

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 HALF YEAR ENDED 30TH SEPTEMBER 2023

Policyholders' Account (Technical Account)



(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL		
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	2,011	-	-	-	-	-	-	-	2,011
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	9
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	9
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	(1)
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	790	-	-	-	-	-	-	-	790
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	790	-	-	-	-	-	-	-	790
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	2,819	-	-	-	-	-	-	-	2,819
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	186
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	648	-	-	-	-	-	-	-	648
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)		-	-	-	-	-	-	-	-	-	-	-	834	-	-	-	-	-	-	-	834
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	48	-	-	-	-	-	-	-	48
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,938	-	-	-	-	-	-	-	1,938
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,985	-	-	-	-	-	-	-	1,985
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration from IRDAI on March 31, 2023.

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 HALF YEAR ENDED 30TH SEPTEMBER 2023

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept-2022
Amounts transferred from the Policyholders Account (Technical Account)		-	-		
Income From Investments					
(a) Interest, Dividends & Rent – Gross		193	359	-	-
(b) Profit on sale/redemption of investments		-	318	-	-
(c) (Loss on sale/ redemption of investments)		(7)	(9)	-	-
(d) Amortisation of Premium / Discount on Investments		95	194	-	-
Other Income (to be specified)		1	1		
TOTAL (A)		281	863	-	-
Expense other than those directly related to the insurance business		24	24	-	-
Contribution to Policyholders' A/c				-	-
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		458	790	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)				-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)					
TOTAL (B)		483	815	-	-
Profit/ (Loss) before tax		(1)	48	-	-
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(1)	48	-	-
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(329)	(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		(330)	(330)	-	-

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

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

Note:

1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration from IRDAI on March 31, 2023.

FORM L-3-A-BS

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



BALANCE SHEET AS AT 30TH SEPTEMBER 2023

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30th Sept 2023	As at 30th Sept 2022
	SOURCES OF FUNDS	(1.00)		
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	16,800	-
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	-	-
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		26	-
	Sub-Total		16,826	-
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
	POLICY LIABILITIES		1,938	-
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		1,938	-
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		18,764	-
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	16,165	-
	Policyholders'	L-13	1,937	-
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	178	-
	DEFERRED TAX ASSETS (Net)			
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	155	-
	Advances and Other Assets	L-18	622	-
	Sub-Total (A)		776	-
	CURRENT LIABILITIES			
	PROVISIONS	L-19	616	-
	Sub-Total (B)	L-20	6	-
	NET CURRENT ASSETS (C) = (A – B)		154	-
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		330	-
	DEFICT IN REVENUE ACCOUNT (Policyholders' Account)			
	TOTAL		18,764	-

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 30th Sept 2023	As at 31 March 2023
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		-	-

Note:

1) Previous year figures are not updated since we have started life insurance business from FY 2023-24 post getting certificate of registration from IRDAI on March 31, 2023.

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE
PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept-2022
1	First year premiums	-	-	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	1,821	2,011	-	-
	TOTAL PREMIUM	1,821	2,011	-	-
	Premium Income from Business written :		-		-
	In India	1,821	2,011	-	-
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept-2022
Commission				
Direct – First year premiums	-	-	-	-
- Renewal premiums	-	-	-	-
- Single premiums	177	186	-	-
Gross Commission	177	186	-	-
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	177	186	-	-
Rewards	-	-	-	-
TOTAL	177	186	-	-
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	172	181	-	-
Brokers	5	5	-	-
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)				
Web Aggregators				
IMF				
Others (Please Specify, for e.g. POS)				
Commission and Rewards on (Excluding Reinsurance) Business written :	177	186	-	-
In India	177	186	-	-
Outside India				

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept-2022
1	Employees' remuneration & welfare benefits	191	429	-	-
2	Travel, conveyance and vehicle running expenses	2	13	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	30	40	-	-
5	Repairs	0	1	-	-
6	Printing & stationery	5	6	-	-
7	Communication expenses	1	3	-	-
8	Legal & professional charges	7	32	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	2	-	-
	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	0	2	-	-
12	Interest & Bank Charges	1	2	-	-
13	Depreciation	16	29	-	-
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	31	53	-	-
18	Goods and Services Tax (GST)	-	-	-	-
19	Others (to be specified)				
	Recruitment expenses	(0)	2		
	Office expenses	6	11		
	Others	24	26		
	Foreign Exchange Fluctuation	(3)	(2)	-	-
	TOTAL	314	648	-	-
	In India	314	648	-	-
	Outside India	-	-	-	-

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

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept-2022
1. Insurance Claims	-	-	-	-
(a) Claims by Death	46	48	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
(g) any other (please specify)	-	-	-	-
Benefits Paid (Gross)	46	48	-	-
In India	46	48	-	-
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	46	48	-	-
Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
1	Authorised Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
2	Issued Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Preference Shares of Rs..... each		
4	Called-up Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	TOTAL	16,800	-

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



Shareholder	As at 30th Sept 2023		As at 30th Sept 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	-	-
· Foreign	124320000	74%	-	-
Investors				
· Indian	33600000	20%	-	-
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL	168000000	100%	-	-

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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



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%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	
A.2 Foreign Promoters									
i)	Individuals (Name of major shareholders):	-	-	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 Repartriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders	-	-	0%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
	Total	11	16,80,00,000	100%	16,800	0	0	167950000	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:



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

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

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
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	-	-
	TOTAL		

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

(Amount in Rs. Lakhs)

SI. No.	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
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 (Refer Note a)

(Amount in Rs. Lakhs)

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

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,271	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,836	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,999	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,027	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	74	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	505	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	2,768	-
	b. Commercial Papers	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	507	-
5	Other than Approved Investments	178	-
	TOTAL	16,165	-

Note:

The market value of the above total investment INR (Rs in Lakhs) 16,108/-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,187	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	(0)	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250	-
	(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	499	-
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	-	-
	TOTAL	1,937	-

Note:

The market value of the above total investment INR (Rs in Lakhs) 1,936/-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30th Sept 2023	As at 30th Sept 2022	As at 30th Sept 2023	As at 30th Sept 2022	As at 30th Sept 2023	As at 30th Sept 2022	As at 30th Sept 2023	As at 30th Sept 2022
Long Term Investments:								
Book Value	7,105	-	1,437	-	-	-	8,543	-
Market Value	7,100	-	1,436	-	-	-	8,536	-
Short Term Investments:								
Book Value	8,807	-	499	-	-	-	9,306	-
Market Value	8,755	-	499	-	-	-	9,254	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
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 1 Apr 2023	Additions	Deductions	Closing As at 30th Sept 2023	Up to Last Year	For The Period	On Sales/ Adjustments	As at 30th Sept 2023	As at 30th Sept 2023	As at 30th Sept 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	65	45	-	110	3	16	-	19	91	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	35	-	-	35	3	6	-	9	26	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	-	-	0	-	0	-	0	0	-
Information Technology Equipment	25	9	-	34	2	5	-	7	27	-
Vehicles	31	-	-	31	0	2	-	2	28	-
Office Equipment	1	0	-	1	0	0	-	0	1	-
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	157	54	-	211	8	29	-	37	174	-
Work in progress	8	50	54	4	-	-	-	-	4	-
Grand Total	165	104	54	215	8	29	-	37	178	-
PREVIOUS YEAR	-	-	-	-	-	-	-	-	-	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
1	Cash (including cheques ¹ , drafts and stamps)	10	-
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	15	-
	(b) Current Accounts	129	-
	(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	155	-
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	155	-
	Outside India		
	TOTAL	155	-

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	174	-
3	Prepayments	25	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	23	-
6	Others (to be specified)	-	-
	TOTAL (A)	222	-
	OTHER ASSETS		
1	Income accrued on investments	268	-
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	30	-
	b. Other Advances	1	-
	c. Goods and Service Tax Unutilized Credit	100	-
	TOTAL (B)	399	-
	TOTAL (A+B)	622	-

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
1	Agents' Balances	87	-
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	88	-
6	Sundry creditors	134	-
7	Due to subsidiaries/ holding company	146	-
8	Claims Outstanding	13	-
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others (to be specified)		
	(a) Taxes deducted at source payable	32	-
	(b) Broker Payable	109	-
	(c) Statutory Liability	6	-
	TOTAL	616	-

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
	<i>Gratuity</i>	6	1
3	For Others (To be specified)	-	-
	TOTAL	6	1

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th Sept 2023	As at 30th Sept 2022
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 Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept - 2022
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	959%	100%	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	-	-
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	-	-
4	Net Retention Ratio	NA	NA	-	-
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	NA	NA	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	27%	41%	-	-
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	10%	9%	-	-
8	Business Development and Sales Promotion Expenses to New Business Premium	NA	NA	-	-
9	Brand/Trade Mark usage fee/charges to New Business Premium	NA	NA	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	12%	12%	-	-
11	Change in net worth (Amount in Rs. Lakhs)	16,496	16,496	-	-
12	Growth in Networth	100%	100%	-	-
13	Ratio of Surplus to Policyholders' Fund	11%	11%	-	-
14	Profit after tax / Total Income	0%	2%	-	-
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	-	-
16	Total Investments/(Capital + Reserves and Surplus)	110%	110%	-	-
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	-	-
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	2%	2%	-	-
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	2%	2%	-	-
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	0%	0%	-	-
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	NA	NA	-	-

Sl.No.	Particular	For the Quarter Sept -2023	Up to the Quarter Sept-2023	For the Quarter Sept -2022	Up to the Quarter Sept - 2022
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)	NA	NA	-	-
	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	NA	NA	-	-
	Policyholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	321%	321%	-	-
22	Debt Equity Ratio	NA	NA	-	-
23	Debt Service Coverage Ratio	NA	NA	-	-
24	Interest Service Coverage Ratio	NA	NA	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	NA	NA	-	-

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	16,80,00,000	16,80,00,000	-	-
2	Percentage of shareholding	-	-	-	-
	Indian	6%	6%	-	-
	Foreign	74%	74%	-	-
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.03	0.03	-	-
8	Book value per share (Rs)	9.82	9.82	-	-

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 September 2023

Net Liabilities (Rs.Lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at Sept 23	Mathematical Reserves as at Sept 22
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	1,938	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Non Par	1,938	-
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	1,938	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total	1,938	-

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)		
STATES1															
1	Andhra Pradesh	2	61	0	30	-	237	0	90	2	298	0.63	120.35	-	0.63
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	464	1	193	-	1,885	4	-	2	2,349	4.89	192.85	-	4.89
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	80,026	776	41,919	-	1,00,723	940	51,605	-	1,80,749	1,716	93,525	-	1,716
12	Kerala	2	3,023	11	1,649	-	4,899	21	2,861	2	7,922	32.82	4,510.21	-	32.82
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	2	343	1	216	-	168	0	92	2	511	1.45	307.62	-	1.45
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	21	7,165	21	3,749	-	18,251	38	7,192	21	25,416	59	10,941	-	59
24	Telangana	7	686	2	264	-	1,273	3	458	7	1,959	5	723	-	5
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		36	91,768	812	48,021	-	1,27,436	1,008	62,299	36	2,19,204	1,820	1,10,320	-	1,820
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	-	-	-	-	104	0	40	1	104	0.23	40.40	-	0.23
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1	-	-	-	-	104	0	40	1	104	0.23	40.40	-	0.23
GRAND TOTAL		37	91,768	812	48,021	-	1,27,540	1,008	62,339	37	2,19,308	1,821	1,10,360	-	1,821
IN INDIA		37	91,768	812	48,021	-	1,27,540	1,008	62,339	37	2,19,308	1,821	1,10,360	-	1,821
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)		
STATES¹															
1	Andhra Pradesh	2	61	0	30	-	237	0	90	2	298	1	120	-	1
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	464	1	193	-	1,885	4	-	2	2,349	5	193	-	5
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	1	88,107	847	45,963	-	1,16,573	1,052	58,396	1	2,04,680	1,899	1,04,359	-	1,899
12	Kerala	2	3,023	11	1,649	-	4,899	21	2,861	2	7,922	33	4,510	-	33
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	2	343	1	216	-	168	0	92	2	511	1	308	-	1
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	25	8,236	23	4,220	-	20,951	44	8,437	25	29,187	67	12,657	-	67
24	Telangana	7	686	2	264	-	1,273	3	458	7	1,959	5	723	-	5
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		41	1,00,920	886	52,535	-	1,45,986	1,126	70,335	41	2,46,906	2,011	1,22,871	-	2,011
UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	-	-	-	-	104	0	40	1	104	0	40	-	0
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1	-	-	-	-	104	0	40	1	104	0	40	-	0
GRAND TOTAL		42	1,00,920	886	52,535	-	1,46,090	1,126	70,376	42	2,47,010	2,011	1,22,911	-	2,011
IN INDIA		42	1,00,920	886	52,535	-	1,46,090	1,126	70,376	42	2,47,010	2,011	1,22,911	-	2,011
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: 30 September 2023
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly



(Amount in Rs. Lakhs)

PART - A

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	16,165
	Investments (Policyholders)	8A	1,937
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	178
4	Current Assets		
	a. Cash & Bank Balance	11	155
	b. Advances & Other Assets	12	622
5	Current Liabilities		
	a. Current Liabilities	13	616
	b. Provisions	14	6
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		330
	Application of Funds as per Balance Sheet		18,764
	(A)		18,764

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
18,102
16,165
1,937
-

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	178
3	Cash & Bank Balance (if any)	11	155
4	Advances & Other Assets (if any)	12	622
5	Current Liabilities	13	616
6	Provisions	14	6
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		330
	Total (B)		662

Investment Assets (A-B) **18,102**

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f)-(a)]%	FVC Amount (h)	Total Fund (i)=(f+h)	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	-	7,925	-	-	-	7,925	49.03%	-	-	7,861
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	991	-	-	-	991	6.13%	-	-	990
3	Investment subject to Exposure Norms		-	-	-	-	-	-	0.00%	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	0.00%	-	-	-
	1. Approved Investments	Not Less than 15%	-	2,639	-	-	-	2,639	16.33%	-	-	2,647
	2. Other Investments		-	-	-	-	-	-	0.00%	-	-	-
	b. i) Approved Investments	Not exceeding	-	4,405	-	-	-	4,405	27.25%	-	-	4,405
	ii) Other Investments		-	204	-	-	-	204	1.26%	-	-	204
	TOTAL LIFE FUND	100%		16,165	-	-	-	16,165	50.97%	-	-	16,108

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)
		PAR	NON PAR					
		(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	-	1,187	61%	-	1,187	1,186
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	-	0%	-	-	-
3	Balance in Approved investment	Not Exceeding 60%	-	749	39%	-	749	749
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	1,937	100%	-	1,937	1,935

LINKED BUSINESS

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



PART - B

Periodicity of Submission: Quarterly

Statement as on: 30 September 2023

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: 30 September 2023

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2023 (Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th Sept 2023	As % of total for this class	As at 30th Sept 2022	As % of total for this class	As at 30th Sept 2023	As % of total for this class	As at 30th Sept 2022	As % of total for this class
Breakdown by credit rating								
AAA rated	1,223	45%	-	-	13,578	90%	-	-
AA or better	1,502	55%	-	-	1,502	10%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Breakdown by residual maturity								
Up to 1 year	6,486	43%	-	-	6,538	43%	-	-
more than 1 year and upto 3 years	2,215	15%	-	-	2,214	15%	-	-
More than 3 years and up to 7 years	2,712	18%	-	-	2,710	18%	-	-
More than 7 years and up to 10 years	2,622	17%	-	-	2,630	17%	-	-
More than 10 years and up to 15 years	987	7%	-	-	989	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	9,047	60%	-	-	9,112	60%	-	-
b. State Government	990	7%	-	-	991	7%	-	-
c. Corporate Securities	4,984	33%	-	-	4,977	33%	-	-

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 September 2023

PART-A Related Party Transactions				Consideration paid / received (Rs. in Lakhs)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter 30 Sept 2023	Up to the Quarter 30 Sept 2023	For the Quarter 30 Sept 2022	Up to the Quarter 30 Sept 2022
				1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received
			Commission Paid	172	181	0	0
			Refund to MPH	0	5	0	0
			Claims Paid to MPH	19	19	0	0

PART-B Related Party Transaction Balances - As at Half Year Ended 30th September 2023

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	CreditAccess Grameen Limited	Fellow Subsidiary	10	Payable	No	No	0	0
2	CreditAccess India B V	Promoter Shareholder	146	Payable	No	No	0	0

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 30 September 2023

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	Mankal Shankar Sriram	Independent Director	Director	NA
2	Vinatha Madhusudan Reddy	Non-Executive Director	Director	NA
3	Gary Raymond Bennett	Nominee Director	Director	NA
4	Paresh Shreesh Parasnis	Independent Director	Director	NA
5	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
6	Matteo Pusineri	Nominee Director	Director	NA
7	Bharatraj Panchal	Company Secretary	Secretarial	NA
8	Arundhati Ghoshal	Appointed Actuary	Actuarial	Appointed w.e.f 21st September, 2023
9	Uday Shanker	Chief Operating Officer	Business Operations	NA
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA
11	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA

Note:

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

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

As at 30th Sept 2023 

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	1,820
	Deduct:		
02	Mathematical Reserves	2	1,938
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		(118)
05	Available Assets in Shareholders Fund: *	4	16,165
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		16,165
08	Total ASM (04)+(07)		16,047
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		321%

Note:

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

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

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

FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: CreditAccess Life Insurance Limited

Name of the Fund: Life Fund

As on: 30 Sept 2023

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)
1	Investments Assets (As per Form 5)	13,144	-	-	-	-	-	3,021	-	16,165	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	13,144	-	-	-	-	-	3,021	-	16,165	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

Provisions (other than taxation)

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

As on: 30 Sept 2023

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)	YTD (As on 30 Sept 2023)	Prev. FY (As on 30 Sept 2022)
1	Investments Assets (As per Form 5)	1,937	-	-	-	-	-	-	-	1,937	-
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)	1,937	-	-	-	-	-	-	-	1,937	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 30 Sept 2023

Name of the Fund: Life Fund

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	1,326	36	3%	3%	1,271	47	4%	4%	-	-	-	-
2	SPECIAL DEPOSITS	CSPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
4	TREASURY BILLS	CTRB	5,357	150	3%	3%	5,366	288	5%	5%	-	-	-	-
5	STATE GOVERNMENT BONDS	SGGB	1,130	19	2%	2%	1,289	52	4%	4%	-	-	-	-
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
8	GUARANTEED EQUITY	SGGE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	718	15	2%	2%	718	27	4%	4%	-	-	-	-
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	-	-	0%	0%	-	-	0%	0%	-	-	-	-
11	HOUSING - SECURITISED ASSETS	HFDA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
12	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HMBS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
13	DEBENTURES / BONDS / CPS / LOANS	HDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
14	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
15	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HLSF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
16	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0%	0%	-	-	0%	0%	-	-	-	-
17	BONDS / DEBENTURES ISSUED BY HUDCO	HTLN	-	-	0%	0%	-	-	0%	0%	-	-	-	-
18	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
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	HTDN	121	3	2%	2%	121	5	4%	4%	-	-	-	-
20	BONDS / DEBENTURES ISSUED BY HUDCO	HTDA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
21	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFHD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
22	INFRASTRUCTURE - OTHER APPROVED SECURITIES	HFDA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
23	INFRASTRUCTURE - SECURITISED ASSETS	ISAS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IESA	-	-	0%	0%	-	-	0%	0%	-	-	-	-
25	INFRASTRUCTURE - PSU - CPS	IDPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
26	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
27	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
28	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	507	11	2%	2%	508	19	4%	4%	-	-	-	-
29	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
30	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	857	-	0%	0%	857	-	0%	0%	-	-	-	-
31	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0%	0%	-	-	0%	0%	-	-	-	-
32	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0%	0%	-	-	0%	0%	-	-	-	-
33	Debt Instruments of InvTs - Approved Investments	IDIT	-	-	0%	0%	-	-	0%	0%	-	-	-	-
34	TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IFTD	995	22	2%	2%	995	41	4%	4%	-	-	-	-
35	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	1,004	24	2%	2%	1,004	45	4%	4%	-	-	-	-
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0%	0%	-	-	0%	0%	-	-	-	-
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
39	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
40	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	0%	0%	-	-	0%	0%	-	-	-	-
41	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
42	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0%	0%	-	-	0%	0%	-	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
44	PSU - EQUITY SHARES - QUOTED	EAEQ	10	-	0%	0%	10	-	0%	0%	-	-	-	-
45	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,501	41	3%	3%	1,624	97	6%	6%	-	-	-	-
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
47	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0%	0%	-	-	0%	0%	-	-	-	-
48	LOANS - POLICY LOANS	ELPL	-	-	0%	0%	-	-	0%	0%	-	-	-	-
49	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0%	0%	-	-	0%	0%	-	-	-	-
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0%	0%	-	-	0%	0%	-	-	-	-
51	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	8,800	10	0%	0%	8,017	18	0%	0%	-	-	-	-
52	DEPOSITS - REPO / REVERSE REPO	ECMR	100	0	0%	0%	100	0	0%	0%	-	-	-	-
53	CCIL - CBI O	ECBO	-	-	0%	0%	-	-	0%	0%	-	-	-	-
54	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	20	-	0%	0%	17	0	1%	1%	-	-	-	-
55	COMMERCIAL PAPERS	ECCP	497	7	1%	1%	497	14	3%	3%	-	-	-	-
56	APPLICATION MONEY	ECAM	-	25	0%	0%	-	25	0%	0%	-	-	-	-
57	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0%	0%	-	-	0%	0%	-	-	-	-
58	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	880	8	1%	1%	792	26	3%	3%	-	-	-	-
59	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0%	0%	-	-	0%	0%	-	-	-	-
60														

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 30 Sept 2023

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) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	638	6	0.88%	1%	637.93	5.65	0.88%	1%	-	-	-	-
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
4	TREASURY BILLS	CTRB	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
5	STATE GOVERNMENT BONDS	SGGB	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
22	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
26	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
29	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
33	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
34	Debt Instruments of InvTs - Approved Investments	IDIT	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
35	TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
36	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
45	PSU - EQUITY SHARES - QUOTED	EAEQ	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	250.202	2.187	0.87%	1%	250.20	2.19	0.87%	1%	-	-	-	-
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
48	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
49	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
53	DEPOSITS - REPO / REVERSE REPO	ECMR	499.160	-	0.00%	0%	499.16	-	0.00%	0%	-	-	-	-
54	CCL - CBLO	ECBO	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	743.422	2.870	0.39%	0%	743.42	2.87	0.39%	0%	-	-	-	-

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 30 Sept 2023

Name of Fund

Life Fund and Pension, General Annuity and Group Business



Periodicity of Submission: Quarterly

Rs. Lakhs

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

Sl. No	Particulars	For the Quarter Sept-2023				For the Quarter Sept-2022				Up to the Quarter Sept-2023				Up to the Quarter Sept-2022			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	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)	1,821	37	#####	1,11,142	-	-	-	-	2,011	42	2,47,010	1,23,693	-	-	-	-
	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 Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vi Individual non Single Premium- Annuity-																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 September 2023

Ageing of Claims									
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									
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	-	58	-	-	-	-	58	34

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 September 2023



Death Claims

No. of claims only

SI. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	6
2	Claims Intimated / Booked during the period	-	72
(a)	Less than 3 years from the date of acceptance of risk	-	72
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	58
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	20
Outstanding Claims:-			
	Less than 3months	-	20
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30 September 2023 

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 30 SEPTEMBER 2023

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	42
5	Total No. of Claims during current year *	78
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	-
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	-

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

Noe:

* Number of Lives are considered as Total Number of Claims

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Name of the Insurer: CreditAccess Life Insurance Limited

INDIVIDUAL / GROUP BUSINESS¹

Date: 30 September 2023

I.

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 30/09/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	6.5% pa	NA	150% to 250%	NA	NA	NA	Rs.50 Per Claim	NA	0 (Single Premiums)	NA	NA	NA	0% NA			
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

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

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
27 July 2023	NEXUS SELECT TR	1st AGM	ORDINARY BUSINESS	TO CONSIDER, APPROVE AND ADOPT THE AUDITED STANDALONE FINANCIAL STATEMENTS OF THE COMPANY FOR THE YEAR ENDED 31st MARCH, 2023.	NA	For	In accordance with regulations
				TO CONSIDER, APPROVE AND RATIFY, AS APPLICABLE, THE APPOINTMENT OF S R B	NA	For	In accordance with regulations
				ITEM NO 3: TO CONSIDER, APPROVE AND RATIFY, AS APPLICABLE, THE APPOINTMEN	NA	For	In accordance with regulations
07 July 2023	Bank of Baroda	27th AGM	ORDINARY BUSINESS	To approve the financial results of the Bank for the year ended 31st March, 2023.	NA	For	In accordance with regulations
				To approve and declare dividend for the FY2022-23.	NA	For	In accordance with regulations
			SPECIAL BUSINESS	To consider and approve re-appointment of Shri Sanjiv Chadha, as the Managing Director & C	NA	For	His areas of specialism include Retail Banking, Corporate Finance, Investment Banking, Mergers & Acquisitions, Structured Finance and Private Equity. Over 32 years' experience in Banking having started his career with SBI in 1987. Prior to joining Bank of Baroda, Shri Sanjiv Chadha was working as DMD, SBI and MD & CEO of SBI Capital Markets Ltd., the Merchant and Investment Banking arm of SBI.
				To consider and approve appointment of Shri Lalit Tyagi, as an Executive Director of the Bank	NA	For	Over 26 years of rich experience in various spectrum of commercial banking, particularly in Corporate Finance, Risk Management, International Banking and Administrative Roles. He has successful experience of leading Bank's important units such as Regional Head of Bangalore Region, General Manager & Branch Head of Bank's largest Corporate Financial Services Branch, Mumbai and Chief General Manager (Chief Executive) of Bank's largest overseas territory US Operations, New York.
				To consider and approve appointment of Shri Mukesh Kumar Bansal, as a Non-Executive Dire	NA	For	Sh. Mukesh Kumar Bansal is an officer of Indian Administrative Service. He is presently working as Joint Secretary in the Department of Financial Services, Ministry of Finance, Government of India. Prior to his posting as Joint Secretary, Department of Financial Services, Ministry of Finance in October, 2022 he worked as Private Secretary to Hon'ble Minister of Agriculture and Farmers Welfare, Govt. of India, from March, 2020 to October, 2022)
				To consider and approve appointment of Shri Debadatta Chand, as the Managing Director an	NA	For	Shri Chand served as the Executive Director at Bank of Baroda since March 2021. In his role as Executive Director, he was overseeing Corporate & Institutional Credit, Corporate & Institutional Banking, Treasury & Global Markets, Mid-Corporate Business, and Trade & Foreign Exchange. In addition, he had also successfully overseen the International Banking Business, Domestic Subsidiaries/Joint Ventures, Wealth Management, Capital Markets, NRI Business as well as key platform functions such as HRM, Finance & Planning, Risk Management, Audit & Inspection, Credit Monitoring, Collections, Legal, Compliance, Learning & Development, Disciplinary Proceedings, Information Security and Estate Management & Security at the Bank.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 30th Sept 2023

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	-
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	-
6	No of branches at the end of the year	-
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	-
10	No. of Directors:-	
	(a) Independent Director	2
	(b) Executive Director	1
	(c) Non-executive Director	2
	(d) Women Director	1
	(e) Whole time director	-
11	No. of Employees	
	(a) On-roll:	24
	(b) Off-roll:	-
	(c) Total	24
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	-
	(b) Corporate Agents-Banks	-
	(c) Corporate Agents-Others	1
	(d) Insurance Brokers	8
	(e) Web Aggregators	-
	(f) Insurance Marketing Firm	-
	(g) Micro Agents	-
	(h) Point of Sales persons (DIRECT)	-
(i) Other as allowed by IRDAI (To be specified)	-	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	20	2
Recruitments during the quarter	6	7
Attrition during the quarter	2	-
Number at the end of the quarter	24	9