

Name of the Insurer: CreditAccess Life Insurance Limited

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



PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES		
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FORM L-1-A-RA

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



REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	NON-LINKED BUSINESS						GRAND TOTAL
		LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-
(a) Premium	L-4	19,297	-	-	-	-	19,297	19,297
(b) Reinsurance ceded		(40)	-	-	-	-	(40)	(40.44)
(c) Reinsurance accepted		-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		543	-	-	-	-	543	543
(b) Profit on sale/redemption of investments		347	-	-	-	-	347	347
(c) Loss on sale/redemption of investments		(181)	-	-	-	-	(181)	(181)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		107	-	-	-	-	107	107
Other Income (to be specified)		12	-	-	-	-	12	12
Contribution from Shareholders' A/c		-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		2,640	-	-	-	-	2,640	2,640
(b) Others		-	-	-	-	-	-	-
TOTAL (A)		22,726	-	-	-	-	22,726	22,726
Commission	L-5	2,979	-	-	-	-	2,979	2,979
Operating Expenses related to Insurance Business	L-6	2,966	-	-	-	-	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		-	-	-	-	-	-	-
TOTAL (B)		5,946	-	-	-	-	5,946	5,946
Benefits Paid (Net)	L-7	4,184	-	-	-	-	4,184	4,184
Interim Bonuses Paid		-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-
(a) Gross		11,166	-	-	-	-	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		-	-	-	-	-	-	-
TOTAL (C)		15,350	-	-	-	-	15,350	15,350
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		1,430	-	-	-	-	1,430	1,430
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		1,430	-	-	-	-	1,430	1,430
APPROPRIATIONS		-	-	-	-	-	-	-
Transfer to Shareholders' Account		1,430	-	-	-	-	1,430	1,430
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-
TOTAL		1,430	-	-	-	-	1,430	1,430

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31 ,2024

PARTICULARS	Schedule Ref. Form No.	NON-LINKED BUSINESS						GRAND TOTAL
		NON-PARTICIPATING						
		LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-
(a) Premium	L-4	9,700	-	-	-	-	9,700	9,700
(b) Reinsurance ceded		-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		100	-	-	-	-	100	100
(b) Profit on sale/redemption of investments		69	-	-	-	-	69	69
(c) (Loss on sale/ redemption of investments)		(2)	-	-	-	-	(2)	(2)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		16	-	-	-	-	16	16
Other Income (to be specified)		-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		1,710	-	-	-	-	1,710	1,710
(b) Others		-	-	-	-	-	-	-
TOTAL (A)		11,594	-	-	-	-	11,594	11,594
Commission	L-5	915	-	-	-	-	915	915
Operating Expenses related to Insurance Business	L-6	2,462	-	-	-	-	2,462	2,462
Provision for doubtful debts		-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-
TOTAL (B)		3,376	-	-	-	-	3,376	3,376
Benefits Paid (Net)	L-7	598	-	-	-	-	598	598
Interim Bonuses Paid		-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-
(a) Gross		7,260	-	-	-	-	7,260	7,260
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-
TOTAL (C)		7,858	-	-	-	-	7,858	7,858
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		359	-	-	-	-	359	359
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		359	-	-	-	-	359	359
APPROPRIATIONS		-	-	-	-	-	-	-
Transfer to Shareholders' Account		359	-	-	-	-	359	359
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-
TOTAL		359	-	-	-	-	359	359

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, 2025

Policyholders' Account (Technical Account)

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

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2024

PARTICULARS	Schedule Ref. Form No.	NON-LINKED BUSINESS						GRAND TOTAL
		NON-PARTICIPATING						
		LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-
(a) Premium	L-4	5,373	-	-	-	-	5,373	5,373
(b) Reinsurance ceded		-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		56	-	-	-	-	56	56
(b) Profit on sale/redemption of investments		35	-	-	-	-	35	35
(c) (Loss on sale/ redemption of investments)		(1)	-	-	-	-	(1)	(1)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		10	-	-	-	-	10	10
Other Income (to be specified)		-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		1,710	-	-	-	-	1,710	1,710
(b) Others		(653)	-	-	-	-	(653)	(653)
TOTAL (A)		6,530	-	-	-	-	6,530	6,530
Commission	L-5	511	-	-	-	-	511	511
Operating Expenses related to Insurance Business	L-6	1,120	-	-	-	-	1,120	1,120
Provision for doubtful debts		-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-
TOTAL (B)		1,631	-	-	-	-	1,631	1,631
Benefits Paid (Net)	L-7	165	-	-	-	-	165	165
Interim Bonuses Paid		-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-
(a) Gross		1,168	-	-	-	-	1,168	1,168
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-
TOTAL (C)		1,333	-	-	-	-	1,333	1,333
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(3,566)	-	-	-	-	(3,566)	(3,566)
Amount transferred from Shareholders' Account (Non-technical Account)		137	-	-	-	-	137	137
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-
TOTAL		137	-	-	-	-	137	137

FORM L-2-A-PL

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



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
Amounts transferred from the Policyholders Account (Technical Account)		1,430	1,430	359	359
Income From Investments					
(a) Interest, Dividends & Rent – Gross		196	745	168	703
(b) Profit on sale/redemption of investments		497	2,182	223	734
(c) (Loss on sale/ redemption of investments)		(216)	(262)	(6)	(36)
(d) Amortisation of Premium / Discount on Investments		35	178	55	318
Other Income (to be specified)		0	1	149	155
TOTAL (A)		1,942	4,274	949	2,233
Expense other than those directly related to the insurance business		76	127	13	48
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		2,640	2,640	1,710	1,710
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		(2,035)	-	(653)	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		681	2,767	1,071	1,758
Profit/ (Loss) before tax		1,261	1,507	(122)	474
Provision for Taxation		184	219	34	34
Profit / (Loss) after tax		1,078	1,288	(156)	440
APPROPRIATIONS					
(a) Balance at the beginning of the year.		272	62	219	(378)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		1,350	1,350	62	62

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, 2025

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 31st March 2025	As at 31st March 2024
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	16,800	16,800
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	1,350	62
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(21)	281
	Sub-Total		18,128	17,144
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(81)	17
	POLICY LIABILITIES		18,426	7,260
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		18,345	7,276
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		36,473	24,420
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	17,310	14,925
	Policyholders'	L-13	15,980	6,717
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	490	210
	DEFERRED TAX ASSETS (Net)			
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	2,025	211
	Advances and Other Assets	L-18	1,712	2,962
	Sub-Total (A)		3,736	3,172
	CURRENT LIABILITIES	L-19	969	588
	PROVISIONS	L-20	75	17
	Sub-Total (B)		1,044	605
	NET CURRENT ASSETS (C) = (A - B)		2,693	2,567
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		-	-
	(DEFICIT) IN REVENUE ACCOUNT (Policyholders' Account)			
	TOTAL		36,473	24,420

CONTINGENT LIABILITIES



(Amount in Rs. Lakhs)

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM L-4-PREMIUM SCHEDULE
PREMIUM**



(Amount in Rs.
Lakhs)

	PARTICULARS	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
1	First year premiums	2	2	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	9,470	19,295	5,373	9,700
	TOTAL PREMIUM	9,472	19,297	5,373	9,700
	Premium Income from Business written :		-		-
	In India	9,472	19,297	5,373	9,700
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
Commission				
Direct – First year premiums	0	0	-	-
- Renewal premiums	-	-	-	-
- Single premiums	1,575	2,979	511	915
Gross Commission	1,575	2,979	511	915
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	1,575	2,979	511	915
Rewards	-	-	-	-
TOTAL	1,575	2,979	511	915
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	1,491	2,840	497	887
Brokers	84	140	14	27
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	0	0	-	-
Others (Please Specify, for e.g. POS)	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :	1,575	2,979	511	915
In India	1,575	2,979	511	915
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 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
1	Employees' remuneration & welfare benefits	254	1,151	204	844
2	Travel, conveyance and vehicle running expenses	16	62	13	46
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	27	55	73	148
5	Repairs	1	2	1	2
6	Printing & stationery	5	37	23	43
7	Communication expenses	9	21	2	10
8	Legal & professional charges	20	52	20	60
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	4	1	3
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	68	116	(269)	32
12	Interest & Bank Charges	2	6	1	4
13	Depreciation	42	101	18	64
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	107	286	-	-
17	Information Technology Expenses	(5)	237	40	136
18	Goods and Services Tax (GST)	284	628	362	362
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	-	-	-	9
	Office expenses	13	34	6	19
	Insurance Awareness	1	97	664	664
	Foreign Exchange Fluctuation	-	-	(4)	0
	Miscellaneous Expenses	19	79	(34)	16
	TOTAL	864	2,966	1,120	2,462
	In India	864	2,966	1,120	2,462
	Outside India	-	-	-	-

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



(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
	1. Insurance Claims			-	-
	(a) Claims by Death	1,494	4,183	386	598
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	0	1	-	-
	(g) any other (please specify)	-	-	-	-
	Benefits Paid (Gross)	1,494	4,184	386	598
	In India	1,494	4,184	386	598
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):	-	-	-	-
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
		-	-	-	-
	3. Amount accepted in reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
		-	-	-	-
	Benefits Paid (Net)				
	In India	1,494	4,184	386	598
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

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

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



Shareholder	As at 31st March 2025		As at 31st March 2024	
	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.				
TOTAL	16,80,00,000	100%	16,80,00,000	100%

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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



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

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

PART B:

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



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Avalahalli Investments Private Limited								
i)	Individuals/HUF (Names of major shareholders):								
	a) Vinatha Madhusudan Reddy	1	23,45,000	23%	235	-	-	-	-
	b) Suresh Kodihalli Krishna	1	4,99,000	5%	50	-	-	-	-
	c) Dr. Srinivas Shivaprasad	1	98,000	1%	10	-	-	-	-
	d) Neetu Chandanmal	1	2,00,000	2%	20	-	-	-	-
	e) Mitin C Jain	1	2,50,000	3%	25	-	-	-	-
	f) Anand Surana	1	2,50,000	3%	25	-	-	-	-
	g) Nithya Lakshmi Reddy	1	4,99,000	5%	50	-	-	-	-
	h) Prathima NT	1	4,99,000	5%	50	-	-	-	-
	i) Jayaram Reddy	1	8,49,000	9%	85	-	-	-	-
	j) S Venkatram Reddy	1	9,98,000	10%	100	-	-	-	-
	k) Prathap Surendra Reddy	1	9,98,000	10%	100	-	-	-	-
	l) Vijitha Subbaiah	1	9,98,000	10%	100	-	-	-	-
ii)	Bodies Corporate:								
(i)		-	-	0%	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
	a) TMT Community Trust	1	14,97,000	15%	150	-	-	-	-

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	0%	-	-	-	-	-
	(iii)	-	-	0%	-	-	-	-	-
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders	-	-	0%	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	0%	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	0%	-	-	-	-	-
iv)	Insurance Companies	-	-	0%	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	0%	-	-	-	-	-
ix)	Any other (Please specify)	-	-	0%	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	0%	-	-	-	-	-
1.3)	Non-Institutions	-	-	0%	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	0%	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	0%	-	-	-	-	-
iv)	Others:	-	-	0%	-	-	-	-	-
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	-	-	0%	-	-	-	-	-
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders	-	-	0%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Total			99,80,000	100%	998	-			

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	1,350	62
	TOTAL	1,350	62

FORM L-11-BORROWINGS SCHEDULE



BORROWINGS

(Amount in Rs. Lakhs)

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

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,695	4,564
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,546	1,413
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,097	1,216
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,201	4,675
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	2,286	951
	(bb) Preference	-	-
	(b) Mutual Funds	240	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	498	201
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	400
	b. Commercial Papers	492	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	255	1,504
5	Other than Approved Investments	-	-
	TOTAL	17,310	14,925

Note: The market value of the above total investment is Rs.17,426/- (As at March 31, 2024 14,975/-)

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,072	2,005
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,672	549
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	401	1,388
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,283	2,089
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	1,215	261
	(bb) Preference	-	-
	(b) Mutual Funds	103	54
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	372
	(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	259	-
5	Other than Approved Investments	-	-
	TOTAL	15,980	6,718

Note: The market value of the above total investment is Rs. 16,076/- (As at March 31, 2024 Rs.6,730/-)

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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024
Long Term Investments:								
Book Value	10,339	7,194	9,145	3,942	-	-	19,484	11,136
Market Value	10,453	7,241	9,239	3,954	-	-	19,692	11,195
Short Term Investments:								
Book Value	6,993	7,731	6,916	2,775	-	-	13,909	10,506
Market Value	6,973	7,734	6,837	2,776	-	-	13,810	10,510

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



(Amount in Rs. Lakhs)

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

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2024	Additions	Deductions	Closing As at 31st March 2025	Up to Last Year	For The Period	On Sales/ Adjustments	As at 31st March 2025	As at 31st March 2025	As at 31st March 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	116	144	-	260	38	47	-	85	175	78
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	41	76	-	117	15	20	-	35	82	26
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	10	-	10	0	6	-	6	4	0
Information Technology Equipment	46	35	-	80	13	20	-	33	47	33
Vehicles	54	-	-	54	5	7	-	11	42	49
Office Equipment	1	34	-	35	0	2	-	2	33	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL	258	298	-	556	72	101	-	173	383	187
	-	-	-	-	-	-	-	-	-	-
Work in progress	24	381	298	107	-	-	-	-	107	24
Grand Total	282	678	298	663	72	101	-	173	490	210
PREVIOUS YEAR	165	218	101	282	8	64	-	72	210	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
1	Cash (including cheques ¹ , drafts and stamps)	116	20
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	16	15
	(b) Current Accounts	1,892	176
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	TOTAL	2,025	211
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,025	211
	Outside India		
	TOTAL	2,025	211

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	2,400
3	Prepayments	74	32
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	30	5
6	Advances to Suppliers	0	12
7	Others (to be specified)	228	-
	TOTAL (A)	333	2,450
	OTHER ASSETS		
1	Income accrued on investments	536	412
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)		
	a. Deposits	95	33
	b. Other Advances	-	1
	c. Goods and Services Tax Receivable	745	67
	d. Goods and Service Tax Unutilized Credit	3	-
	TOTAL (B)	1,379	512
	TOTAL (A+B)	1,712	2,962

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
1	Agents' Balances	207	113
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	(0)	-
4	Premiums received in advance	-	-
5	Unallocated premium	307	124
6	Sundry creditors	340	275
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	0	6
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Goods and Services Tax payable	18	1.65
15	Others (to be specified)		
	(a) Taxes deducted at source payable	88	64.68
	(b) Broker Payable	-	-
	(c) Statutory Liability	8	4
	TOTAL	969	588

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st March 2025	As at 31st March 2024
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits		-
	Gratuity	40	17
	compensated absences	35	-
3	For Others (To be specified)	-	
	TOTAL	75	17

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

Analytical Ratios for Life Companies					
Sl.No.	Particular	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	76.30%	98.95%	132%	100.00%
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	-	-	-	-
4	Net Retention Ratio	99.99%	99.79%	100.00%	100.00%
5	Conservation Ratio (Segment wise)	-	-	-	-
	(i) Linked Business:	-	-	-	-
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:	-	-	-	-
	Participating:	-	-	-	-
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:	-	-	-	-
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	26%	31%	30%	35%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	17%	15%	10%	9%
8	Business Development and Sales Promotion Expenses to New Business Premium	-	-	-	-
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	101%	101%	42%	42%
11	Change in net worth (Amount in Rs. Lakhs)	1,287	1,287	441	441
12	Growth in Networth	6%	6%	3%	3%
13	Ratio of Surplus to Policyholders' Fund	19%	8%	-86%	5%
14	Profit after tax / Total Income	13%	6%	-3%	4%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	183%	183%	128%	128%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	-	-	-	-
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain	-	-	-	-
	a. Shareholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	3.02%	19.71%	8.53%	13.06%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	3.71%	20.59%	10.97%	12.67%
	b. Policyholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	1.65%	9.02%	8.11%	5.66%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	1.90%	10.13%	8.29%	6.05%

Sl.No.	Particular	For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
20	NPA Ratio				
	Policyholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	358.84%	358.84%	335%	335%
22	Debt Equity Ratio	-	-	-	-
23	Debt Service Coverage Ratio	-	-	-	-
24	Interest Service Coverage Ratio	-	-	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	-	-	-	-
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	16,80,00,000	16,80,00,000	16,80,00,000	16,80,00,000
2	Percentage of shareholding	-	-	-	-
	Indian	26%	26%	26%	26%
	Foreign	74%	74%	74%	74%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.64	0.77	(0.09)	0.26
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.64	0.77	(0.09)	0.26
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.64	0.77	(0.09)	0.26
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.64	0.77	(0.09)	0.26
8	Book value per share (Rs)	10.80	10.80	10.04	10.04

**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. 2024-25	F.Y. 2023-24
	(Amount in Rs. Lakhs)	
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	19,480	9,824
Other receipts (give Break-up)	13	155
Payments to the re-insurers, net of commissions and claims/ Benefits	(40)	-
Payments to co-insurers, net of claims / benefit recovery	(4,190)	(592)
Payments of claims/benefits	-	-
Payments of commission and brokerage	(2,885)	(802)
Payments of other operating expenses	(2,826)	(2,309)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	1,375	(2,414)
Income taxes paid (Net)	(219)	(34)
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	10,707	3,827
Cash flows from investing activities:		
Purchase of fixed assets	(381)	(117)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(10,06,357)	(5,16,371)
Loans disbursed	-	-
Sales of investments	9,96,395	5,11,458
Repayments received	-	-
Rents/Interests/ Dividends received	1,449	835
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	-	-
Cash flows from financing activities:	(8,894)	(4,196)
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	-	-
Net increase in cash and cash equivalents:	1,814	(369)
Cash and cash equivalents at the beginning of the year	211	579
Cash and cash equivalents at the end of the year	2,025	211

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st March 2025	Mathematical Reserves as at 31st March 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par			
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	18,426	7,260
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		18,426	7,260

Type	Category of business	Mathematical Reserves as at 31st March 2025	Mathematical Reserves as at 31st March 2024
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	18,426	7,260
	General Annuity	-	-
	Pension	-	-
	Health	-	-
		-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		18,426	7,260

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)		
	STATES ¹											
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-
	IN INDIA											
	OUTSIDE INDIA											

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	-	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	1,90,960	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	Mezhalava	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	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
TOTAL		62	3,03,099	3,891	2,05,798	19	4,40,768	5,557	4,65,507	81	7,43,867	9,447	6,71,305	-	9,447
UNION TERRITORIES															
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	1	18	0	23	-	0.31
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2	2,131	12	1,008	1	2,719	13	1,228	3	4,850	24	2,236	-	24
GRAND TOTAL		64	3,05,230	3,902	2,06,807	20	4,43,487	5,570	4,66,734	84	7,48,717	9,472	6,73,541	-	9,472
IN INDIA		64	3,05,230	3,902	2,06,807	20	4,43,487	5,570	4,66,734	84	7,48,717	9,472	6,73,541	-	9,472
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES ¹															
1	Andhra Pradesh	-	168	0	69	-	381	1	156	-	549	1	225	-	1.18
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	46	0	29	1	311	1	166	1	357	1	195	-	1.17
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	1,98,110	2,264	1,22,810	1	2,55,569	2,829	1,53,326	1	4,53,679	5,094	2,76,136	-	5,092.77
12	Kerala	9	3,286	9	1,563	3	5,612	15	2,631	12	8,898	24	4,194	-	24.37
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	5	460	5	476	-	431	5	474	5	891	11	950	-	10.80
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	5	825	4	543	2	2,011	8	1,503	7	2,836	12	2,046	-	11.71
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	10	14,214	63	8,642	4	29,520	93	14,617	14	43,734	156	23,259	-	156.04
24	Telangana	10	10,150	33	5,381	-	12,579	40	6,198	10	22,729	73	11,579	-	73.09
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		39	2,27,259	2,379	1,39,514	11	3,06,414	2,993	1,79,071	50	5,33,673	5,372	3,18,585	-	5,372
UNION TERRITORIES ¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	72	0	27	-	167	0	65	-	239	1	91	-	0.52
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	72	0	27	-	167	0	65	-	239	1	91	-	1
GRAND TOTAL		39	2,27,331	2,380	1,39,541	11	3,06,581	2,993	1,79,135	50	5,33,912	5,373	3,18,676	-	5,373
IN INDIA		39	2,27,331	2,380	1,39,541	11	3,06,581	2,993	1,79,135	50	5,33,912	5,373	3,18,676	-	5,373
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

(In Lakhs)

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
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	5,73,298	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	5,906	51	4,756	-	51
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	16	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	99,028	-	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
TOTAL		292	7,22,708	8,092	4,65,782	123	10,38,751	11,176	12,99,632	415	17,61,459	19,268	17,65,414	-	19,268
UNION TERRITORIES															
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		8	2,880	13	1,242	4	4,721	17	1,905	12	7,601	29	3,147	-	29
GRAND TOTAL		300	7,25,588	8,105	4,67,024	127	10,43,472	11,193	13,01,537	427	17,69,060	19,297	17,68,561	-	19,297
IN INDIA		300	7,25,588	8,105	4,67,024	127	10,43,472	11,193	13,01,537	427	17,69,060	19,297	17,68,561	-	19,297
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															(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)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES1															
1	Andhra Pradesh	2	414	1	181	1	1,021	4	762	3	1,435	5	943	-	5
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	1238	3	536	1	2,898	6	1,243	3	4,136	9	1,779	-	9
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	3	3,98,466	4,421	2,35,094	1	4,47,560	4,727	2,55,060	4	8,46,026	9,148	4,90,154	-	9,148
12	Kerala	12	8,640	29	4,469	3	11,586	41	6,147	15	20,226	69	10,616	-	69
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	8	1,027	13	1,153	-	588	7	604	8	1,615	20	1,757	-	20
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	8	1,914	6	1,054	3	2,402	10	1,912	11	4,316	16	2,966	-	16
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	45	34,670	126	19,593	9	63,955	184	30,497	54	98,625	311	50,091	-	311
24	Telangana	28	18,669	67	10,016	4	16,411	52	7,381	32	35,080	119	17,997	-	119
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		108	4,65,038	4,667	2,72,097	22	5,46,421	5,031	3,04,205	130	10,11,459	9,698	5,76,302	-	9,698
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Gov. of NCT of Delhi	1	136	0	51	-	837	2	328	1	973	2	380	-	2
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1	136	0	51	-	837	2	328	1	973	2	380	-	2
GRAND TOTAL		109	4,65,174	4,667	2,72,148	22	5,47,258	5,033	3,04,533	131	10,12,432	9,700	5,76,681	-	9,700
IN INDIA		109	4,65,174	4,667	2,72,148	22	5,47,258	5,033	3,04,533	131	10,12,432	9,700	5,76,681	-	9,700
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

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

Statement as on: 31st March 2025

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	17,310
	Investments (Policyholders)	8A	15,980
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	490
4	Current Assets		
	a. Cash & Bank Balance	11	2,025
	b. Advances & Other Assets	12	1,712
5	Current Liabilities		
	a. Current Liabilities	13	969
	b. Provisions	14	75
	c. Misc. Exp not Written Off	15	3,736
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		36,473
	(A)		36,473

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	490
3	Cash & Bank Balance (if any)	11	2,025
4	Advances & Other Assets (if any)	12	1,712
5	Current Liabilities	13	969
6	Provisions	14	75
7	Misc. Exp not Written Off	15	-
	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		3,183

Investment Assets (A-B)

33,291

(Amount in Rs. Lakhs)

PART - A

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

- A. Life Fund
B. Pension & General Annuity and Group Business
C. Unit Linked Funds

Amount

	33,291
A. Life Fund	18,541
B. Pension & General Annuity and Group Business	14,749
C. Unit Linked Funds	-
	33,291



**Section II
NON - LINKED BUSINESS**

NON - LINKED BUSINESS											
A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM	UL-Non Unit Res	PAR					
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)-(a)]%	(h)	(i)=(f+h)
1	Central Govt. Sec	Not Less than 25%	2,559	5,027	-	-	7,587	40.81%	-	7,587	7,656
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	2,559	5,617	-	-	8,177	43.99%	-	8,177	8,263
3	Investment subject to Exposure Norms		-	-	-	-	-	0.00%	-	-	-
	a. Infrastructure/ Social/ Housing Sector	Not Less than 15%	-	-	-	-	-	0.00%	-	-	-
	1. Approved Investments		1,146	2,113	-	-	3,259	17.53%	(13)	3,247	3,271
	2. Other Investments		-	-	-	-	-	0.00%	-	-	-
	b. i) Approved Investments	Not exceeding	2,998	382	-	1,135	4,514	24.29%	10	4,524	4,527
	ii) Other Investments		1,965	551	-	122	2,638	14.19%	(44)	2,594	2,597
	TOTAL LIFE FUND	100%	8,668	8,663	-	-	18,589	100.00%	(47)	18,541	18,657

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg		PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
					PAR	NON PAR					
			(a)	(b)	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)		
1	Central Govt. Sec	Not Less than 20%	-	6,569	6,569	44%	-	6,569	6,621		
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	7,734	7,734	52%	-	7,734	7,804		
3	Balance in Approved investment	Not Exceeding 60%	-	7,070	7,070	48%	(55)	7,015	7,040		
TOTAL PENSION, GENERAL ANNUITY FUND			-	14,804	14,804	100%	(55)	14,749	14,844		

LINKED BUSINESS

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

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

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

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

Periodicity of Submission: Quarterly

Statement as on: 31st March 2025



PART - B

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds
Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)
Statement for the period: 31st March 2025
Periodicity of Submission : Quarterly

PART - C

CreditAccessLife
Insurer of your life

Statement of NAV of Segregated Funds

(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31st March 2025

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March 2025	As % of total for this class	As at 31st March 2024	As % of total for this class	As at 31st March 2025	As % of total for this class	As at 31st March 2024	As % of total for this class
Breakdown by credit rating								
AAA rated	24,643	83%	18,545	93%	24,449	83%	16,441	90%
AA or better	4,514	15%	1,494	7%	4,500	15%	1,841	10%
Rated below AA but above A	501	2%	-	0%	498	2%	-	0%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
Breakdown by residual maturity								
Up to 1 year	9,966	34%	8,844	44%	9,963	34%	8,841	44%
more than 1 year and upto 3 years	3,238	11%	321	2%	3,216	11%	321	2%
More than 3 years and up to 7 years	2,013	7%	2,710	14%	2,006	7%	2,707	14%
More than 7 years and up to 10 years	9,285	31%	3,630	18%	9,181	31%	3,609	18%
More than 10 years and up to 15 years	3,132	11%	4,534	23%	3,073	10%	4,499	23%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	2,024	0.07	-	0%	2,007	7%	-	0%
Breakdown by type of the issuer								
a. Central Government	17,397	59%	11,317	56%	17,259	59%	11,263	56%
b. State Government	4,829	16%	991	5%	4,802	16%	990	5%
c. Corporate Securities	7,432	25%	7,731	39%	7,385	25%	7,723	39%

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended 31st March 2025	Up to the Quarter 31st March 2025	For the Quarter ended 31st March 2024	Up to the Quarter 31st March 2024
	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	8,560	16,966	4,972	8,963
			Commission Paid	1,491	2,840	497	887
			Claims Paid	757	2,217	148	334
			Insurance awareness and marketing campaigns	-	77	373	659
			Refund to MPH	1	2	-	6
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	116	242	-	198

PART-B Related Party Transaction Balances - As at 31st March 2025								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? 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	41	Payable	No	No	0	0
			201	Commission Payable	No	No	0	0
			0	Claims	No	No	0	0
			-	Insurance awareness and marketing campaigns	No	No	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	71	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 2025

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Vinatha Madhusudan Reddy	Non-Executive Director	Director	Retired on January 9, 2025
2	Gary Raymond Bennett	Chairperson & Nominee Director	Director	NA
3	Paresh Shreesh Parasnis	Independent Director	Director	NA
4	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
5	P H Vijaya Deepti	Independent Director	Director	NA
6	Apparao Adivi	Independent Director	Director	NA
7	Matteo Pusineri	Nominee Director	Director	NA
8	Koen Slobbe	Nominee Director	Director	NA
9	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
10	Uday Shanker	Chief Operating Officer	Business Operations	NA
11	Sai Gunaranjan Jain	Investment Manager	Investment	NA
12	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA
13	Gowthaman Sounderraj	Chief Business Officer	Business Development	NA
14	Nagaraj R Dhavaskar	Company Secretary & Compliance Officer	Company Secretary	NA

Note:

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

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

As at 31st March 2025



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

Form Code: KT-3
Registration Number: 163

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund: *	1	17,143
	Deduct:		
02	Mathematical Reserves	2	18,342
03	Other Liabilities	3	83
04	Excess in Policyholders' funds (01-02-03)		(1,283)
05	Available Assets in Shareholders Fund: *	4	19,225
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		19,225
08	Total ASM (04)+(07)		17,942
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		358.84%

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 2025



(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)
1	Investments Assets (As per Form 5)	1,021	4,334	-	-	96	9,239	17,472	1,351	18,589	14,925
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)	1,021	4,334	-	-	96	9,239	17,472	1,351	18,589	14,925
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)

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

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

As on: 31st March 2025



(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)	YTD (As on 31st March 2025)	Prev. FY (As on 31st March 2024)
1	Investments Assets (As per Form 5)	4,075	2,309	-	-	1,030	4,094	9,699	314	14,804	6,717
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)	4,075	2,309	-	-	1,030	4,094	9,699	314	14,804	6,717
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 31st March 2025

Periodicity of Submission: Quarterly

Name of the Fund Life Fund



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³
1	CENTRAL GOVERNMENT BONDS	CGSB	5,988	117	1.96%	1.96%	4,667	454	9.69%	9.69%	2,722	202	7.43%	7.43%
2	SPECIAL DEPOSIT	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CSSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	2,306	51	2.21%	2.21%	2,632	191	7.27%	7.27%	4,693	372	7.93%	7.93%
5	STATE GOVERNMENT BONDS	SGGB	663	12	1.80%	1.80%	529	37	7.01%	7.01%	747	62	8.26%	8.26%
6	STATE GOVERNMENT GUARANTEED LOANS	SGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	1,021	9	0.91%	0.91%	1,021	9	0.91%	0.91%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
10	LOANS TO STATE GOVERNMENT FOR HOUSING BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HLSH	489	10	2.06%	2.06%	570	51	8.91%	8.91%	718	53	7.34%	7.34%
11	HOUSING - SECURITISED ASSETS	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLFS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,004	23	2.24%	2.24%	584	51	8.69%	8.69%	121	9	7.69%	7.69%
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFON	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	DPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - PSU - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	501	17	3.41%	3.41%	506	37	7.24%	7.24%
29	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIT	367	11	3.01%	3.01%	367	11	3.01%	3.01%	-	-	0.00%	0.00%
30	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IEFO	855	-	0.00%	0.00%	855	15	1.73%	1.73%	862	2	0.25%	0.25%
31	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Debt Instruments of InvTs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	997	17	1.66%	1.66%	996	75	7.53%	7.53%	995	77	7.76%	7.76%
35	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	651	11	1.72%	1.72%	925	75	8.14%	8.14%	1,021	85	8.28%	8.28%
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	11	(2)	-20.53%	-20.53%	10	(2)	-22.51%	-22.51%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	14	(2)	-13.66%	-13.66%	15	(3)	-17.65%	-17.65%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
42	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PSU - EQUITY SHARES - QUOTED	EAGO	76	(2)	-2.21%	-2.21%	63	(2)	-2.67%	-2.67%	10	3	32.40%	32.40%
45	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	759	5	0.62%	0.62%	618	41	6.58%	6.58%	1,325	131	9.89%	9.89%
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
47	INVESTMENT PROPERTIES - IMMOVABLE	ENIP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	8,400	(0)	0.00%	0.00%	8,446	10	0.12%	0.12%	8,409	36	0.43%	0.43%
52	DEPOSITS - REPO / REVERSE REPO	ECMR	3,894	52	1.32%	1.32%	3,316	168	5.06%	5.06%	1,915	54	2.69%	2.69%
53	CCL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
54	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EAGE	14,102	21	0.15%	0.15%	10,417	50	0.48%	0.48%	2,823	11	0.39%	0.39%
55	COMMERCIAL PAPERS	ECCP	929	17	1.83%	1.83%	693	27	3.88%	3.88%	497	14	2.81%	2.81%
56	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	30	0.00%	0.00%
57	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	MUTUAL FUNDS - GILT / SEC / LIQUID SCHEMES	EMGF	19	(0)	-0.26%	-0.26%	61	4	6.83%	6.83%	608	33	5.40%	5.40%
59	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
60														

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 31st March 2025

Name of the Fund Pension & General Annuity and Group Business

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹
1	CENTRAL GOVERNMENT BONDS	CGSB	4,991	97	1.94%	1.94%	3,221	282	8.77%	8.77%	1,284	73	5.69%	5.69%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	741	10	1.37%	1.37%	846	54	6.36%	6.36%	-	-	2.45%	2.45%
5	STATE GOVERNMENT BONDS	SGGB	752	14	1.82%	1.82%	812	44	5.43%	5.43%	-	-	0.00%	0.00%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	513	8	1.58%	1.58%	513	8	1.58%	1.58%	-	-	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	489	10	2.06%	2.06%	397	27	6.86%	6.86%	-	-	0.00%	0.00%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	629	14	2.19%	2.19%	625	15	2.47%	2.47%	988	1	0.12%	0.12%
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	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	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)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	600	16	2.70%	2.70%	600	16	2.70%	2.70%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment - Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Debt Instruments of Invts - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	-	1	0.00%	0.00%	100	1	1.14%	1.14%	-	-	0.00%	0.00%
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	894	16	1.81%	1.81%	617	51	8.21%	8.21%	401	6	1.47%	1.47%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	30	(3)	-11.15%	-11.15%	34	(6)	-18.17%	-18.17%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	2,002	(7)	-0.37%	-0.37%	1,543	(10)	-0.68%	-0.68%	-	-	0.00%	0.00%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAEQ	106	(14)	-12.78%	-12.78%	62	(14)	-23.15%	-23.15%	-	-	0.00%	0.00%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,295	26	2.04%	2.04%	1,213	104	8.55%	8.55%	601	29	4.83%	4.83%
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, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	1,239	19	1.53%	1.53%	1,286	72	5.63%	5.63%	763	22	2.67%	2.67%
54	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	25,197	(13)	-0.05%	-0.05%	17,615	101	0.58%	0.58%	3,911	24	0.62%	0.62%
56	COMMERCIAL PAPERS	ECCP	530	12	2.19%	2.19%	542	41	7.63%	7.63%	-	-	0.00%	0.00%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	2	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 - GILT / G SEC / LIQUID SCHEMES	EGMF	-	-	0.00%	0.00%	25	(0)	-0.01%	-0.01%	256	9	3.47%	3.47%
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	44	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
62	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
63	CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & 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	EPDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴
71	UNITS OF REAL ESTATE INVESTMENT TRUST(REITs)	ERIT	-	-	0.00%	0.00%	160	4	2.34%	2.34%	-	-	0.00%	0.00%
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
73	CORPORATE SECURITIES-BOND-(TAXABLE)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
75	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
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	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
82	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
83	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	OAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
84	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
85	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
86	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
87	BONDS - PSU - TAXABLE	OBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
88	SECURITISED ASSETS	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
89	EQUITY SHARES (PSUS & UNLISTED)	OEPV	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
92	COMMERCIAL PAPERS	OACP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
93	VENTURE FUND	OYNF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
95	OAFB - ALTERNATE INVESTMENT FUND	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
97	OAFB - ALTERNATE INVESTMENT FUNDS	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
98	BONDS - PSU - TAX FREE	OBPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
99	EQUITY SHARES (INCL. CO-OP SOCIETIES)	OESH	926	(1)	-0.05%	-0.05%	926	(1)	-0.05%	-0.05%	-	-	0.00%	0.00%
100	RECLASSIFIED APPROVED INVESTMENTS - EQUITY	ORAE	-	-	0.00%	0.00%	5	2	49.81%	49.81%	-	-	0.00%	0.00%
101	DEBT INSTRUMENTS OF REIT	ODRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
102	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
103	PREFERENCE SHARES	OPSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
104	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
105	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
106	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
107	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECURITIES	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
108	INV - EQUITY	MMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
109	SPECIAL INVESTMENTS	MM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	TOTAL		40,978	205	0.50%	0.50%	31,141	792	2.54%	2.54%	8,921	184	2.06%	2.06%

FORM L - 35 - Statement of Down Graded Investments

PART - A

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 31st March 2025

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

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter								
				NIL					
B.	As on Date								
				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 2025				For the Quarter ended 31st March 2024				Up to the Quarter 31st March 2025				Up to the Quarter 31st March 2024			
		Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	9,347.09	77	746993	4,98,503.49	5,367	50	5,33,882	3,18,384	18,678	410	17,44,063	10,82,685	9,689	131	10,12,376	5,76,130
	From 10,001-25,000	48.31	-	315	2,094.92	4	-	24	233	127	-	857	6,051	7	-	45	436
	From 25001-50,000	12.02	-	39	381.12	1	-	6	59	44	-	137	1,280	2	-	9	92
	From 50,001-75,000	3.30	-	6	83.06	-	-	-	-	10	-	18	262	1	-	2	23
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	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 2025				For the Quarter ended 31st March 2024				Up to the Quarter 31st March 2025				Up to the Quarter 31st March 2024			
		Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	7.33	7	1360	1,72,373.52	-	-	-	-	328	16	23,807	6,62,668	-	-	-	-
	From 10,001-25,000	0.55	-	4	105.00	-	-	-	-	11	-	80	7,243	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	5	-	15	3,224	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	3	-	5	1,834	-	-	-	-
	From 75,001-100,000	0.77	-	-	-	-	-	-	-	2	-	1	360	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	1	-	1	440	-	-	-	-
	Above Rs. 1,25,000	55.43	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



CreditAccessLife
Stručna usluga za kreditiranje

Date: 31st March 2025
(In Lakhs)

[illegible]

Version 1.0 Date of upload: May 07, 2025



Business Acquisition through Different Channels (Individual)

Sl. No.	Channels	For the Quarter ended 31st March 2025		For the Quarter ended 31st March 2024		Up to the Quarter 31st March 2025		Up to the Quarter 31st March 2024	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-
	Referral Arrangements	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025



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

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

Ageing of Claims upto the Quarter 31st March 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	15	-	-	-	-	15	0.70
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	6408	1	-	-	-	6,409	4,189.21

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025



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

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

Ageing of Claims for the Quarter ended 31st March 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	2	-	-	-	-	2	0.04
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,249	-	-	-	-	2,249	1,494.83

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025



Death Claims : Upto the Quarter 31st March 2025

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	15
2	Claims Intimated / Booked during the period	-	6,403
(a)	Less than 3 years from the date of acceptance of risk	-	6,403
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	6,409
4	Claims Repudiated during the period ²	-	4
5	Claims Rejected	-	4
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	1
	Outstanding Claims:-		
	Less than 3months	-	1
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025



Death Claims : For the Quarter 31st March 2025

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	2
2	Claims Intimated / Booked during the period	-	2,256
(a)	Less than 3 years from the date of acceptance of risk	-	2,256
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	2,249
4	Claims Repudiated during the period ²	-	4
5	Claims Rejected	-	4
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	1
	Outstanding Claims:-		
	Less than 3months	-	1
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

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

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

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025



GRIEVANCE DISPOSAL FOR THE QUARTER 31st March 2025

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

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

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

Noe:

* Number of Lives are considered as Total Number of Claims

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period



I.		Name of the Insurer: CreditAccess Life Insurance Limited										GROUP BUSINESS				Date: 31st March 2025			
Range (Minimum to Maximum) of parameters used for valuation																			
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)			
		As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24	As at 31/03/2025 for the year 2024-25	As at 31/03/2024 for the year 2023-24		
Non-Par	Non-Linked -VIP																		
	Life																		
	General Annuity																		
	Pension																		
	Health																		
	Non-Linked -Others																		
	Life	6.67%	6.4% pa	85% to 250%	180% to 300%	NA	NA	Rs.9 to 50 Per Claim	Rs.60 Per Claim	0 (Single Premiums)	0 (Single Premiums)	4.67% NA		0%	0%				
	General Annuity																		
	Pension																		
	Health																		
	Linked -VIP																		
	Life																		
	General Annuity																		
	Pension																		
	Health																		
	Linked -Others																		
	Life																		
	General Annuity																		
	Pension																		
	Health																		

NOT APPLICABLE																	
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¹ Individual and Group Business are to be reported seacratelv
² Fixed oer policy expenses
³ Premium related expenses
⁴ Restricted to Lapse and Surrender
In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2025

Meeting Date	Investee Company Name	Type of Meeting	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
07-02-2025	BRAINBEE'S SOLUTIONS LIMITED	PBL	Special Resolution	To consider and approve remuneration towards 51,80,000 Employee Stock Options granted to Mr. Supam Maheshwari, Managing Director & Chief Executive Officer of the Company, under Brainbees Employees Stock Option Plan 2023 out of 99,33,803 Options already reserved for Management Employees including Mr. Supam Maheshwari.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To consider and approve amendments in Brainbees Employees Stock Option Plan 2023.	NIL	FOR	As per provisions.
10-02-2025	SBI CARDS AND PAYMENT SERVICES LIMITED	PBL	Ordinary Resolution	Appointment of Mr. Challa Sreenivasulu Setty (DIN: 08335249) as a Nominee Director.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To approve amendment in SBI Card Employee Stock Option Plan 2023.	NIL	FOR	As per provisions.
09-02-2025	SUPREME FACILITY MANAGEMENT LIMITED	PBL	Ordinary Resolution	To Appoint Mrs. Asha Kaul as Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Alteration in Object Clause of Memorandum of Association of the Company.	NIL	FOR	As per provisions.
07-02-2025	SBI LIFE INSURANCE COMPANY LIMITED	PBL	Ordinary Resolution	Approval for the appointment of Mr. Challa Sreenivasulu Setty (DIN: 08335249), as the Chairman and Nominee Director of the Company.	NIL	FOR	As per provisions.
08-02-2025	MEDICAMEN ORGANICS LIMITED	PBL	Ordinary Resolution	Preferential Issuance of up to 4,65,910 (Four Lakhs Sixty Five Thousand Nine Hundred and Ten Only) Fully Convertible Warrants ("Warrants") on preferential basis to the person belonging to "Promoter Category".	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Consider and approve the appointment of Mr. Brijesh Kumar Chaubey (DIN: 10846247) as Executive Director.	NIL	FOR	As per provisions.
28-01-2025	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Appointment of Mr. Rinkesh Roy (DIN: 07404080) as a Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Appointment of Mr. Rinkesh Roy (DIN: 07404080) as Joint Managing Director & Chief Executive Officer (KMP) of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for undertaking material related party transaction(s) of the Company with JSW Ukai Steel Limited and JSW Steel Limited.	NIL	FOR	As per provisions.
27-01-2025	BHARTI AIRTEL LIMITED	PBL	Ordinary Resolution	Appointment of Mr. Rajan Bharti Mittal as a Non-Executive Director, liable to retire by rotation.	NIL	FOR	As per provisions.
30-01-2025	AZAD ENGINEERING LIMITED	PBL	Ordinary Resolution	ISSUANCE OF SECURITIES OF THE COMPANY THROUGH PERMISSIBLE MODES OF FUND RAISING.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO CONSIDER AND APPROVE APPOINTMENT OF MR. MURALI KRISHNA BHUPATIRAJU AS THE MANAGING DIRECTOR (EXECUTIVE, PROFESSIONAL) AND TO FIX HIS REMUNERATION THEREOF.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO CONSIDER AND APPROVE APPOINTMENT OF MR. DEEPAK KABRA AS INDEPENDENT DIRECTOR (NON-EXECUTIVE).	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO INCREASE THE BORROWING LIMIT OF THE COMPANY UNDER SECTION 180(1)(C) OF THE COMPANIES ACT, 2013.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO APPROVE MORTGAGE/PLEDGE/HYPOTHECATE/CREATE CHARGE ON THE ASSETS OF THE COMPANY UNDER SECTION 180(1)(A) OF THE COMPANIES ACT, 2013.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO CONSIDER AND APPROVE AN EMPLOYEE STOCK OPTION SCHEME FORMULATED IN ACCORDANCE WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (SHARE BASED EMPLOYEE BENEFITS AND SWEAT EQUITY) REGULATIONS, 2021 AND OTHER APPLICABLE LAWS.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO APPROVE THE AZAD ENGINEERING LIMITED EMPLOYEE STOCK OPTION SCHEME 2024 FOR ELIGIBLE EMPLOYEES OF GROUP COMPANIES, ASSOCIATE COMPANIES, SUBSIDIARY COMPANIES OR AZAD PRIME PRIVATE LIMITED AND AZAD VTC PRIVATE LIMITED OR HOLDING COMPANY.	NIL	FOR	As per provisions.
13-03-2025	INVENTURUS KNOWLEDGE SOLUTIONS LIMITED	PBL	Special Resolution	Ratification of Employee Stock Option Plan 2022 of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of extension of benefits under Employee Stock Option Plan 2022 of the Company to the employees of group companies including subsidiaries or associate companies of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Appointment of Ms. Theresa Anne Stone (DIN: 10831186) as an Independent Director.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Appointment of Dr. Mary Klotman (DIN: 09768040) as a Non-Executive, Non-Independent Director.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Variation in terms of appointment and remuneration of Mr. Sachin Gupta (DIN: 02239277), Whole-Time Director.	NIL	FOR	As per provisions.
12-03-2025	LARSEN AND TOUBRO LIMITED	PBL	Ordinary Resolution	Entering into material related party transactions with L&T-MHI Power Boilers Private Limited.	NIL	FOR	As per provisions.
			Ordinary Resolution	Entering into material related party transactions with L&T-MHI Power Turbine Generators Private Limited.	NIL	FOR	As per provisions.

17-03-2025	THE TATA POWER COMPANY LIMITED	PBL	Ordinary Resolution	Material Related Party Transaction(s) between The Tata Power Company Limited and/or Tata Power International Pte Limited with PT Kaltim Prima Coal.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) with Tata Projects Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) with Tata Steel Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between Tata Power Delhi Distribution Limited and Tata Power Trading Company Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between Tata Power Trading Company Limited and Mathon Power Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between Tata Power Renewable Energy Limited and TP Solar Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between Tata Power Renewable Energy Limited and TP Vardhaman Surya Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between TP Central Odisha Distribution Limited and GRIDCO Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between TP Western Odisha Distribution Limited and GRIDCO Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between TP Southern Odisha Distribution Limited and GRIDCO Limited.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Material Related Party Transaction(s) between TP Northern Odisha Distribution Limited and GRIDCO Limited.	NIL	FOR	As per provisions.
18-03-2025	KPIT TECHNOLOGIES LIMITED	PBL	Special Resolution	To Approve the Appointment of Mr. Ramesh Raskar (DIN: 10870313), as an Independent Director of the Company for a period of 3 (Three) years with effect from January 29, 2025, to January 28, 2028.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To Approve the Appointment of Mr. Nishant Batra (DIN: 10913778), as an Independent Director of the Company for a period of 3 (Three) years with effect from January 29, 2025, to January 28, 2028.	NIL	FOR	As per provisions.
18-03-2025	AKUMS DRUGS AND PHARMACEUTICALS LTD	PBL	Special Resolution	Ratification of Employee Stock Option Scheme 2022 of Akums Drugs and Pharmaceuticals Limited.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of Extension of Benefit Under Employee Stock Option Scheme 2022 of Akums Drugs And Pharmaceuticals Limited to the Employees of Subsidiaries of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Approval for Variation/Amendments of Terms of Employee Stock Option Scheme 2022 of Akums Drugs and Pharmaceuticals Limited.	NIL	FOR	As per provisions.
18-03-2025	CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	PBL	Special Resolution	Approval for appointment of Mr. Mammen Chally (DIN: 10908528) as a Non-Executive Independent Director of the Company.	NIL	FOR	As per provisions.
25-02-2025	RANSRAIL LIGHTING LIMITED	PBL	Special Resolution	To consider and if thought fit, to pass the resolution to increase in remuneration of Mr. Randeep Narang (DIN: 07269818), Managing Director and Chief Executive Officer of the Company.	NIL	FOR	As per provisions.
14-03-2025	JSW ENERGY LIMITED	PBL	Special Resolution	Re-appointment of Mr. Rajeev Sharma as an Independent Director	NIL	FOR	As per provisions.
18-03-2025	CAPITAL INFRA TRUST	PBL	Special Resolution	To consider and approve the related party transaction with Axis Bank Limited	NIL	FOR	As per provisions.
18-03-2025	INDUS TOWERS LIMITED	PBL	Special Resolution	To approve material related party transaction for purchase/ acquisition of Passive Infrastructure Business Undertaking comprising mobile/ wireless communication towers and related infrastructure, from Bharti Airtel Limited	NIL	FOR	As per provisions.
		PBL	Special Resolution	To approve material related party transaction for purchase/ acquisition of Passive Infrastructure Business Undertaking comprising mobile/ wireless communication towers and related infrastructure, from Bharti Hexacom Limited	NIL	FOR	As per provisions.
18-03-2025	BHARTI HEXACOM LIMITED	PBL	Special Resolution	Material Related Party Transaction for sale/ transfer of Passive Infrastructure Business Undertaking comprising mobile/ wireless communication towers and related infrastructure, by the Company to Indus Towers Limited.	NIL	FOR	As per provisions.

01-04-2025	BHARAT PETROLEUM CORPORATION LIMITED	PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction(s) to be entered into with Falcon Oil & Gas B.V. for the Financial Year 2025-26</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction(s) in the nature of Purchase of Crude Oil to be entered into with Falcon Oil & Gas B.V. for the Financial Year 2025-26 for a value of upto Rs.3,100 Crore (upto Rupees Three Thousand One Hundred Crore Only) and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction(s) to be entered into with Indraprastha Gas Limited for the Financial Year 2025-26</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction(s) in the nature of purchase of Compressed Natural Gas (CNG) (including Compressed Bio Gas (CBG)) and rendering of services towards facility charges and electricity reimbursement to be entered into with Indraprastha Gas Limited for the Financial Year 2025-26 for a value of upto Rs.2,320 Crore (upto Rupees Two Thousand Three Hundred and Twenty Crore Only) and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction(s) to be entered into with Indraprastha Gas Limited for the Financial Year 2025-26</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction(s) in the nature of sale of Regasified Liquefied Natural Gas (RLNG) to be entered into with Indraprastha Gas Limited for the Financial Year 2025-26 for a value of upto Rs.1,100 Crore (upto Rupees One Thousand One Hundred Crore Only) and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction(s) to be entered into with Petronet LNG Limited for the Financial Year 2025-26</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction(s) in the nature of purchase of Regasified Liquefied Natural Gas (RLNG) at Kochi & Dahe Terminal to be entered into with Petronet LNG Limited for the Financial Year 2025-26 for a value of upto Rs.8,850 Crore (upto Rupees Eight Thousand Eight Hundred and Fifty Crore Only) and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction(s) to be entered into with Sabarmati Gas Limited for the Financial Year 2025-26</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction(s) in the nature of purchase of Compressed Natural Gas (CNG) (including Compressed Bio Gas (CBG)) and rendering of service towards facility charges and electricity reimbursement to be entered into with Sabarmati Gas Limited for the Financial Year 2025-26 for a value of upto Rs.1,025 Crore (upto Rupees One Thousand and Twenty Five Crore Only) and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>Approval of Material Related Party Transaction to be entered into for conversion of loan given by BPRL Ventures BV to IBV Brazil Petroleo Limitada into quotas (equity) of IBV Brazil Petroleo Limitada</p> <p>To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:</p> <p>"RESOLVED THAT pursuant to Regulation 23 and such other applicable Regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Companies Act, 2013 and in accordance with the Related Party Transaction Policy of the Company, the approval of the Members of the Company be and is hereby accorded to the Material Related Party Transaction pertaining to conversion of loan given by BPRL Ventures BV to IBV Brazil Petroleo Limitada, amounting to USD 274.86 Mn (= Rs.2,364 Crore considering USD 1= INR 86) into quotas (equity) of IBV Brazil Petroleo Limitada and that the Board of Directors of the Company or any other person(s) authorized by the Board, be and is hereby authorized to perform and execute all such deeds, matters and things including delegation of such authority as may be deemed necessary or expedient to give effect to this Resolution and for the matters connected therewith or incidental thereto."</p>	NIL	FOR	As per provisions.
22-03-2025	KALYAN JEWELLERS INDIA LIMITED	PBL	Special Resolution	SPECIAL RESOLUTION: RE-APPOINTMENT OF MR. VINOD RAO (DIN-00041867) AS CHAIRMAN AND NON-EXECUTIVE INDEPENDENT DIRECTOR FOR A SECOND TERM OF THREE (3) YEARS	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	ORDINARY RESOLUTION: APPOINTMENT OF MR. ANISH KUMAR SARAF (DIN-00322784) AS NON-EXECUTIVE DIRECTOR	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	ORDINARY RESOLUTION: RE-APPOINTMENT OF MR. SALIL NAIR (DIN: 01959291) AS NON-EXECUTIVE DIRECTOR	NIL	FOR	As per provisions.
		PBL	Special Resolution	SPECIAL RESOLUTION: RE-APPOINTMENT OF MR. ANIL S NAIR (DIN: 08327721) AS NON-EXECUTIVE INDEPENDENT DIRECTOR FOR A SECOND TERM OF FIVE (5) YEARS	NIL	FOR	As per provisions.
24-03-2025	LUPIN LIMITED EQ	PBL	Ordinary Resolution	To re-appoint Ms. Vinita Gupta as a Whole-Time Director designated as the Chief Executive Officer of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To re-appoint Mr. Ramesh Swaminathan as a Whole-Time Director designated as the Executive Director, Global Chief Financial Officer & Head of API Plus SBU of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To approve Lupin Employees Stock Option Scheme 2025 (ESOP Scheme 2025) and granting of stock options to the employees of the Company under ESOP Scheme 2025.	NIL	FOR	As per provisions.
		PBL	Special Resolution	To extend the benefits of and to approve granting of stock options to the employees of subsidiaries of the Company under Lupin Employees Stock Option Scheme 2025.	NIL	FOR	As per provisions.

25-03-2025	ASHOK LEYLAND LIMITED	PBL	Ordinary Resolution	Rectification of Material Related Party Transactions between the Company and AML Motors Private Limited for the FY 2023-24.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval of Material Related Party Transactions between the Company and AML Motors Private Limited for the FY 2024-25.	NIL	FOR	As per provisions.
27-03-2025	ITC HOTELS LIMITED	PBL	Ordinary Resolution	To approve material related party transactions by the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve material related party transactions by the Subsidiaries of the Company.	NIL	FOR	As per provisions.
25-03-2025	TATA CONSUMER PRODUCTS LIMITED	PBL	Ordinary Resolution	Re-appointment of Mr. Sunil D'Souza, (DIN: 07194259), as the Managing Director and Chief Executive Officer (MD & CEO) of the Company for a term of 5 years and payment of remuneration.	NIL	FOR	As per provisions.
25-03-2025	SUN PHARMACEUTICAL INDUSTRIES LIMITED	PBL	Ordinary Resolution	Ordinary Resolution: Approval for Material Related Party Transactions between Taro Pharmaceuticals Inc., Canada and Sun Pharmaceutical Industries Inc., USA.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ordinary Resolution: Approval for Material Related Party Transactions between Taro Pharmaceutical Industries Ltd., Israel and Sun Pharmaceutical Industries Inc., USA.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ordinary Resolution: Approval for Material Related Party Transactions between Taro Pharmaceuticals U.S.A., Inc., USA and Sun Pharmaceutical Industries Inc., USA.	NIL	FOR	As per provisions.
03-04-2025	DIFFUSION ENGINEERS LIMITED	PBL	Special Resolution	Special Resolution: RE-APPOINTMENT OF MR. PRASHANT GARG (DIN: 00049106) AS THE CHAIRMAN AND MANAGING DIRECTOR OF THE COMPANY.	NIL	FOR	As per provisions.
01-04-2025	WIPRO LIMITED	PBL	Ordinary Resolution	Re-appointment of Mr. Deepak M. Satwalekar (DIN: 00009627) as an Independent Director on the Board of Wipro Limited (the "Company").	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for migration of shares allocated for the restricted stock units under the Wipro Employee Restricted Stock Unit Plan 2005 and Wipro Employee Restricted Stock Unit Plan 2007 to the ADS Restricted Stock Unit Plan 2004.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for extension of benefits under the ADS Restricted Stock Unit Plan 2004 to the eligible employees of Wipro Limited group companies, including its subsidiaries and associate companies.	NIL	FOR	As per provisions.
27-03-2025	UNIMECH AEROSPACE AND MANUFACTURING LTD	PBL	Ordinary Resolution	TO CONSIDER AND RATIFY THE UPDATED UNIMECH EMPLOYEE STOCK OPTION PLAN 2024	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	TO GRANT EMPLOYEE STOCK OPTIONS TO ELIGIBLE EMPLOYEES OF THE COMPANY'S SUBSIDIARIES UNDER THE UNIMECH EMPLOYEE STOCK OPTION PLAN 2024	NIL	FOR	As per provisions.
02-04-2025	SBI LIFE INSURANCE COMPANY LIMITED	PBL	Ordinary Resolution	Approval for appointment of Mr. Venugopal Bhaskaran Nayar (DIN: 02638597), as an Independent Director of the Company.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for entering into Material Related Party Transactions for purchase and / or sale of investments.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for entering into Material Related Party Transactions with State Bank of India	NIL	FOR	As per provisions.
25-03-2025	MARUTI SUZUKI INDIA LTD	PBL	Ordinary Resolution	To re-appoint Mr. Hisashi Takeuchi (DIN: 07806180) as a Managing Director and Chief Executive Officer	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To re-appoint Mr. Maheshwar Sahu as an Independent Director	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motor Corporation	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motor Corporation	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with FMI Automotive Components Private Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with SKH Metals Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Jay Bharat Maruti Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Krishna Maruti Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Bharat Seats Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with TDS Lithium-Ion Battery Gujarat Private Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Suzuki Motorcycle India Private Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Bellsonics Auto Component India Private Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Mark Exhaust Systems Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions with Marelli Powertrain India Private Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Suzuki Motor Corporation	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Krishna Maruti Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and Jay Bharat Maruti Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the Material Related Party Transactions between Suzuki Motor Gujarat Private Limited and TDS Lithium-Ion Battery Gujarat Private Limited	NIL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st March 2025

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		3
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	1
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		10
8	No. of rural branches		-
9	No. of urban branches		3
10	No. of Directors:-		
	(a) Independent Director		3
	(b) Executive Director		1
	(c) Non-executive Director		6
	(d) Women Director		1
	(e) Whole time director		-
11	No. of Employees		
	(a) On-roll:		42
	(b) Off-roll:		-
	(c) Total		42
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		-
	(b) Corporate Agents-Banks		-
	(c)Corporate Agents-Others		5
	(d) Insurance Brokers		20
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		2
	(g) Micro Agents		1
	(h) Point of Sales persons (DIRECT)		-
(i) Other as allowed by IRDAI (To be specified)		-	

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	35	22
Recruitments during the quarter	8	6
Attrition during the quarter	1	-
Number at the end of the quarter	42	28

* Including Corporate Office