To approve the Related Party Transaction(s) with Vulcan Commodities DMCC	NIL	FOR	As per Provisions.
		Ordinary Resolution	To approve the Related Party Transaction(s) with Jindal Saw Limited	NIL	FOR	As per Provisions.
		Ordinary Resolution	To approve the Related Party Transaction(s) with respect to Corporate Guarantee to Nil	NIL	FOR	As per Provisions.
		Ordinary Resolution	To approve the Related Party Transaction(s) between Jindal Steel Odisha Limited at Nil	NIL	FOR	As per Provisions.
		Ordinary Resolution	To approve the Related Party Transaction(s) between Jindal Steel Odisha Limited at Nil	NIL	FOR	As per Provisions.
12-06-2024	IndusInd Bank Limited PBL	Special Resolution	Appointment of Mr. Lingam Venkata Prabhakar (DIN: 08110715) as the Non-Execu NIL	FOR	FOR	Mr. Lingam Venkata Prabhakar's appointment as Non-Executive Independent Director is well-suited owing to his extensive banking tenure, having served as Executive Director of Punjab National Bank and later as Managing Director & CEO of Canara Bank, providing him with comprehensive insights across key banking verticals including Credit, Treasury, and Human Resources. His regulatory acumen, strategic foresight, and proven track record in leadership roles underscore his capability to contribute effectively to board discussions, ensuring regulatory compliance, fostering strategic initiatives, and bolstering stakeholder confidence through independent and objective oversight.
		Special Resolution	Appointment of Mr. Rakesh Bhatia (DIN: 06547321) as the Non-Executive Indepen NIL	FOR	FOR	The appointment of Mr. Rakesh Bhatia as Non-Executive Independent Director is highly justified given his 37 years of experience in Banking and Financial Services, with a recent focus on digital and technology ventures in Southeast Asia and India. His expertise in Commercial Banking, Trade Finance, Fintech, Risk Management, and Governance, coupled with proficiency in Finance, Economics, and Information Technology, equips him to provide valuable insights into strategic decisions and digital transformation initiatives. As an independent voice on the board, Mr. Bhatia can offer objective perspectives, enhance risk governance, and steer the bank towards innovative solutions amidst evolving market dynamics.
15-06-2024	MUKKA PROTEINS LIMITED PBL	Special Resolution	Continuation of Directorship of Mr Kalandan Abdul Razak (DIN:02530917) as a Non NIL	FOR	FOR	Mr. Kalandan Abdul Razak, with DIN 02530917, serves as a Non-Executive Non-Independent Director of Mukka Proteins Limited. Despite not having a formal education certification, his extensive experience in the fish meal and fish oil industry spans over five decades. As one of the initial promoters of the company, Mr. Razak possesses invaluable insights into its history, culture, and strategic direction. His continued presence on the Board ensures stability, wisdom, and continuity in leadership. The Board recognizes his indispensable contributions and believes that his guidance will significantly contribute to the company's growth and long-term value creation. His directorship is a strategic decision rooted in his expertise and commitment to the company's success. The Board's confidence in his continued role underscores the value he brings to Mukka Proteins Limited.
15-06-2024	BRITANNIA INDUSTRIES LTD PBL	Special Resolution	Appointment of Mr. Pradip M Kanakia (DIN: 00770347) as a Non-Executive Indepesr NIL	FOR	FOR	Mr. Pradip M Kanakia is an accomplished Chartered Accountant with dual qualifications from England & Wales (1985) and India (1986). He impressive career spans 36 years, during which he held leadership positions at Price Waterhouse (PwC) and KPMG. As a Lead Engagement Partner, he audited prestigious Indian and multinational companies, adhering to IFRS, Ind-AS, and US GAAP standards for over 22 years. Mr. Kanakia played a pivotal role in transforming both firms, demonstrating strong strategic and execution skills. He also led a popular Non-Executive Directors Program at PwC, engaging professionals in Mumbai and NCR regions. Currently, he serves as an Independent Director on the Boards of AI Financial Limited, Healthcare Global Enterprises Limited, Camlin Fine Sciences Limited, and as a Non-Executive Director on the Board of Torment Gas Limited. His expertise and commitment contribute significantly to the success of these organizations.
17-05-2024	ITC Limited PBL	Special Resolution	Approval of the Scheme of Arrangement amongst ITC Limited and ITC Hotels Limit NIL	FOR	FOR	As per provisions.
20-06-2024	Reliance Industries Limited PBL	Special Resolution	Appointment of Shri Haigreve Khatan (DIN: 0005290) as an Independent Director NIL	FOR	FOR	The Board proposes to appoint Mr. Haigreve Khatan, Managing Partner of Khatan & Co, as an Independent Director. His 30 years of experience and leadership have made Khatan & Co India's largest full-service law firm. He has shown strategic advisory skills in complex legal and regulatory matters. He has been part of high-level policy-making bodies in India.
		Special Resolution	Re-appointment of His Excellency Yasir Othman H. Al Rumayyan (DIN: 09245977) NIL	FOR	FOR	Mr. Yasir Othman H. Al Rumayyan as an Independent Director. Mr. Al Rumayyan is the Governor of the Public Investment Fund (PIF), the sovereign wealth fund of the Kingdom of Saudi Arabia. He has over 25 years of professional experience and has worked in some of Saudi Arabia's prominent financial institutions. He has demonstrated exceptional leadership in guiding the Public Investment Fund and serves as the chairman of state-owned petroleum company Saudi Aramco. Mr. Al Rumayyan has shown strategic advisory skills in devising innovative commercial solutions to solve complex legal and regulatory matters. He holds board positions with Uber and SoftBank. Mr. Al Rumayyan has been an active participant in high-level policy-making bodies, including the board of directors of the Saudi Stock Exchange.
		Special Resolution	Re-appointment of Shri P.M.S. Prasad (DIN: 00012144) as a Whole-time Director d NIL	FOR	FOR	Mr. P.M.S. Prasad as a Whole-time Executive Director. Mr. Prasad, the present Executive Director of Reliance Industries, has over 42 years of professional experience. He has held various senior positions in the Fibres, Petrochemicals, Refining & Marketing (R&M), and Exploration & Production (E&P) businesses of Reliance. He has demonstrated exceptional leadership in guiding Reliance Industries. Mr. Prasad led a team that set up Reliance's Jamnagar Refinery complex in 1999, the world's largest refinery.
		Special Resolution	Approval of Material Related Party Transactions of the Company	NIL	FOR	As per provisions.
		Special Resolution	Approval of Material Related Party Transactions of subsidiaries of the Company	NIL	FOR	As per provisions.

22-06-2024	MEDI ASSIST HEALTHCARE LIMITED	Special Resolution	Ratification of Employee Stock Option Scheme 2013 of Medi Assist Healthcare Services Limited	NIL	FOR	As per provisions.
		Special Resolution	Ratification of extension of benefits under the Employee Stock Option Scheme 2013 of Medi Assist Healthcare Services Limited to the employees of Subsidiary Companies of the Company	NIL	FOR	As per provisions.
		Special Resolution	To grant Employee Stock Options equal to or more than 1% of the issued capital of the Company to the identified employees under "Employee Stock Option Scheme 2013 (ESOP 2013)" of the Company and Subsidiary Companies	NIL	FOR	As per provisions.
31-05-2024	TATA CONSULTANCY SERVICES LIMITED AGM	Ordinary Resolution	To receive, consider and adopt a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2024, together with the Reports of the Board of Directors and the Auditors thereon; and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2024, together with the Report of the Auditors thereon.	NIL	FOR	As per provisions.
		Ordinary Resolution	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year 2023-24.	NIL	FOR	As per provisions. Natarajan Chandrasekaran's appointment as Chairman of the Board of Tata Sons can be attributed to his proven leadership at TCS, strategic transformation of Tata Sons, expansion of the business portfolio, recognition and awards, global influence and advisory roles, authorship, and his recent role in Tata Electronics. These factors collectively demonstrate his exemplary leadership qualities and strategic vision.
		Ordinary Resolution	To appoint a Director in place of N Chandrasekaran (DIN 00121863), who retires by rotation and being eligible, offers himself for re-appointment.	NIL	FOR	As per provisions.
		Ordinary Resolution	To approve existing as well as new material related party transactions with identified subsidiaries of Promoter Company and/ or their subsidiaries.	NIL	FOR	As per provisions.
		Ordinary Resolution	To approve existing as well as new material related party transactions with Tejas Net Limited.	NIL	FOR	As per provisions.
		Ordinary Resolution	To approve existing as well as new material related party transactions with Tata Motors Limited, Jaguar Land Rover Limited and/or their identified subsidiaries.	NIL	FOR	As per provisions.
		Ordinary Resolution	To approve existing as well as new material related party transactions with Tata Consultancy Services Japan, Ltd., subsidiary of the Company.	NIL	FOR	As per provisions.
28-06-2024	UNIHEALTH CONSULTANCY LIMITED	Special Resolution	Vary the utilisation of proceeds raised through an initial public offering of equity shares	NIL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 30th June 2024

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	2
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 *	2
7	No. of branches approved but not opened	3
8	No. of rural branches	-
9	No. of urban branches	1
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	7
	(d) Women Director	2
	(e) Whole time director	-
11	No. of Employees	
	(a) On-roll:	34
	(b) Off-roll:	-
	(c) Total	34
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	-
	(b) Corporate Agents-Banks	-
	(c) Corporate Agents-Others	1
	(d) Insurance Brokers	13
	(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)	-	

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	27	10
Recruitments during the quarter	9	4
Attrition during the quarter	2	-
Number at the end of the quarter	34	14

* Including Corporate Office