

Name of the Insurer: CreditAccess Life Insurance Limited

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



PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES		
Sl. No.	Form No.	Description
1	L-1-A-RA	Revenue Account
2	L-2-A-PL	Profit & Loss Account
3	L-3-A-BS	Balance Sheet
4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
9	L-9 & L9A	Shareholding Pattern Schedule
10	L-10	Reserves and Surplus Schedule
11	L-11	Borrowings Schedule
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13	L-13	Investments (Policyholders) Schedule
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule
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16	L-16	Fixed Assets Schedule
17	L-17	Cash and Bank Balance Schedule
18	L-18	Advances & Other Assets Schedule
19	L-19	Current Liabilities Schedule
20	L-20	Provisions Schedule
21	L-21	Misc Expenditure Schedule
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REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2025

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	-	-	-	-	-	-	-	-	-	-	-	19,297	-	-	-	-	-	-	-	19,297
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(40)	-	-	-	-	-	-	-	(40)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	543	-	-	-	-	-	-	-	543
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	347	-	-	-	-	-	-	-	347
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(181)	-	-	-	-	-	-	-	(181)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	107	-	-	-	-	-	-	-	107
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	12
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	2,640	-	-	-	-	-	-	-	2,640
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>22,726</b>	-	-	-	-	-	-	-	<b>22,726</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	2,979	-	-	-	-	-	-	-	2,979
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	2,966	-	-	-	-	-	-	-	2,966
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>5,946</b>	-	-	-	-	-	-	-	<b>5,946</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	4,184	-	-	-	-	-	-	-	4,184
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	11,166	-	-	-	-	-	-	-	11,166
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>15,350</b>	-	-	-	-	-	-	-	<b>15,350</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>1,430</b>	-	-	-	-	-	-	-	<b>1,430</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	<b>1,430</b>	-	-	-	-	-	-	-	<b>1,430</b>
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	1,430	-	-	-	-	-	-	-	1,430
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	<b>1,430</b>	-	-	-	-	-	-	-	<b>1,430</b>

FORM L-1-A-RA

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



REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2026

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	15,303	-	-	-	-	-	15,303
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(15)	-	-	-	-	-	(15)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	520	-	-	-	-	-	520
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	160	-	-	-	-	-	160
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(220)	-	-	-	-	-	(220)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	-	20
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	11,251	-	-	-	-	-	11,251
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>27,019</b>	-	-	-	-	-	<b>27,019</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	2,539	-	-	-	-	-	2,539
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,739	-	-	-	-	-	1,739
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>4,278</b>	-	-	-	-	-	<b>4,278</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	6,201	-	-	-	-	-	6,201
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	10,069	-	-	-	-	-	10,069
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>16,270</b>	-	-	-	-	-	<b>16,270</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>6,471</b>	-	-	-	-	-	<b>6,471</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	6,471	-	-	-	-	-	6,471
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	6,471	-	-	-	-	-	6,471
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	<b>6,471</b>	-	-	-	-	-	<b>6,471</b>

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2025

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	9,472	-	-	-	-	-	9,472
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	230	-	-	-	-	-	230
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	82	-	-	-	-	-	82
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(128)	-	-	-	-	-	(128)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	42	-	-	-	-	-	42
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	2,640	-	-	-	-	-	2,640
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>12,339</b>	-	-	-	-	-	<b>12,339</b>
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	1,575	-	-	-	-	-	1,575
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	864	-	-	-	-	-	864
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>2,438</b>	-	-	-	-	-	<b>2,438</b>
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	1,494	-	-	-	-	-	1,494
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	4,941	-	-	-	-	-	4,941
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>6,435</b>	-	-	-	-	-	<b>6,435</b>
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>		-	-	-	-	-	-	-	-	-	-	-	<b>3,465</b>	-	-	-	-	-	<b>3,465</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	-	-	-	-	-	-	<b>3,465</b>	-	-	-	-	-	<b>3,465</b>
<b>APPROPRIATIONS</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	3,465	-	-	-	-	-	3,465
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-	-	-	-	-	-	<b>3,465</b>	-	-	-	-	-	<b>3,465</b>

## 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 &amp; LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2026

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
Amounts transferred from the Policyholders Account (Technical Account)		5,925	5,925	1,430	1,430
<b>Income From Investments</b>					
(a) Interest, Dividends & Rent – Gross		258	944	196	745
(b) Profit on sale/redemption of investments		169	1,435	497	2,182
(c) (Loss on sale/ redemption of investments)		(298)	(808)	(216)	(262)
(d) Amortisation of Premium / Discount on Investments		(0)	54	35	178
Other Income (to be specified)		0	1	0	1
<b>TOTAL (A)</b>		<b>6,054</b>	<b>7,552</b>	<b>1,942</b>	<b>4,274</b>
Expense other than those directly related to the insurance business		86	157	76	127
<b>Contribution to Policyholders' A/c</b>					
(a) Towards Excess Expenses of Management		11,251	11,251	2,640	2,640
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		11	11	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		(545)	-	(2,035)	-
<b>Provisions (Other than taxation)</b>					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>10,803</b>	<b>11,420</b>	<b>681</b>	<b>2,767</b>
Profit/ (Loss) before tax		<b>(4,750)</b>	<b>(3,868)</b>	<b>1,261</b>	<b>1,507</b>
Provision for Taxation		(128)	-	184	219
Profit / (Loss) after tax		<b>(4,621)</b>	<b>(3,868)</b>	<b>1,078</b>	<b>1,288</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year.		2,104	1,350	272	62
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		<b>(2,518)</b>	<b>(2,518)</b>	<b>1,350</b>	<b>1,350</b>

## 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 MARCH 31,2026

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 31st March 2026	As at 31st March 2025
	<b>SOURCES OF FUNDS</b>			
	<b>SHAREHOLDERS' FUNDS:</b>			
	SHARE CAPITAL	L-8, L-9	16,800	16,800
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	75	1,375
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(349)	(21)
	<b>Sub-Total</b>		<b>16,526</b>	<b>18,154</b>
	BORROWINGS	L-11	-	-
	<b>POLICYHOLDERS' FUNDS:</b>			
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(669)	(81)
	POLICY LIABILITIES		46,016	18,426
	<b>FUNDS FOR DISCONTINUED POLICIES:</b>			
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	<b>Sub-Total</b>		<b>45,347</b>	<b>18,345</b>
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	<b>TOTAL</b>		<b>61,873</b>	<b>36,499</b>
	<b>APPLICATION OF FUNDS</b>			
	<b>INVESTMENTS</b>			
	Shareholders'	L-12	18,244	17,310
	Policyholders'	L-13	36,182	15,980
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	658	490
	DEFERRED TAX ASSETS (Net)			
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	L-17	3,678	2,025
	Advances and Other Assets	L-18	2,361	1,712
	<b>Sub-Total (A)</b>		<b>6,039</b>	<b>3,736</b>
	<b>CURRENT LIABILITIES</b>			
	PROVISIONS	L-19	1,573	944
		L-20	195	75
	<b>Sub-Total (B)</b>		<b>1,768</b>	<b>1,019</b>
	NET CURRENT ASSETS (C) = (A – B)		4,271	2,719
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		2,518	-
	(DEFICIT) IN REVENUE ACCOUNT (Policyholders' Account)			
	<b>TOTAL</b>		<b>61,873</b>	<b>36,499</b>

## CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
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	163	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>163</b>	<b>-</b>

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE  
PREMIUM



(Amount in Rs.  
Lakhs)

	PARTICULARS	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
1	First year premiums	51	157	2	2
2	Renewal Premiums	2	2	-	-
3	Single Premiums	15,250	62,399	9,470	19,295
	<b>TOTAL PREMIUM</b>	<b>15,303</b>	<b>62,558</b>	<b>9,472</b>	<b>19,297</b>
	<b>Premium Income from Business written :</b>		-		-
	In India	15,301	62,558	9,472	19,297
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE  
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
Commission				
Direct – First year premiums	0	2	-	-
- Renewal premiums	0	0	-	-
- Single premiums	2,539	18,384	1,575	2,979
<b>Gross Commission</b>	<b>2,539</b>	<b>18,386</b>	<b>1,575</b>	<b>2,979</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>2,539</b>	<b>18,386</b>	<b>1,575</b>	<b>2,979</b>
<b>Rewards</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>2,539</b>	<b>18,386</b>	<b>1,575</b>	<b>2,979</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	-	-	-	-
Corporate Agents-Banks/FII/HFC	1	1	-	-
Corporate Agents -Others	2,452	5,550	1,491	2,840
Brokers	72	8,934	84	140
Micro Agents	(0)	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	14	3,901	-	-
Others (Please Specify, for e.g. POS)	-	-	-	-
<b>Commission and Rewards on (Excluding Reinsurance)</b>	<b>2,539</b>	<b>18,386</b>	<b>1,575</b>	<b>2,979</b>
<b>Business written :</b>				
In India	2,539	18,386	1,575	2,979
Outside India	-	-	-	-

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
1	Employees' remuneration & welfare benefits	449	1,876	254	1,151
2	Travel, conveyance and vehicle running expenses	14	104	16	62
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	42	219	27	55
5	Repairs	0	9	1	2
6	Printing & stationery	16	39	5	37
7	Communication expenses	14	42	9	21
8	Legal & professional charges	87	179	20	52
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	7	20	1	4
	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	-	-	-	-
	d) Out of Pocket Expenses	2	2	-	-
11	Advertisement and publicity	33	189	68	116
12	Interest & Bank Charges	2	9	2	6
13	Depreciation	49	196	42	101
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	179	1,051	107	286
17	Information Technology Expenses	96	313	(5)	237
18	Goods and Services Tax (GST)	545	3,426	284	628
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	(0)	-	-	-
	Office expenses	16	58	13	34
	Insurance Awareness	0	17	1	97
	Foreign Exchange Fluctuation	-	-	-	-
	Miscellaneous Expenses	188	466	19	79
	<b>TOTAL</b>	<b>1,739</b>	<b>8,215</b>	<b>864</b>	<b>2,966</b>
	In India	1,739	8,215	864	2,966
	Outside India	-	-	-	-

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



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
<b>1. Insurance Claims</b>				
(a) Claims by Death	6,190	15,406	1,494	4,183
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	15	33	0	1
(g) any other (please specify)	-	-	-	-
<b>Benefits Paid (Gross)</b>	<b>6,205</b>	<b>15,439</b>	<b>1,494</b>	<b>4,184</b>
In India	6,205	15,439	1,494	4,184
Outside India	-	-	-	-
<b>2. (Amount ceded in reinsurance):</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(a) Claims by Death	(3)	(33)	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other (please specify)	-	-	-	-
	<b>(3)</b>	<b>(33)</b>	<b>-</b>	<b>-</b>
<b>3. Amount accepted in reinsurance:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other (please specify)	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Benefits Paid (Net)</b>	<b>6,202</b>	<b>15,406</b>	<b>1,494</b>	<b>4,184</b>
In India	6,202	15,406	1,494	4,184
Outside India	-	-	-	-

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
<b>1</b>	<b>Authorised Capital</b>		
	25,00,00,000 Equity Shares of Rs.10 Each	25,000	16,800
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	<b>TOTAL</b>	<b>16,800</b>	<b>16,800</b>

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



Shareholder	As at 31st March 2026		As at 31st March 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	1,00,80,000	6%	1,00,80,000	6%
· Foreign	12,43,20,000	74%	12,43,20,000	74%
Investors				
· Indian	3,36,00,000	20%	3,36,00,000	20%
· Foreign				
Others (to be specified), e.g. ESOP etc.				
<b>TOTAL</b>	<b>16,80,00,000</b>	<b>100%</b>	<b>16,80,00,000</b>	<b>100%</b>

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED  
AS AT 31st March 2026



Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Nithyalakshmi Reddy	1	50,000	0%	5	-	-	50,000	100%
	(ii) Prathima Topannavar Neelakanth	1	50,000	0%	5	-	-	50,000	100%
	(iii) Vijitha Subbiah	1	50,000	0%	5	-	-	50,000	100%
	(iv) Vinatha Madhusudan Reddy	1	50,000	0%	5	-	-	50,000	100%
	(v) Suresh Kodihalli Krishna	1	50,000	0%	5	-	-	50,000	100%
	(vi) Surendra Jayaram Reddy	1	50,000	0%	5	-	-	50,000	100%
ii)	Bodies Corporate:								
	(i) Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) CreditAccess India B V	1	12,43,20,000	74%	12,432	-	-	12,43,20,000	100%
	(ii)								
iii)	Any other (Please specify)	-	-	0%	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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	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 Repartriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
<b>Total</b>		<b>11</b>	<b>16,80,00,000</b>	<b>100%</b>	<b>16,800</b>	<b>0</b>	<b>0</b>	<b>16,80,00,000</b>	<b>100%</b>

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

PART B:

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



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

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
	a)ESOP Outstanding	75	25
8	Balance of profit in Profit and Loss Account	-	1,350
	<b>TOTAL</b>	<b>75</b>	<b>1,375</b>

**FORM L-11-BORROWINGS SCHEDULE**



**BORROWINGS**

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 31st March 2026	As at 31st March 2025
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS**

(Amount in Rs. Lakhs)

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

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,636	5,695
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	750	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,408	2,546
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,268	2,097
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	136	3,201
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	4,046	2,286
	(bb) Preference	-	-
	(b) Mutual Funds	-	240
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	498
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	-
	b. Commercial Papers	-	492
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	255
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>18,244</b>	<b>17,310</b>

Note: The market value of the above total investment is Rs.17,985 in Lakhs (As at March 31, 2025 -17,426 in Lakhs)

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	15,054	5,072
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,506	3,672
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	6,055	401
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,592	3,283
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	1,465	1,215
	(bb) Preference	-	-
	(b) Mutual Funds	528	103
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,481	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	-	1,975
4	Investments in Infrastructure and Social Sector	502	259
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>36,182</b>	<b>15,980</b>

Note: The market value of the above total investment is Rs. 35,697 in Lakhs (As at March 31, 2025 16,076 in Lakhs)

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	<b>TOTAL</b>	-	-

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025	As at 31st March 2026	As at 31st March 2025
<b>Long Term Investments:</b>								
Book Value	14,019	10,339	25,614	9,145	-	-	39,633	19,484
Market Value	13,801	10,453	25,130	9,239	-	-	38,931	19,692
<b>Short Term Investments:</b>								
Book Value	4,575	6,993	11,234	6,916	-	-	15,809	13,909
Market Value	4,184	6,973	10,567	6,837	-	-	14,751	13,810

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2025	Additions	Deductions	Closing As at 31st March 2026	Up to Last Year	For The Period	On Sales/ Adjustments	As at 31st March 2026	As at 31st March 2026	As at 31st March 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	260	115	-	375	85	88	-	173	202	175
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	117	31	-	148	36	45	-	81	67	82
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	10	-	-	10	6	-	-	6	4	4
Information Technology Equipment	80	93	-	173	33	43	-	76	97	47
Vehicles	54	36	-	90	11	11	-	22	67	42
Office Equipment	35	1	-	36	2	7	-	9	27	33
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>556</b>	<b>276</b>	<b>-</b>	<b>832</b>	<b>173</b>	<b>194</b>	<b>-</b>	<b>367</b>	<b>464</b>	<b>383</b>
Work in progress	107	365	276	194	-	-	-	-	194	107
<b>Grand Total</b>	<b>663</b>	<b>641</b>	<b>276</b>	<b>1,026</b>	<b>173</b>	<b>194</b>	<b>-</b>	<b>367</b>	<b>658</b>	<b>490</b>
<b>PREVIOUS YEAR</b>	<b>282</b>	<b>678</b>	<b>298</b>	<b>663</b>	<b>72</b>	<b>101</b>	<b>-</b>	<b>173</b>	<b>490</b>	

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Cash (including cheques <sup>1</sup> , drafts and stamps)	115	117
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	19	16
	(b) Current Accounts	3,544	1,893
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	<b>TOTAL</b>	<b>3,678</b>	<b>2,026</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	3,678	2,026
	Outside India		
	<b>TOTAL</b>	<b>3,678</b>	<b>2,026</b>

<sup>1</sup> Cheques on hand amount to Rs. 0 (in Lakhs)

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	201	74
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	340	30
6	Advances to Suppliers	1	0
7	Others (to be specified)	9	228
	<b>TOTAL (A)</b>	<b>551</b>	<b>333</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,154	536
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)		
	a. Deposits	145	95
	b. Other Advances	-	-
	c. Goods and Services Tax Receivable	346	745
	d. Goods and Service Tax Unutilized Credit	162	3
	<b>TOTAL (B)</b>	<b>1,810</b>	<b>1,379</b>
	<b>TOTAL (A+B)</b>	<b>2,361</b>	<b>1,712</b>

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Agents' Balances	165	207
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	15	(0)
4	Premiums received in advance	-	-
5	Unallocated premium	680	307
6	Sundry creditors	334	315
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	19	0
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others (to be specified)		
	(a) Taxes deducted at source payable	227	89
	(b) Broker Payable	-	0
	(c) Goods and Services Tax payable	122	18
	(d) Statutory Liability	11	8
	<b>TOTAL</b>	<b>1,573</b>	<b>944</b>

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

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As at 31st March 2026</b>	<b>As at 31st March 2025</b>
1	For Taxation (less payments and taxes deducted at	-	-
2	For Employee Benefits		
	Gratuity	55	40
	Compensated absences	140	35
3	For Others (To be specified)	-	-
	<b>TOTAL</b>	<b>195</b>	<b>75</b>

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2026	As at 31st March 2025
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## Analytical Ratios

FORM L-22

Name of the Insurer: CreditAccess Life Insurance Limited



## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	<b>Non Participating:</b>				
	a) Life	61.56%	224.18%	76%	98.95%
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	-	-	-	-
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	-	-	-	-
4	<b>Net Retention Ratio</b>	99.98%	99.91%	99.99%	99.79%
5	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	<b>Non Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	28%	43%	26%	31%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	17%	29%	17%	15%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	-	-	-	-
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	-	-	-	-
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	274%	274%	101%	101%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	(3,868)	(3,868)	1287	1,287
12	<b>Growth in Network</b>	-22.84%	-22.84%	6%	6%
13	<b>Ratio of Surplus to Policyholders' Fund</b>	14%	13%	19%	8%
14	<b>Profit after tax / Total Income</b>	-14%	-5%	13%	6%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	-	-	-	-
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	323%	323%	183%	183%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	-	-	-	-
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>				
	<b>a. Shareholder's Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	-20.02%	8.85%	3.02%	19.71%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	-34.99%	4.52%	3.71%	20.59%
	<b>b. Policyholder;s Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	-11.72%	5.07%	1.65%	9.02%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	-19.79%	1.02%	1.90%	10.13%

Sl.No.	Particular	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
19	<b>Persistence Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Group category)</b>				
	For 13th month	82%	82.00%	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	<b>Persistence Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	<b>Persistence Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Group category)</b>				
	For 13th month	72%	72%	-	-
	For 25th month	-	-	-	-
For 37th month	-	-	-	-	
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
<b>Persistence Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)</b>					
For 13th month	-	-	-	-	
For 25th month	-	-	-	-	
For 37th month	-	-	-	-	
For 49th Month	-	-	-	-	
for 61st month	-	-	-	-	
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	<b>Shareholders' Funds</b>				
Gross NPA Ratio	-	-	-	-	
Net NPA Ratio	-	-	-	-	
21	<b>Solvency Ratio</b>	190.30%	190.30%	359%	359%
22	<b>Debt Equity Ratio</b>	-	-	-	-
23	<b>Debt Service Coverage Ratio</b>	-	-	-	-
24	<b>Interest Service Coverage Ratio</b>	-	-	-	-
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	-	-	-	-
<b>Equity Holding Pattern for Life Insurers and information on earnings:</b>					
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)	(2.75)	(2.30)	0.64	0.77
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.75)	(2.30)	0.64	0.77
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.75)	(2.30)	0.64	0.77
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.75)	(2.30)	0.64	0.77
8	Book value per share (Rs)	10.04	10.04	10.80	10.80

**FORM L-23-RECEIPT AND PAYMENTS SCHEDULE  
(ANNUAL SUBMISSION)**

Receipts and Payments A/c to be furnished by the insurers on direct basis



Name of the Insurer: CreditAccess Life Insurance Limited

Particulars	F.Y. 2025-26	F.Y. 2024-25
	(Amount in Rs. Lakhs)	
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	62,930	19,480
Other receipts (give Break-up)	1	13
Payments to the re-insurers, net of commissions and claims/ Benefits	(72)	(40)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(15,387)	(4,190)
Payments of commission and brokerage	(18,428)	(2,885)
Payments of other operating expenses	(8,013)	(2,826)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(32)	1,375
Income taxes paid (Net)	-	(219)
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations (give break-up)	-	-
<b>Net cash flow from operating activities</b>	<b>20,999</b>	<b>10,707</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(365)	(381)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(10,61,380)	(10,06,357)
Loans disbursed	-	-
Sales of investments	10,40,284	9,96,395
Repayments received	-	-
Rents/Interests/ Dividends received	2,115	1,449
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	-	-
<b>Cash flows from financing activities:</b>	<b>(19,346)</b>	<b>(8,894)</b>
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>1,653</b>	<b>1,814</b>
Cash and cash equivalents at the beginning of the year	2,025	211
Cash and cash equivalents at the end of the year	3,678	2,025

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st March 2026	Mathematical Reserves as at 31st March 2025
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	Total Par		
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	46,016	18,426
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	<b>Total Non Par</b>	<b>46,016</b>	<b>18,426</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	46,016	18,426
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
	<b>Total</b>	<b>46,016</b>	<b>18,426</b>



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

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	153	1	118	-	198	0	205	-	351	2	323	-	1.68
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	21	0	4	-	5	0	1	-	26	0	5	-	0.07
4	Bihar	-	338	0	97	-	76	0	23	-	414	0	120	-	0.31
5	Chhattisgarh	-	16	0	5	-	117	0	70	-	133	0	75	-	0.48
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	38	9	325	-	199	46	1,612	-	237	54	1,938	-	54.09
8	Haryana	-	5,029	219	14,921	2	6,707	257	19,182	2	11,736	476	34,103	-	476.04
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	1	4,15,443	5,922	2,92,250	21	5,43,695	7,491	3,61,749	22	9,59,138	13,412	6,53,999	2	13,413.99
12	Kerala	-	6,449	24	3,417	-	10,962	43	6,194	-	17,411	67	9,612	-	66.52
13	Madhya Pradesh	-	27	1	61	2	293	3	329	2	320	4	390	-	3.86
14	Maharashtra	-	660	10	690	2	1,044	41	2,095	2	1,704	51	2,785	-	50.65
15	Manipur	-	-	-	-	-	348	6	309	-	348	6	309	-	5.51
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	74	0	49	1	154	2	118	1	228	2	167	-	2.16
20	Punjab	-	16,710	21	8,125	20	58,442	78	30,177	20	75,152	99	38,301	-	98.92
21	Rajasthan	-	3,095	26	2,821	2	3,785	26	3,094	2	6,880	51	5,915	-	51.34
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	16,293	462	32,101	3	23,989	398	28,206	3	40,282	860	60,307	-	859.68
24	Telangana	-	2,999	13	1,807	-	5,048	26	4,551	-	8,047	40	6,358	-	39.52
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	18	1	232	1	18	1	232	-	0.94
27	Uttar Pradesh	-	1,047	5	754	2	2,538	28	3,563	2	3,585	34	4,317	-	33.94
28	West Bengal	-	6,050	31	3,221	-	5,672	26	3,018	-	11,722	56	6,240	-	56
<b>TOTAL</b>		<b>1</b>	<b>4,74,442</b>	<b>6,742</b>	<b>3,60,767</b>	<b>56</b>	<b>6,63,290</b>	<b>8,471</b>	<b>4,64,729</b>	<b>57</b>	<b>11,37,732</b>	<b>15,215</b>	<b>8,25,495</b>	<b>2</b>	<b>15,216</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	1,873	43	3,089	1	2,190	44	3,455	1	4,063	86	6,544	-	86
5	Jammu & Kashmir	-	15	0	45	-	13	0	34	-	28	1	80	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	<b>1,888</b>	<b>43</b>	<b>3,134</b>	<b>1</b>	<b>2,203</b>	<b>44</b>	<b>3,489</b>	<b>1</b>	<b>4,091</b>	<b>87</b>	<b>6,623</b>	-	<b>87</b>
<b>GRAND TOTAL</b>		<b>1</b>	<b>4,76,330</b>	<b>6,785</b>	<b>3,63,901</b>	<b>57</b>	<b>6,65,493</b>	<b>8,515</b>	<b>4,68,218</b>	<b>58</b>	<b>11,41,823</b>	<b>15,302</b>	<b>8,32,118</b>	<b>2</b>	<b>15,303</b>
<b>IN INDIA</b>		<b>1</b>	<b>4,76,330</b>	<b>6,785</b>	<b>3,63,901</b>	<b>57</b>	<b>6,65,493</b>	<b>8,515</b>	<b>4,68,218</b>	<b>58</b>	<b>11,41,823</b>	<b>15,302</b>	<b>8,32,118</b>	<b>2</b>	<b>15,303</b>
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	58	0	29	-	225	0	96	-	283	1	124	-	0.59
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	3	1,042	3	487	1	691	2	272	4	1,733	5	759	-	4.58
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	32	0	25	-	78	0	38	-	110	1	63	-	0.56
8	Haryana	-	163	5	494	-	416	7	718	-	579	11	1,212	-	11.29
9	Himachal Pradesh	-	-	-	-	1	2	0	13	1	2	0	13	-	0.11
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	27	2,68,712	3,796	1,90,980	8	3,89,427	5,388	4,41,033	35	6,58,139	9,184	6,32,013	-	9,184.05
12	Kerala	-	7,870	23	3,484	-	12,553	37	5,731	-	20,423	60	9,215	-	60.35
13	Madhya Pradesh	3	185	1	80	1	329	1	198	4	514	2	278	-	1.92
14	Maharashtra	5	1,269	7	1,139	-	752	5	614	5	2,021	12	1,753	-	12.27
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	9	8	0	3	-	26	0	12	-	34	0	15	-	0.14
20	Punjab	1	52	2	240	-	27	1	167	1	79	3	406	-	3.39
21	Rajasthan	4	4,586	46	3,347	1	6,553	66	5,857	5	11,139	112	9,205	-	112.12
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	6	9,541	(33)	(1,332)	3	16,696	(7)	1,525	9	26,237	(39)	192	-	(39.39)
24	Telangana	11	6,754	31	5,268	4	9,429	43	7,442	15	16,183	74	12,710	-	74.01
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	2	669	1	281	-	883	1	302	2	1,552	2	582	-	2.36
28	West Bengal	-	2,158	9	1,275	-	2,681	10	1,490	-	4,839	19	2,766	-	19
<b>TOTAL</b>		<b>71</b>	<b>3,03,099</b>	<b>3,891</b>	<b>2,05,798</b>	<b>19</b>	<b>4,40,768</b>	<b>5,557</b>	<b>4,65,507</b>	<b>81</b>	<b>7,43,867</b>	<b>9,447</b>	<b>6,71,305</b>	-	<b>9,447</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	2,125	11	1,001	1	2,707	13	1,211	2	4,832	24	2,213	-	24.17
5	Jammu & Kashmir	1	6	0	7	-	12	0	16.37	1	18	0.31	23.26	-	0.31
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>2</b>	<b>2,131</b>	<b>12</b>	<b>1,008</b>	<b>1</b>	<b>2,719</b>	<b>13</b>	<b>1,228</b>	<b>3</b>	<b>4,850</b>	<b>24</b>	<b>2,236</b>	-	<b>24</b>
<b>GRAND TOTAL</b>		<b>73</b>	<b>3,05,230</b>	<b>3,902</b>	<b>2,06,807</b>	<b>20</b>	<b>4,43,487</b>	<b>5,570</b>	<b>4,66,734</b>	<b>84</b>	<b>7,48,717</b>	<b>9,472</b>	<b>6,73,541</b>	-	<b>9,472</b>
<b>IN INDIA</b>		<b>73</b>	<b>3,05,230</b>	<b>3,902</b>	<b>2,06,807</b>	<b>20</b>	<b>4,43,487</b>	<b>5,570</b>	<b>4,66,734</b>	<b>84</b>	<b>7,48,717</b>	<b>9,472</b>	<b>6,73,541</b>	-	<b>9,472</b>
<b>OUTSIDE INDIA</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	605	3	474	7	1,261	16	4,310	7	1,866	19	4,784	-	19
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	65	0	11	1	129	0	23	1	194	0	34	-	0
4	Bihar	-	1,510	1	416	-	483	1	144	-	1,993	2	560	-	2
5	Chhattisgarh	-	16	0	5	1	248	1	183	1	264	1	188	-	1
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	492	78	2,733	5	1,203	298	9,470	6	1,695	376	12,203	-	376
8	Haryana	-	6,567	264	19,194	4	11,989	333	26,246	4	18,556	597	45,440	-	597
9	Himachal Pradesh	-	6	1	53	-	4	0	13	1	10	1	66	-	1
10	Jharkhand	-	-	-	-	1	10	0	10	1	10	0	10	-	0
11	Karnataka	17	11,39,618	15,068	7,66,411	82	13,50,738	18,108	15,79,098	99	24,90,356	33,176	23,45,510	2	33,177
12	Kerala	-	25,297	82	12,030	2	40,032	131	19,502	2	65,329	213	31,532	-	213
13	Madhya Pradesh	2	289	4	303	7	1,512	14	1,490	9	1,801	18	1,793	-	18
14	Maharashtra	2	9,844	48	9,610	16	17,125	122	23,555	18	26,969	170	33,165	-	170
15	Manipur	-	298	2	166	1	3,668	21	1,861	1	3,966	23	2,028	-	23
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	367	2	224	2	573	4	366	2	940	6	589	-	6
20	Punjab	1	16,851	26	8,559	20	58,559	82	30,497	21	75,410	108	39,056	-	108
21	Rajasthan	2	22,911	255	18,339	13	24,673	255	19,667	15	47,584	510	38,006	-	510
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3	62,005	978	74,729	16	79,093	783	63,022	19	1,41,098	1,761	1,37,751	-	1,761
24	Telangana	13	7,54,287	12,357	14,86,018	9	7,74,819	12,615	15,19,667	22	15,29,106	24,972	30,05,686	-	24,972
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	18	1	232	1	18	1	232	-	1
27	Uttar Pradesh	4	4,388	17	2,256	6	10,659	101	12,114	10	15,047	119	14,370	-	119
28	West Bengal	1	17,177	87	9,343	5	17,122	82	9,460	6	34,299	168	18,802	-	168
	<b>TOTAL</b>	<b>46</b>	<b>20,62,639</b>	<b>29,273</b>	<b>24,10,882</b>	<b>200</b>	<b>23,94,134</b>	<b>32,970</b>	<b>33,20,959</b>	<b>246</b>	<b>44,56,511</b>	<b>62,242</b>	<b>57,31,803</b>	<b>2</b>	<b>62,244</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	4,559	136	9,113	9	5,313	174	13,522	9	9,872	310	22,636	-	310
5	Jammu & Kashmir	1	72	2	166	-	77	2	153	1	149	4	319	-	4
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1</b>	<b>4,631</b>	<b>138</b>	<b>9,280</b>	<b>9</b>	<b>5,390</b>	<b>176</b>	<b>13,675</b>	<b>10</b>	<b>10,021</b>	<b>314</b>	<b>22,955</b>	<b>-</b>	<b>314</b>
	<b>GRAND TOTAL</b>	<b>47</b>	<b>20,67,270</b>	<b>29,411</b>	<b>24,20,162</b>	<b>209</b>	<b>23,99,524</b>	<b>33,146</b>	<b>33,34,634</b>	<b>256</b>	<b>44,66,532</b>	<b>62,556</b>	<b>57,54,759</b>	<b>2</b>	<b>62,558</b>
	<b>IN INDIA</b>	<b>47</b>	<b>20,67,270</b>	<b>29,411</b>	<b>24,20,162</b>	<b>209</b>	<b>23,99,524</b>	<b>33,146</b>	<b>33,34,634</b>	<b>256</b>	<b>44,66,532</b>	<b>62,556</b>	<b>57,54,759</b>	<b>2</b>	<b>62,558</b>
	<b>OUTSIDE INDIA</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(In Lakhs)

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 Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	2	723	4	3,695	2	2,397	9	5,301	4	3,120	13	8,996	-	13
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	1	0	1	2	81	0	38	2	82	0	39	-	0
4	Bihar	8	1,863	4	705	5	1,009	2	353	13	2,872	6	1,058	-	6
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	346	1	153	3	822	2	406	3	1,168	3	558	-	3
8	Haryana	1	387	11	1,216	1	1,176	19	2,099	2	1,563	30	3,315	-	30
9	Himachal Pradesh	-	-	-	-	1	2	0	13	1	2	0	13	-	0
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	80	5,78,298	7,593	3,88,933	30	7,98,239	10,452	11,84,970	110	13,76,537	18,045	15,73,903	-	18,045
12	Kerala	16	33,005	76	12,045	4	55,870	129	20,452	20	88,875	206	32,496	-	206
13	Madhya Pradesh	9	362	1	133	6	1,220	4	611	15	1,582	6	744	-	6
14	Maharashtra	17	2,360	18	2,238	8	3,566	33	2,518	25	5,926	51	4,756	-	51
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizhalava	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2	380	1	111	-	494	1	147	2	874	2	258	-	2
20	Punjab	1	52	2	240	-	27	1	167	1	79	3	406	-	3
21	Rajasthan	18	6,065	54	4,543	8	10,109	90	9,957	26	16,174	144	14,500	-	144
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	62	57,748	175	26,271	33	99,712	196	34,486	95	1,57,460	371	60,757	-	371
24	Telangana	65	37,423	139	23,459	17	59,089	220	35,569	82	96,512	359	59,028	-	359
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	7	1,055	2	390	3	1,567	3	576	10	2,622	5	966	-	5
28	West Bengal	4	2,640	11	1,650	-	3,371	13	1,971	4	6,011	25	3,620	-	25
	<b>TOTAL</b>	<b>292</b>	<b>7,22,708</b>	<b>8,092</b>	<b>4,65,782</b>	<b>123</b>	<b>10,38,751</b>	<b>11,176</b>	<b>12,99,632</b>	<b>415</b>	<b>17,61,459</b>	<b>19,268</b>	<b>17,65,414</b>	-	<b>19,268</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	7	2,874	12	1,235	4	4,709	16	1,889	11	7,583	29	3,124	-	29
5	Jammu & Kashmir	1	6	0	7	-	12	0	16	1	18	0	23	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>8</b>	<b>2,880</b>	<b>13</b>	<b>1,242</b>	<b>4</b>	<b>4,721</b>	<b>17</b>	<b>1,905</b>	<b>12</b>	<b>7,601</b>	<b>29</b>	<b>3,147</b>	-	<b>29</b>
	<b>GRAND TOTAL</b>	<b>300</b>	<b>7,25,588</b>	<b>8,105</b>	<b>4,67,024</b>	<b>127</b>	<b>10,43,472</b>	<b>11,193</b>	<b>13,01,537</b>	<b>427</b>	<b>17,69,060</b>	<b>19,297</b>	<b>17,68,561</b>	-	<b>19,297</b>
	<b>IN INDIA</b>	<b>300</b>	<b>7,25,588</b>	<b>8,105</b>	<b>4,67,024</b>	<b>127</b>	<b>10,43,472</b>	<b>11,193</b>	<b>13,01,537</b>	<b>427</b>	<b>17,69,060</b>	<b>19,297</b>	<b>17,68,561</b>	-	<b>19,297</b>
	<b>OUTSIDE INDIA</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
Name of the Insurer: CreditAccess Life Insurance Limited  
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023  
Statement as on: 31st March 2026  
Statement of Investment Assets (Life Insurers)  
(Business within India)  
Periodicity of Submission: Quarterly



PART - A

(Amount in Rs. Lakhs)

Amount

Section I		
No	PARTICULARS	Amount
1	Investments (Shareholders)	18,244
	Investments (Policyholders)	36,182
	Investments (Linked Liabilities)	-
2	Loans	-
3	Fixed Assets	658
4	Current Assets	
	a. Cash & Bank Balance	3,678
	b. Advances & Other Assets	2,361
5	Current Liabilities	
	a. Current Liabilities	1,573
	b. Provisions	195
	c. Misc. Exp not Written Off	-
	d. Debit Balance of P&L A/c	2,518
<b>Application of Funds as per Balance Sheet</b>		<b>61,873</b>
<b>(A)</b>		<b>61,873</b>

Reconciliation of Investment Assets  
**Total Investment Assets (as per Balance Sheet)**  
**Balance Sheet Value of:**  
A. Life Fund 24,889  
B. Pension & General Annuity and Group Business 29,537  
C. Unit Linked Funds -  
**54,426**

54,426
24,889
29,537
-
<b>54,426</b>

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	658
3	Cash & Bank Balance (if any)	11	3,678
4	Advances & Other Assets (if any)	12	2,361
5	Current Liabilities	13	1,573
6	Provisions	14	195
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		2,518
<b>Total (B)</b>			<b>7,447</b>
<b>Investment Assets (A-B)</b>			<b>54,426</b>

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%	1,527	5,904	-	-	3,481	10,912	-	10,912	10,685	
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	1,527	6,247	-	-	3,481	11,255	-	11,255	11,013	
3 Investment subject to Exposure Norms		-	-	-	-	-	0.00%	-	-	-	
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	0.00%	-	-	-	
1. Approved Investments	Not Less than 15%	1,000	2,337	-	-	2,026	5,363	-	5,363	5,307	
2. Other Investments		-	-	-	-	-	0.00%	-	-	-	
b. i) Approved Investments	Not exceeding 35%	1,217	2,380	-	-	419	4,015	(135)	3,881	3,874	
ii) Other Investments		2,568	1,320	-	-	1,011	4,899	(508)	4,391	4,391	
<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>6,313</b>	<b>12,283</b>	<b>-</b>	<b>-</b>	<b>6,936</b>	<b>25,532</b>	<b>(642)</b>	<b>24,889</b>	<b>24,585</b>	

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Sec	Not Less than 20%	-	13,003	13,003	43%	-	13,003	12,692
2 Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	16,063	16,063	54%	-	16,063	15,737
3 Balance in Approved investment	Not Exceeding 60%	-	13,848	13,848	46%	(374)	13,473	13,360
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>-</b>	<b>29,911</b>	<b>29,911</b>	<b>100%</b>	<b>(374)</b>	<b>29,537</b>	<b>29,097</b>

**LINKED BUSINESS**

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

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

## FORM 3A

## Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

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

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



PART - B

Periodicity of Submission: Quarterly

Statement as on: 31st March 2026

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 31st March 2026

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March 2026	As % of total for this class	As at 31st March 2025	As % of total for this class	As at 31st March 2026	As % of total for this class	As at 31st March 2025	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	36,541	78%	24,643	83%	37,227	78%	24,449	83%
AA or better	10,351	22%	4,514	15%	10,409	22%	4,500	15%
Rated below AA but above A	-	0%	501	2%	-	0%	498	2%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
<b>Breakdown by residual maturity</b>								
Up to 1 year	8,711	19%	9,966	34%	8,711	18%	9,963	34%
more than 1 year and upto 3 years	14,494	31%	3,238	11%	14,612	31%	3,216	11%
More than 3 years and up to 7 years	6,611	14%	2,013	7%	6,765	14%	2,006	7%
More than 7 years and up to 10 years	8,702	19%	9,285	31%	8,839	19%	9,181	31%
More than 10 years and up to 15 years	5,406	12%	3,132	11%	5,494	12%	3,073	10%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	2,968	6%	2,024	7%	3,214	7%	2,007	7%
<b>Breakdown by type of the issuer</b>								
a. Central Government	23,477	50%	17,397	59%	24,015	50%	17,259	59%
b. State Government	3,374	7%	4,829	16%	3,402	7%	4,802	16%
c. Corporate Securities	20,041	43%	7,432	25%	20,220	42%	7,385	25%

**Note**

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

PART-A Related Party Transactions				Consideration paid / received (Rs. in Lakhs)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st March 2026	Up to the Quarter 31st March 2026	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025
				1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received
			Commission Paid	2,002	5,064	1,491	2,840
			Claims Paid	1,791	5,852	757	2,217
			Insurance awareness and marketing campaigns	-	-	-	77
			Refund to MPH	1	4	1	2
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	65	213	116	242

## PART-B Related Party Transaction Balances - As at 31st March 2026

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	33 Payable		No	No	0	0
			0 Commission Payable		No	No	0	0
			- Claims		No	No	0	0
			- Insurance awareness and marketing campaigns		No	No	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	9 Managerial Remuneration		No	No	0	0

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

<b>Board of Directors and Key Management Persons</b>				
SI. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Gary Raymond Bennett	Chairperson & Nominee Director	Director	NA
2	Paresh Shreesh Parasnis	Independent Director	Director	NA
3	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
4	P H Vijaya Deepti	Independent Director	Director	NA
5	Matteo Pusineri	Nominee Director	Director	NA
6	Udaya Kumar Hebbar	Nominee Director	Director	Appointed w.e.f. 09.02.2026
7	Apparao Adivi	Independent Director	Director	NA
8	Ganesh Krishnan	Nominee Director	Director	Appointed w.e.f. 09.02.2026
9	Uday Shanker	Chief Operating Officer	Business Operations	NA
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA
11	T. V. Ramakrishna	Chief Financial Officer	Finance	NA
12	Ganesh Hegde	Company Secretary	Secretarial	NA
13	Gowthaman Sounderraj	Chief Business Officer	Business Development	NA
14	Manoj Nair	Chief Compliance Officer	Compliance	NA
15	Dr. Shrinivas Susarla	Chief Risk Officer	Risk	NA
16	Koen J Slobbe	Nominee Director	Director	Ceased to be a Director w.e.f. 09.02.2026

Note:

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

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



As at 31st March 2026

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	40,586
	Deduct:		
02	Mathematical Reserves	2	45,915
03	Other Liabilities	3	101
04	<b>Excess in Policyholders' funds (01-02-03)</b>		(5,430)
05	Available Assets in Shareholders Fund: *	4	18,701
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		18,701
08	Total ASM (04)+(07)		13,271
09	Total RSM		6,974
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>190.30%</b>

Note:

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

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

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

## FORM L-33-NPAs



## DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: CreditAccess Life Insurance Limited

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

Name of the Fund: Life Fund

As on: 31st March 2026

(Rs. in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)
1	Investments Assets (As per Form 5)	18,954	1,021	-	-	-	96	6,575	17,472	25,530	18,589
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)	18,954	1,021	-	-	-	96	6,575	17,472	25,530	18,589
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## FORM L-33-NPAs



## DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)

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

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

As on: 31st March 2026

(Rs. in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)	YTD (As on 31st March 2026)	Prev. FY (As on 31st March 2025)
1	Investments Assets (As per Form 5)	28,582	4,075	-	-	100	1,030	1,230	9,699	29,912	14,804
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)	28,582	4,075	-	-	100	1,030	1,230	9,699	29,912	14,804
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) <sup>1</sup>			
			Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)
1	CENTRAL GOVERNMENT BONDS	CGSB	10,205.59	85.19	0.83%	0.83%	9,901.01	513.84	5.19%	5.19%	4,687.23	454.02	9.69%	9.69%
2	SPECIAL CDS	CSFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
4	TREASURY BILLS	CTRB	1,877.44	24.61	1.34%	1.24%	1,145.71	47.82	4.18%	4.18%	2,631.81	181.38	7.27%	7.27%
5	STATE GOVERNMENT BONDS	CSGB	1,085.25	8.37	0.83%	0.83%	1,480.50	24.39	1.67%	1.67%	529.14	37.10	7.03%	7.03%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGQA	11.44	1.21	10.54%	10.54%	2.82	1.21	42.76%	42.76%	1,020.92	9.29	0.91%	0.91%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0.00%	152.89	28.04	18.34%	18.34%	589.77	51.33	8.71%	8.71%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
12	HOUSING - SECURITISED ASSETS	HMSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
14	DEBENTURES / BONDS / CPS / LOANS	HDOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,721.89	43.55	2.53%	2.53%	1,247.32	111.30	8.92%	8.92%	583.87	50.78	8.68%	8.68%
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
21	BONDS / DEBENTURES ISSUED BY NHB	HFBH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
22	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	IASA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
26	INFRASTRUCTURE - PSU / CPS	ICPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
29	Long Term Bank Bonds Approved Investment- Infrastructure	IRIB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	501.25	17.07	3.41%	3.41%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	IEIT	-	-	0.00%	0.00%	26.39	(6.83)	(33.45%)	(33.45%)	386.55	11.04	3.01%	3.01%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IEEQ	-	-	0.00%	0.00%	3.37	0.93	27.57%	27.57%	857.86	14.84	1.73%	1.73%
32	OTHER Nv INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
33	Long Term Bank Bonds Other Investment- Infrastructure	IOBL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
34	Debt Instruments of InvTs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	2,253.24	34.11	1.51%	1.51%	1,865.18	153.49	7.81%	7.81%	996.02	74.97	7.53%	7.53%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	1,066.67	22.09	2.07%	2.07%	509.65	62.02	12.17%	12.17%	925.45	75.32	8.14%	8.14%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	IWTC	0.92	0.00	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	14.81	0.73	4.93%	4.93%	71.07	8.31	11.69%	11.69%	-	-	-	-
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.00%	0.00%	3.42	(1.22)	(36.64%)	(36.64%)	10.34	(2.33)	(22.51%)	(22.51%)
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	6.50	-	0.00%	0.00%	2.25	1.48	65.61%	65.61%	14.98	(2.64)	(17.65%)	(17.65%)
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	IEET	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	IEETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
45	PSU - EQUITY SHARES - QUOTED	EAQ	3.91	(0.30)	(7.65%)	(7.65%)	29.84	10.93	36.64%	36.64%	62.55	(1.87)	(2.87%)	(2.87%)
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,328.57	37.21	2.81%	2.81%	1,104.46	134.82	12.19%	12.19%	617.95	40.67	6.58%	6.58%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
48	INVESTMENT PROPERTIES - IMMovable	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
49	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS - FS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	-	-	0.00%	0.00%	7.10	0.59	8.34%	8.34%	8,446.03	10.47	0.12%	0.12%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	658.08	8.30	1.27%	1.27%	1,095.05	54.28	5.14%	5.14%	3,315.54	187.87	5.66%	5.66%
54	CCL - CDO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EAQE	1,107.54	27.97	2.53%	2.53%	843.57	111.48	13.22%	13.22%	10,417.45	49.63	0.48%	0.48%
56	COMMERCIAL PAPERS	ECAP	-	-	0.00%	0.00%	651.02	53.93	8.28%	8.28%	693.15	28.88	3.86%	3.86%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EMGF	173.44	1.77	1.02%	1.02%	125.90	5.39	4.28%	4.28%	61.45	4.20	6.83%	6.83%
60	MUTUAL FUNDS - JUNIOR INSURERS PROMOTER GROUP	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	71.10	-	0.00%	0.00%	23.98	1.34	5.61%	5.61%	-	-	-	-
63	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
65	PERPETUAL DEBT INSTRUMENTS OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
66	PERPETUAL DEBT INSTRUMENTS OF TIER 1 AND 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
67	PERPETUAL NON-CUM. P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
68	PERPETUAL NON-CUM. P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
71	UNITS OF REAL ESTATE INVESTMENT TRUST(REIT)	ERIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	70.05	-	-	-
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
73	CORPORATE SECURITIES (BOND/TAXABLE)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
76	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECOR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
78	Debt Instruments of InvTs - Other Investments	EOIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
79	ADDITIONAL TIER 1 (BASEL II COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
80	ADDITIONAL TIER 1 (BASEL II COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
81	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EOET	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EOETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
83	ADDITIONAL TIER 1 (BASEL II COMPLIANT) PERPETUAL BONDS - (PSU BONDS)													

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

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 31st March 2026

Periodicity of Submission: Quarterly

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



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%)
1	CENTRAL GOVERNMENT BONDS	CGSB	11,140	118	1.06%	1.06%	9,182	605	6.59%	6.59%	3,221	282	8.77%	8.77%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	1,801	22	1.24%	1.24%	2,199	116	5.26%	5.26%	849	54	6.36%	6.36%
5	STATE GOVERNMENT BONDS	CSGB	395	5	1.27%	1.27%	220	14	6.33%	6.33%	812	48	5.83%	5.83%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SCGA	-	1	0.00%	0.00%	28	9	9.24%	9.24%	513	8	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0.00%	115	22	19.03%	19.03%	387	27	6.86%	6.86%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLFF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	22	1	6.46%	6.46%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	860	18	2.14%	2.14%	859	78	9.05%	9.05%	625	15	2.47%	2.47%
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFHN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	ISBA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDOF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment - Infrastructure	IBTB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	IEIT	-	-	0.00%	0.00%	37	(10)	-26.79%	-26.79%	600	18	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment - Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	DEBT INSTRUMENTS OF INVTS - Approved Investment	IOBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IFTD	4,499	28	0.61%	0.61%	3,096	189	6.11%	6.11%	100	1	1.14%	1.14%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	-	-	0.00%	0.00%	247	49	19.80%	19.80%	617	51	8.21%	8.21%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ITNC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.00%	0.00%	1	(1)	-115.97%	-115.97%	34	(6)	-18.17%	-18.17%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	-	-	0.00%	0.00%	5	(0)	-10.23%	-10.23%	1,543	(10)	-0.68%	-0.68%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAQO	-	-	0.00%	0.00%	4	4	98.65%	98.65%	62	(14)	-23.35%	-23.35%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURE	ECOS	7,189	188	2.34%	2.34%	4,281	350	8.17%	8.17%	1,213	104	8.55%	8.55%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	ENIP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FS (INCL. BANK BALANCE AWAITING INVESTMENT) - CCL, FPI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	1,234	15	1.23%	1.23%	828	46	5.51%	5.51%	1,286	72	5.63%	5.63%
54	CCL - CCL	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	1,005	(6)	-0.58%	-0.58%	830	(42)	-5.09%	-5.09%	17,615	101	0.58%	0.58%
56	COMMERCIAL PAPERS	ECPP	-	-	0.00%	0.00%	191	12	6.37%	6.37%	562	41	7.33%	7.33%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GAY / G SEC / LIQUID SCHEMES	EGMP	100	-	0.00%	0.00%	98	0	-0.20%	-0.20%	25	(0)	-0.11%	-0.11%
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO RDA REGULATIONS)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	9	(4)	0.00%	0.00%	2	(4)	0.00%	0.00%	-	-	0.00%	0.00%
63	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS LOAN - (PROMOTER GROUP)	EDPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY BANKS	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
67	PERPETUAL NON-CUM P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
68	PERPETUAL NON-CUM P SHARES & REDEEMABLE CUMULATIVE P SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO RDA REGULATIONS)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
71	UNITS OF REAL ESTATE INVESTMENT TRUSTS (REITs)	ERIT	10	-	0.00%	0.00%	3	-	0.00%	0.00%	160	4	0.00%	0.00%
72	DEBT INSTRUMENTS OF INVTS	EDIT	120	2	1.66%	1.66%	54	4	7.41%	7.41%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES - BOND (TAXABLE)	EBBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	CORPORATE SECURITIES - BOND (TAX FREE)	EBTF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
76	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
77	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
78	Debt Instruments of INVTS - Other Investments	IOIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
79	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	EAPS	-	-	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%
81	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) OTH	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%</				

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

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

**Statement as on: 31st March 2026**

**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 31st March 2026				For the Quarter ended 31st March 2025				Up to the Quarter 31st March 2026				Up to the Quarter 31st March 2025			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (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	14,314.26	38	10,62,476	7,71,553	9,347	77	7,46,993	4,98,503	35,219	221	28,60,449	19,66,233	18,678	410	17,44,063	10,82,685
	From 10,001-25,000	481.04	-	3,182	20,584	45	-	315	2,095	970	-	6,397	44,487	127	-	857	6,051
	From 25001-50,000	211.72	-	653	6,549	12	-	39	381	516	-	1,536	17,273	44	-	137	1,280
	From 50,001- 75,000	71.42	-	117	1,771	3	-	6	83	172	-	285	4,681	10	-	18	262
	From 75,001-100,000	21.57	-	27	474	-	-	-	-	85	-	102	1,855	-	-	-	-
	From 1,00,001 -1,25,000	16.49	-	15	268	-	-	-	-	52	-	46	930	-	-	-	-
	Above Rs. 1,25,000	31.14	-	20	464	-	-	-	-	85	-	51	1,249	10	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars	For the Quarter ended 31st March 2026				For the Quarter ended 31st March 2025				Up to the Quarter 31st March 2026				Up to the Quarter 31st March 2025			
		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	153	20	75,333	30,456	7	7	1,360	1,72,374	25,408	35	15,97,567	36,94,341	328	16	23,807	6,62,668
	From 10,001-25,000	-	-	-	-	1	-	4	105	11	-	70	11,369	11	-	80	7,243
	From 25001-50,000	-	-	-	-	-	-	-	-	7	-	20	7,467	5	-	15	3,224
	From 50,001- 75,000	-	-	-	-	-	-	-	-	2	-	3	1,295	3	-	5	1,834
	From 75,001-100,000	-	-	-	-	1	-	-	-	3	-	3	1,458	2	-	1	360
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	2	-	2	1,459	1	-	1	440
	Above Rs. 1,25,000	-	-	-	-	55	-	-	-	24	-	1	661	78	1	76	2,515
viii	Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
i	Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii	Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Group																
	From 0-10000	1.69	-	262.00	89.99	-	-	-	-	2	-	262	90	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv	Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-





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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

Ageing of Claims upto the Quarter 31st March 2026									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims upto the Quarter 31st March 2026									
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	-	339	-	-	-	-	339	33
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	17,167	29	6	-	-	17,202	15,387

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026

Ageing of Claims for the Quarter ended 31st March 2026									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims for the Quarter ended 31st March 2026									
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	-	220	-	-	-	-	220	14
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	6,056	18	3	-	-	6,077	6,194

**FORM L-40 Quarterly Claims Data for Life**

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026



**Death Claims : Upto the Quarter 31st March 2026**

**No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	1
2	Claims Intimated / Booked during the period	-	17,229
(a)	Less than 3 years from the date of acceptance of risk	-	17,229
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	17,202
4	Claims Repudiated during the period <sup>2</sup>	-	2
5	Claims Rejected	-	14
6	Unclaimed	-	-
7	<b>Claims O/S at End of the period</b>	-	<b>12</b>
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	12
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

**Individual Claims**

**No. of claims only**

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

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2026



Death Claims : For the Quarter 31st March 2026

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	22
2	Claims Intimated / Booked during the period	-	6,074
(a)	Less than 3 years from the date of acceptance of risk	-	6,074
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	6,077
4	Claims Repudiated during the period <sup>2</sup>	-	2
5	Claims Rejected	-	5
6	Unclaimed	-	-
7	<b>Claims O/S at End of the period</b>	-	<b>12</b>
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	12
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

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

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

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

## GRIEVANCE DISPOSAL FOR THE QUARTER 31st March 2026

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

<b>2</b>	<b>Total No. of Policies upto corresponding period of previous year</b>	427
<b>3</b>	<b>Total No. of Claims upto corresponding period of previous year</b>	6,403
<b>4</b>	Total No. of Policies during current year	256
<b>5</b>	Total No. of Claims during current year *	17,229
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10000 policies (current year)</b>	-
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10000 claims registered (current year)</b>	-

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

Noe:

\* Number of Lives are considered as Total Number of Claims

<sup>1</sup> 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

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)		
		As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	As at 31/03/2026 for the year 2025-26	As at 31/03/2025 for the year 2024-25	
Non-Par	<b>Non-Linked -VIP</b>																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	<b>Non-Linked -Others</b>																	
				41% to 256% of IALM 2012-14 table					Expense - Rs.0 to 17 p.a. Claim Expenses - Rs. 9 to 50 Maturity Expenses - Rs 19									
				* Best Estimate Assumptions	85% to 250%	NA	NA	* Best Estimate Assumptions	Rs.9 to 50 Per Claim	Premium expense - 0% to 11.5%	0 (Single Premiums)	4.35%	4.67%	0%	0%			<b>NOT APPLICABLE</b>
	Life	6.20%	6.67%															
	General Annuity																	
	Pension																	
	Health																	
	<b>Linked -VIP</b>																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	<b>Linked -Others</b>																	
Life																		
General Annuity																		
Pension																		
Health																		

<sup>1</sup> Individual and Group Business are to be reported separately  
<sup>2</sup> Fixed per policy expenses  
<sup>3</sup> Premium related expenses  
<sup>4</sup> Restricted to Lapse and Surrender  
 In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
06-01-2026	CAPILLARY TECHNOLOGIES INDIA LIMITED		Special Resolution	Ratification of Capillary Employees Stock Option Scheme-2021 (ESOP 2021 Scheme).	NIL	FOR	As per provisions.
17-01-2026	EPACK PREFAB TECHNOLOGIES LIMITED		Special Resolution	RATIFICATION OF THE EPACK PREFAB EMPLOYEE STOCK OPTION SCHEME 2024 ("ESOP SCHEME")	NIL	FOR	As per provisions.
			Special Resolution	RATIFICATION OF THE EXTENSION OF BENEFITS UNDER EPACK PREFAB EMPLOYEE STOCK OPTION SCHEME 2024 ("ESOP SCHEME") TO THE EMPLOYEES OF SUBSIDIARY/ASSOCIATE COMPANIES	NIL	FOR	As per provisions.
06-02-2026	NEPHROCARE HEALTH SERVICES LIMITED EQ NEW FV Rs.2/-		Special Resolution	Re-appointment of Mr. Om Prakash Manchanda (DIN: 02099404) as an Independent Director of the Company	NIL	FOR	As per provisions.
			Special Resolution	To appoint Makarand M. Joshi and Co., Company Secretaries in Practice as the Secretarial Auditor of the Company	NIL	FOR	As per provisions.
09-02-2026	CONNPLEX CINEMAS LIMITED EQ		Special Resolution	To consider and if thought fit, to pass with or without modification(s), the following resolution as a Special Resolution:  RESOLVED THAT, pursuant to Sections 13 and 27 of the Companies Act, 2013 (the Act) and other applicable provisions, if any, of the Act, read with Rule 32 of the Companies (Incorporation) Rules, 2014 and Rule 7 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, and other applicable rules, regulations, guidelines, and statutory provisions for the time being in force, and subject to such other approvals, permissions, and sanctions as may be necessary, the consent of the Members be and is hereby accorded to the Board of Directors of the Company for alteration of the object of the issue as stated in the Initial Public Offering (IPO) prospectus of the Company dated August 12, 2025 (the Prospectus), filed with the Registrar of Companies, Ahmedabad and the Securities and Exchange Board of India.  RESOLVED FURTHER THAT the one IPO object titled Funding the capital expenditure for purchase of Corporate Office, previously allocated for the acquisition of a specific office property situated at Mondal Two (Office No. 1104 to 1108), Near Antriksh Colony BRTS, beside Double Tree by Hilton hotel, Ambli Rd, Vikram nagar, Bopal, Guajrat-380054, India valued at Rs. 1,479.00 lakh, be and is hereby revised and replaced to provide for the Funding the capital expenditure for purchase of Corporate Office situated at Sakar One (3rd floor; Office Number: 301 to 305), Thaltej-Shilaj Main Road, Opp. Zion Prim Ahmedabad-380059, totaling of Rs. 1,479.00 lakh, in accordance with applicable laws and regulations.  RESOLVED FURTHER THAT Mr. Anish Tulshibhai Patel, Managing Director (DIN: 07823715) or Mr. Rahul Kamleshbhai Dhyani, Joint Managing Director (DIN: 05172592) of the Company (including any Committee thereof authorised by the Board)	NIL	FOR	As per provisions.
16-02-2026	MEESHO LIMITED 1		SPECIAL RESOLUTION	Ratification and amendment of Meesho Limited Employee Stock Option Plan 2024 ESOP 2024 Plan.	NIL	FOR	As per provisions.
			SPECIAL RESOLUTION	Ratification of the extension of benefits of Meesho Limited Employee Stock Option Plan 2024 ESOP 2024 Plan to the eligible employees of the subsidiaries of the Company.	NIL	FOR	As per provisions.
			ORDINARY RESOLUTION	Appointment of Ms. BMP Co. LLP, Practicing Company Secretaries as the Secretarial Auditors of the Company.	NIL	FOR	As per provisions.
	NIPPON LIFE INDIA ASSET MANAGEMENT LIMITED		SPECIAL RESOLUTION	Re-appointment of Mr. Balasubramanyam Sriram as an Independent Director of the Company	NIL	FOR	As per provisions.
03-03-2026	URBAN COMPANY LIMITED EQ		Special Resolution	To approve amendment in the Urban Company Limited Employee Stock Option Scheme, 2015	NIL	FOR	As per provisions.
			Special Resolution	To approve grant of stock options to the employees of the Group companies including subsidiary companies and Associate companies, in India or Outside India, of the Company under Urban Company Limited Employee Stock Option Scheme 2015	NIL	FOR	As per provisions.
			Special Resolution	To approve implementation of Urban Company Limited Employee Stock Option Scheme 2015 through Trust Route and Amendments thereto	NIL	FOR	As per provisions.
			Special Resolution	Authorisation for providing interest free loan to Urban Company ESOP Trust for implementation of Urban Company Limited Employee Stock Option Scheme 2015 through Trust Route and amendments thereto.	NIL	FOR	As per provisions.
01-03-2026	COFORGE LIMITED		Special Resolution	Approval for grant of special rights and covenants pursuant to the SSPA - Special Business	NIL	FOR	As per provisions.
06-03-2026	KPIT TECHNOLOGIES LIMITED		Special Resolution	To Approve the Appointment of Mr. Parag Shah (DIN: 00374944), as an Independent Director of the Company for a period of 3 (Three) years with effect from January 29, 2026, to January 28, 2029.	NIL	FOR	As per provisions.
27-02-2026	TATA TECHNOLOGIES LIMITED		Ordinary Resolution	Appointment of Mr. Dhiman Gupta (DIN 09420213) as Non-Executive Non-Independent Director of the Company.	NIL	FOR	As per provisions.
19-03-2026	ITC LIMITED EQ NEW FV RE.1/		Ordinary Resolution	Resolved that in accordance with the provisions of Section 152 of the Companies Act 2013 Mr. Navin Agarwal (DIN 10684167) be and is hereby appointed as a Director of the Company liable to retire by rotation with effect from 1st April 2026 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and or by any applicable statutes rules regulations or guidelines.	NIL	FOR	As per provisions.

16-03-2026	CAPILLARY TECHNOLOGIES INDIA LIMITED EQ NEW FV RS.2/-		Special Resolution	RATIFICATION OF EXTENSION OF THE BENEFITS UNDER CAPILLARY EMPLOYEES STOCK OPTION SCHEME 2021 (ESOP 2021 SCHEME) TO THE EMPLOYEES OF THE SUBSIDIARY COMPANIES WHETHER IN INDIA OR OVERSEAS.	NIL	FOR	As per provisions.
13-03-2026	PNB HOUSING FINANCE LIMITED EQ		Ordinary Resolution	Appointment of Mr. Ajai Kumar Shukla as Managing Director and CEO of the Company.	NIL	FOR	As per provisions.
			Ordinary Resolution	Appointment of Mr. Dipankar Mahapatra as Nominee Non-Executive Director of the Company.	NIL	FOR	As per provisions.
			Ordinary Resolution	Payment of sitting fee to Mr. Dilip Kumar Jain, Non- Executive Nominee Director.	NIL	FOR	As per provisions.
20-03-2026	BLS INTERNATIONAL SERVICES LIMITED		Ordinary Resolution	APPROVAL FOR PAYMENT OF COMMISSION TO NON-EXECUTIVE INDEPENDENT DIRECTORS OF THE COMPANY	NIL	FOR	As per provisions.
			Ordinary Resolution	PLACE FOR KEEPING OF REGISTERS AND RETURNS AT ANY PLACE OTHER THAN THE REGISTERED OFFICE OF THE COMPANY.	NIL	FOR	As per provisions.
15-Mar-26	FINBUD FINANCIAL SERVICES LIMITED		Special Resolution	To consider and approve extension of timeline for utilisation of IPO proceeds under the heads Working Capital and Business Development and Marketing	NIL	FOR	As per provisions.
			Special Resolution	Regularisation of Mr. Ankit Gupta as Non-Executive Independent Director.	NIL	FOR	As per provisions.
03-04-2026	ZAGGLE PREPAID OCEAN SERVICES LIMITED		Special Resolution	Approval for extending benefits of Zagggle Employee Stock Option Scheme 2022 to the present and future employees of its subsidiary and associate companies	NIL	FOR	As per provisions.
			Special Resolution	Approval for grant of employee stock options to the employees of the subsidiaries and associate companies, in India or outside India, under Zagggle Employee Stock Option Scheme 2022	NIL	FOR	As per provisions.
31/03/2026	GRASIM INDUSTRIES LTD		Special Resolution	Re-appointment of Mr. V. Chandrasekaran (DIN: 03126243) as an Independent Director of the Company for a second term of 5 years from 24th May 2026 till 23rd May 2031	NIL	FOR	As per provisions.
			Special Resolution	Re-appointment of Mr. Adesh Kumar Gupta (DIN: 00020403) as an Independent Director of the Company for a second term of 5 years from 24th May 2026 till 23rd May 2031	NIL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st March 2026

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information	Number	
1	No. of offices at the beginning of the year	4	
2	No. of branches approved during the year	7	
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the year	-	
6	No of branches at the end of the year *	3	
7	No. of branches approved but not opened	17	
8	No. of rural branches	-	
9	No. of urban branches	1	
10	No. of Directors:-		
	(a) Independent Director (Including Women Director)	3	
	(b) Executive Director	1	
	(c) Non-executive Director (Excluding Independent Director)	4	
	(d) Women Director	1	
	(e) Whole time director	-	
11	No. of Employees		
	(a) On-roll:	79	
	(b) Off-roll:	-	
	(c) Total	79	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	-	
	(b) Corporate Agents-Banks	3	
	(c) Corporate Agents-Others	8	
	(d) Insurance Brokers	53	
	(e) Web Aggregators	-	
	(f) Insurance Marketing Firm	4	
	(g) Micro Agents	1	
	(h) Point of Sales persons (DIRECT)	-	
	(i) Other as allowed by IRDAI (To be specified)	-	

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	73	49
Recruitments during the quarter	10	20
Attrition during the quarter	4	-
Number at the end of the quarter	79	69

\* Including Corporate Office