

Name of the Insurer: CreditAccess Life Insurance Limited

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



PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES		
Sl. No.	Form No.	Description
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4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
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11	L-11	Borrowings Schedule
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	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund
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REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31 ,2023

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL				
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	4,327	-	-	-	-	-	-	-	-	-	4,327
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	45
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	34
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	(1)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	6
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	4,411	-	-	-	-	-	-	-	-	-	4,411
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	404	-	-	-	-	-	-	-	-	-	404
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,342	-	-	-	-	-	-	-	-	-	1,342
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)		-	-	-	-	-	-	-	-	-	-	-	1,746	-	-	-	-	-	-	-	-	-	1,746
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	212	-	-	-	-	-	-	-	-	-	212
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,106	-	-	-	-	-	-	-	-	-	3,106
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	3,318	-	-	-	-	-	-	-	-	-	3,318
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(653)	-	-	-	-	-	-	-	-	-	(653)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	653	-	-	-	-	-	-	-	-	-	653
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-1-A-RA

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



REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2024

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
		LIFE	PENSION	HEALTH	VAR. INS.	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS.	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS.	TOTAL		
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	4,687	-	-	-	-	-	-	-	4,687
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(40)	-	-	-	-	-	-	-	(40)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	122	-	-	-	-	-	-	-	122
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	127	-	-	-	-	-	-	-	127
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(32)	-	-	-	-	-	-	-	(32)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	27
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	4,892	-	-	-	-	-	-	-	4,892
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	707	-	-	-	-	-	-	-	707
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	758	-	-	-	-	-	-	-	758
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)		-	-	-	-	-	-	-	-	-	-	-	1,465	-	-	-	-	-	-	-	1,465
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	1,147	-	-	-	-	-	-	-	1,147
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,306	-	-	-	-	-	-	-	3,306
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	4,452	-	-	-	-	-	-	-	4,452
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(1,025)	-	-	-	-	-	-	-	(1,025)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	1,025	-	-	-	-	-	-	-	1,025
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL				
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL					
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	2,316	-	-	-	-	-	-	-	-	-	2,316
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	36
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	25
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	(1)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	7
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	2,382	-	-	-	-	-	-	-	-	-	2,382
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	217	-	-	-	-	-	-	-	-	-	217
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	694	-	-	-	-	-	-	-	-	-	694
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)		-	-	-	-	-	-	-	-	-	-	-	912	-	-	-	-	-	-	-	-	-	912
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	165	-	-	-	-	-	-	-	-	-	165
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	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
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(137)	-	-	-	-	-	-	-	-	-	(137)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-PL

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



PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		175	549	175	534
(b) Profit on sale/redemption of investments		550	1,685	193	511
(c) (Loss on sale/ redemption of investments)		(25)	(46)	(21)	(30)
(d) Amortisation of Premium / Discount on Investments		54	143	69	263
Other Income (to be specified)		0	1	5	6
TOTAL (A)		754	2,332	421	1,284
Expense other than those directly related to the insurance business		21	51	10	34
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		1,025	2,035	(137)	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)		1,046	2,086	(127)	687
Profit/ (Loss) before tax		(292)	246	549	597
Provision for Taxation		(42)	36	-	-
Profit / (Loss) after tax		(249)	210	549	597
APPROPRIATIONS					
(a) Balance at the beginning of the year.		521	62	(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		272	272	219	219

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 DECEMBER 31,2024

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at 31st December 2024	As at 31st December 2023
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	16,800	16,800
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	272	219
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		809	131
Sub-Total		17,882	17,149
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		2	24
POLICY LIABILITIES		13,485	3,106
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		-	-
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		-	-
Sub-Total		13,486	3,131
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		-	-
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		31,368	20,280
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	17,845	15,630
Policyholders'	L-13	11,255	3,773
Assets held to cover Linked liabilities	L-14	-	-
LOANS	L-15	-	-
FIXED ASSETS	L-16	331	180
DEFERRED TAX ASSETS (Net)			
CURRENT ASSETS			
Cash and Bank Balances	L-17	398	227
Advances and Other Assets	L-18	2,339	1,479
Sub-Total (A)		2,737	1,706
CURRENT LIABILITIES	L-19	738	1,002
PROVISIONS	L-20	62	7
Sub-Total (B)		800	1,009
NET CURRENT ASSETS (C) = (A – B)		1,937	697
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		31,368	20,280

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 31st December 2024	As at 31st December 2023
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE
PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
1	First year premiums	-	-	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	4,687	9,826	2,316	4,327
	TOTAL PREMIUM	4,687	9,826	2,316	4,327
	Premium Income from Business written :		-		-
	In India	4,687	9,826	2,316	4,327
	Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
Commission				
Direct – First year premiums	-	-	-	-
- Renewal premiums	-	-	-	-
- Single premiums	707	1,405	217	404
Gross Commission	707	1,405	217	404
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	707	1,405	217	404
Rewards	-	-	-	-
TOTAL	707	1,405	217	404
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	-	-	-	-
Corporate Agents -Others	683	1,349	209	390
Brokers	24	56	8	14
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 :	707	1,405	217	404
In India	707	1,405	217	404
Outside India	-	-	-	-

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
1	Employees' remuneration & welfare benefits	331	896	212	640
2	Travel, conveyance and vehicle running expenses	21	47	19	33
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	119	207	35	75
5	Repairs	0	1	0	1
6	Printing & stationery	1	32	15	21
7	Communication expenses	6	13	6	8
8	Legal & professional charges	(13)	32	8	40
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	1	3	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	18	48	299	301
12	Interest & Bank Charges	2	4	1	3
13	Depreciation	20	59	16	45
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	75	242	43	96
18	Goods and Services Tax (GST)	144	344	-	-
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	-	-	7	9
	Office expenses	6	21	2	14
	Insurance Awareness	3	96	24	50
	Foreign Exchange Fluctuation	-	-	6	4
	Miscellaneous Expenses	22	60	-	-
	TOTAL	758	2,103	694	1,342
	In India	758	2,103	694	1,342
	Outside India	-	-	-	-

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



(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
1.	Insurance Claims			-	-
	(a) Claims by Death	1,146	2,690	165	212
	(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)	1,146	2,690	165	212
	In India	1,146	2,690	165	212
	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	1,146	2,690	165	212
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	Authorised Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
2	Issued Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
4	Called-up Capital		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	TOTAL	16,800	16,800

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



Shareholder	As at 31st December 2024		As at 31st December 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	10080000	6%
· Foreign	124320000	74%	124320000	74%
Investors				
· Indian	33600000	20%	33600000	20%
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL	168000000	100%	168000000	100%

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED
AS AT 31st December 2024



Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		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 Javaram Reddy	1	50,000	0%	5	-	-	50,000	100%
ii)	Bodies Corporate:								
	(i) Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
	(ii)								
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		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)	-	-	0%	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
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:								
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
Total		11	16,80,00,000	100%	16,800	0	0	16,80,00,000	100%

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

PART B:

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



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	
A Promoters & Promoters Group									
A.1 Indian Promoters									
Avalahalli Investments Private Limited									
i) Individuals/HUF (Names of major shareholders):									
	a) Vinatha Madhusudan Reddy	1	23,45,000	23%	235	-	-	-	-
	b) Suresh Kodihalli Krishna	1	4,99,000	5%	50	-	-	-	-
	c) Dr. Srinivas Shivaprasad	1	98,000	1%	10	-	-	-	-
	d) Neetu Chandanmal	1	2,00,000	2%	20	-	-	-	-
	e) Mitin C Jain	1	2,50,000	3%	25	-	-	-	-
	f) Anand Surana	1	2,50,000	3%	25	-	-	-	-
	g) Nititha 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) Vijiha Subbaiah	1	9,98,000	10%	100	-	-	-	-
ii) Bodies Corporate:									
	(i)	-	-	0%	-	-	-	-	-
iii) Financial Institutions/ Banks									
	(i)	-	-	0%	-	-	-	-	-
iv) Central Government/ State Government(s) / President of India									
	(i)	-	-	0%	-	-	-	-	-
v) Persons acting in concert (Please specify)									
	(i)	-	-	0%	-	-	-	-	-
vi) Any other (Please specify)									
	a) TMT Community Trust	1	14,97,000	15%	150	-	-	-	-
Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	
A.2 Foreign Promoters									
i) Individuals (Name of major shareholders):									
	(i)	-	-	0%	-	-	-	-	-
ii) Bodies Corporate:									
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	0%	-	-	-	-	-
	(iii)	-	-	0%	-	-	-	-	-
iii) Any other (Please specify)									
B. Non Promoters									
B.1 Public Shareholders									
	(i)	-	-	0%	-	-	-	-	-
1.1) Institutions									
	i) Mutual Funds	-	-	0%	-	-	-	-	-
	ii) Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
	iii) Financial Institutions/Banks	-	-	0%	-	-	-	-	-
	iv) Insurance Companies	-	-	0%	-	-	-	-	-
	v) FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
	vi) FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
	vii) Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
	viii) Alternative Investment Fund	-	-	0%	-	-	-	-	-
	ix) Any other (Please specify)	-	-	0%	-	-	-	-	-
	1.2) Central Government/ State Government(s)/ President of India	-	-	0%	-	-	-	-	-
1.3) Non-Institutions									
	i) Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	iii) NBFCs registered with RBI	-	-	0%	-	-	-	-	-
	iv) Others:	-	-	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									
	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 December 2024	As at 31st December 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	272	219
	TOTAL	272	219

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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 31st December 2024	As at 31st December 2023
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,732	4,245
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,091	1,116
	(e) Other Securities (to be specified)	-	1,116
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,097	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,286	5,258
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	2,671	641
	(bb) Preference	-	-
	(b) Mutual Funds	100	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	1,347
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	400
	b. Comercial Papers	499	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	369	1,507
5	Other than Approved Investments	-	-
	TOTAL	17,845	15,630

Note: The market value of the above total investment is Rs. 17,896/- (As at December 31, 2023 16,429/-)

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,606	497
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	0
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,965	648
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	401	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,125	2,175
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	757	80
	(bb) Preference	-	-
	(b) Mutual Funds	46	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	373
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	979	-
4	Investments in Infrastructure and Social Sector	376	-
5	Other than Approved Investments	-	-
	TOTAL	11,255	3,773

Note: The market value of the above total investment is Rs. 11,290/- (As at December 31, 2023 3,771/-)

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023	As at 31st December 2024	As at 31st December 2023
Long Term Investments:								
Book Value	7,920	6,478	5,972	1,145	-	-	13,892	7,623
Market Value	7,962	6,491	6,010	1,146	-	-	13,972	7,638
Short Term Investments:								
Book Value	9,925	9,152	5,284	2,628	-	-	15,208	11,780
Market Value	9,934	9,938	5,279	2,625	-	-	15,213	12,562

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2024	Additions	Deductions	Closing As at 31st December 2024	Up to Last Year	For The Period	On Sales/ Adjustments	As at 31st December 2024	As at 31st December 2024	As at 31st Dec 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	116	-	-	116	38	28	-	66	50	81
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	41	2	-	43	15	11	-	26	17	28
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	-	-	0	0	0	-	0	0	0
Information Technology Equipment	46	15	-	61	13	15	-	28	33	27
Vehicles	54	-	-	54	5	5	-	10	44	27
Office Equipment	1	-	-	1	0	0	-	1	1	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	258	17	-	275	72	59	-	131	144	165
Work in progress	24	180	17	187	-	-	-	-	187	16
Grand Total	282	196	17	462	72	59	-	131	331	180
PREVIOUS YEAR	165	125	56	234	8	45	-	53	180	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	Cash (including cheques ¹ , drafts and stamps)	10	3
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	371	208
	(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	398	227
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	398	227
	Outside India		
	TOTAL	398	227

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 December 2024	As at 31st December 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	1,680	893
3	Prepayments	33	17
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	36	1
6	Advances to Suppliers	24	-
7	Others (to be specified)	15	-
	TOTAL (A)	1,788	912
	OTHER ASSETS		
1	Income accrued on investments	394	425
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	88	31
	b. Other Advances	1	1
	c. Goods and Service Tax Unutilized Credit	69	110
	TOTAL (B)	552	567
	TOTAL (A+B)	2,339	1,479

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	Agents' Balances	1	191
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	40	-
4	Premiums received in advance	-	-
5	Unallocated premium	292	110
6	Sundry creditors	331	499
7	Due to subsidiaries/ holding company	-	153
8	Claims Outstanding	1	28
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Goods and Services Tax payable	8	-
15	Others (to be specified)		-
	(a) Taxes deducted at source payable	55	15
	(b) Broker Payable	-	-
	(c) Statutory Liability	11	6
	TOTAL	738	1,002

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

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits		-
	Gratuity	34	7
	compensated absences	28	-
3	For Others (To be specified)	-	-
	TOTAL	62	7

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2024	As at 31st December 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Analytical Ratios

FORM L-22

Name of the Insurer: CreditAccess Life Insurance Limited



Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	102.38%	127.07%	115.14%	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	99.15%	99.60%	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	31.25%	35.70%	39.37%	40.34%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	15.08%	14.30%	9.39%	9.33%
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	75.42%	75.42%	18.26%	18.26%
11	Change in net worth (Amount in Rs. Lakhs)	53.61	53.61	17,018.65	17,018.65
12	Growth in Network	0.32%	0.32%	100.00%	100.00%
13	Ratio of Surplus to Policyholders' Fund	-7.60%	-15.09%	NA	NA
14	Profit after tax / Total Income	-5.39%	1.96%	19.55%	10.48%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	0.00%
16	Total Investments/(Capital + Reserves and Surplus)	170.45%	170.45%	113.14%	113.14%
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	4.73%	15.58%	2.69%	8.21%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	4.43%	15.23%	1.46%	4.94%
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	3.50%	7.15%	1.75%	2.22%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	2.17%	6.74%	1.09%	1.31%

Sl.No.	Particular	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
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	338.57%	338.57%	337.81%	337.81%
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)	0.12	0.12	0.36	0.36
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.12	0.12	0.36	0.36
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.12	0.12	0.36	0.36
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.12	0.12	0.36	0.36
8	Book value per share (Rs)	10.2	10.16	0.33	10.13

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st December 2024	Mathematical Reserves as at 31st December 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par			
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	13,485	3,106
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		13,485	3,106
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	13,485	3,106
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		13,485	3,106

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	1	582	4	3,631	1	1,213	7	4,838	2	1,795	10	8,469	-	10.48
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	1	94	0	37	2	57	0	18	3	151	0	56	-	0.34
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	16	0	11	1	16	0	11	-	0.10
8	Haryana	1	224	7	722	-	714	12	1,342	1	938	18	2,064	-	18.42
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	23	1,20,670	1,770	86,954	10	1,71,098	2,566	6,05,524	33	2,91,768	4,336	6,92,478	-	4,335.89
12	Kerala	3	8,177	20	3,137	-	12,376	30	4,774	3	20,553	50	7,912	-	50.37
13	Madhya Pradesh	2	36	0	12	3	313	2	251	5	349	2	263	-	1.64
14	Maharashtra	2	169	2	136	-	597	6	422	2	766	8	557	-	7.66
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	246	0	73	-	310	1	90	-	556	1	163	-	1.04
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	4	537	4	505	2	1,204	10	1,347	6	1,741	14	1,852	-	13.50
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	6	16,343	76	9,558	6	24,426	78	11,199	12	40,769	154	20,757	-	153.76
24	Telangana	18	10,023	32	5,637	6	14,626	53	8,499	24	24,649	86	14,136	-	85.83
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	2	338	0	87	1	305	0	87	3	643	1	174	-	0.70
28	West Bengal	1	463	3	352	-	649	3	414	1	1,112	5	766	-	5
TOTAL		64	1,57,902	1,917	1,10,841	32	2,27,904	2,768	6,38,817	96	3,85,806	4,685	7,49,658	-	4,685
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	138	0	37	2	564	1	204	4	702	2	241	-	1.56
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2	138	0	37	2	564	1	204	4	702	2	241	-	2
GRAND TOTAL		66	1,58,040	1,917	1,10,878	34	2,28,468	2,769	6,39,021	100	3,86,508	4,687	7,49,899	-	4,687
IN INDIA		66	1,58,040	1,917	1,10,878	34	2,28,468	2,769	6,39,021	100	3,86,508	4,687	7,49,899	-	4,687
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)		
STATES¹															
1	Andhra Pradesh	-	185	0	82	1	403	3	516	1	588	3.00	598.00	-	3.00
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	728	2	314	-	702	2	1,078	-	1,430	3.19	1,391.60	-	3.19
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	2	1,12,249	1,310	66,321	-	75,809	847	43,494	2	1,88,058	2,156	1,09,815	-	2,156.39
12	Kerala	1	2,331	8	1,256	-	1,075	4	655	1	3,406	12.17	1,911.06	-	12.17
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	3	567	8	677	-	157	1	130	3	724	9.39	807.06	-	9.39
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	1	746	2	296	1	223	1	316	2	969	2.85	612.11	-	2.85
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	10	12,220	41	6,731	5	13,484	47	7,442	15	25,704	88	14,174	-	87.88
24	Telangana	11	7,833	31	4,370	4	2,559	9	1,324	15	10,392	40	5,695	-	40.43
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		28	1,36,859	1,402	80,048	11	94,412	914	54,955	39	2,31,271	2,315	1,35,003	-	2,315.29
UNION TERRITORIES¹															
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		28	1,36,931	1,402	80,074	11	94,579	914	55,020	39	2,31,510	2,316	1,35,095	-	2,316
IN INDIA		28	1,36,931	1,402	80,074	11	94,579	914	55,020	39	2,31,510	2,316	1,35,095	-	2,316
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	2	665	4	3,666	2	2,172	8	5,206	4	2,837	12	8,872	-	12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	1	0	1	2	81	0	38	2	82	0	39	-	0
4	Bihar	5	821	1	219	4	318	0	81	9	1,139	1	299	-	1
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	314	1	128	3	744	2	367	3	1,058	3	495	-	3
8	Haryana	1	224	7	722	1	760	12	1,381	2	984	19	2,103	-	19
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	53	3,09,586	3,798	1,97,953	22	4,08,812	5,063	7,43,938	75	7,18,398	8,861	9,41,890	-	8,861
12	Kerala	16	25,135	53	8,561	4	43,317	92	14,720	20	68,452	145	23,281	-	145
13	Madhya Pradesh	6	177	1	53	5	891	3	413	11	1,068	4	466	-	4
14	Maharashtra	12	1,091	11	1,099	8	2,814	28	1,904	20	3,905	39	3,003	-	39
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2	372	1	108	-	468	1	136	2	840	2	244	-	2
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	14	1,479	8	1,196	7	3,556	24	4,099	21	5,035	32	5,295	-	32
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	56	48,207	208	27,603	30	83,016	203	32,961	86	1,31,223	411	60,564	-	411
24	Telangana	54	30,669	107	18,191	13	49,660	177	28,127	67	80,329	285	46,318	-	285
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	5	386	0	109	3	684	2	274	8	1,070	2	383	-	2
28	West Bengal	4	482	3	375	-	690	3	480	4	1,172	6	855	-	6
TOTAL		230	4,19,609	4,201	2,59,983	104	5,97,983	5,620	8,34,126	334	10,17,592	9,821	10,94,109	-	9,821
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	6	749	1	234	3	2,002	4	677	9	2,751	5	911	-	5
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		6	749	1	234	3	2,002	4	677	9	2,751	5	911	-	5
GRAND TOTAL		236	4,20,358	4,202	2,60,217	107	5,99,985	5,623	8,34,803	343	10,20,343	9,826	10,95,020	-	9,826
IN INDIA		236	4,20,358	4,202	2,60,217	107	5,99,985	5,623	8,34,803	343	10,20,343	9,826	10,95,020	-	9,826
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

(In Lakhs)

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Lakhs) (Rs.)	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	246	1	112	1	640	3	606	3	886	4	718	-	4
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	1192	3	507	-	2,587	5	1,078	2	3,779	8	1,584	-	8
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	3	2,00,356	2,157	1,12,284	-	1,92,382	1,899	1,01,890	3	3,92,738	4,056	2,14,174	-	4,056
12	Kerala	3	5,354	19	2,905	-	5,974	26	3,516	3	11,328	45	6,421	-	45
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	3	567	8	677	-	157	1	130	3	724	9	807	-	9
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	3	1,089	3	511	1	391	2	408	4	1,480	4	920	-	4
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	35	20,456	64	10,951	5	34,435	91	15,880	40	54,891	155	26,831	-	155
24	Telangana	18	8,519	33	4,635	4	3,832	13	1,783	22	12,351	46	6,417	-	46
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		69	2,37,779	2,287	1,32,583	11	2,40,398	2,039	1,25,291	80	4,78,177	4,326	2,57,874	-	4,326
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	72	0	27	-	271	1	105	1	343	1	132	-	1
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1	72	0	27	-	271	1	105	1	343	1	132	-	1
GRAND TOTAL		70	2,37,851	2,287	1,32,610	11	2,40,669	2,040	1,25,396	81	4,78,520	4,327	2,58,006	-	4,327
IN INDIA		70	2,37,851	2,287	1,32,610	11	2,40,669	2,040	1,25,396	81	4,78,520	4,327	2,58,006	-	4,327
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 December 2024



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

(Amount in Rs. Lakhs)

PART - A

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	17,845
	Investments (Policyholders)	8A	11,255
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	331
4	Current Assets		
	a. Cash & Bank Balance	11	398
	b. Advances & Other Assets	12	2,339
5	Current Liabilities		
	a. Current Liabilities	13	738
	b. Provisions	14	62
	c. Misc. Exp not Written Off	15	2,737
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		31,368
	(A)		31,368

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
29,100
18,260
10,840
-
29,100

	SCH	Amount
Less: Other Assets		
1 Loans (if any)	9	-
2 Fixed Assets (if any)	10	331
3 Cash & Bank Balance (if any)	11	398
4 Advances & Other Assets (if any)	12	2,339
5 Current Liabilities	13	738
6 Provisions	14	62
7 Misc. Exp not Written Off	15	-
8 Investments held outside India		-
9 Debit Balance of P&L A/c		-
Total (B)		2,268

Investment Assets (A-B) **29,100**

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%	2,064	5,003	-	-	-	7,066	40.46%	-	7,066	7,077
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	2,565	5,592	-	-	-	8,158	46.70%	-	8,158	8,181
3 Investment subject to Exposure Norms		-	-	-	-	-	-	0.00%	-	-	-
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	0.00%	-	-	-
1. Approved Investments	Not Less than 15%	506	2,091	-	-	360.51	2,957	16.93%	(2)	2,955	2,982
2. Other Investments		-	-	-	-	-	-	0.00%	-	-	-
b. i) Approved Investments	Not exceeding	3,284	854	-	-	19	4,156	23.80%	54	4,210	4,210
ii) Other Investments		1,546	597	-	-	52.52	2,196	12.57%	741	2,937	2,937
TOTAL LIFE FUND	100%	7,902	9,134	-	-	432	17,467	100.00%	793	18,260	18,311

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%	-	4,511	4,511	42%	-	4,511	4,518
2 Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	5,873	5,873	54%	-	5,873	5,894
3 Balance in Approved investment	Not Exceeding 60%	-	4,948	4,948	46%	18	4,967	4,980
TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	10,822	10,822	100%	18	10,840	10,874

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

PART - B

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

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

Periodicity of Submission: Quarterly

Statement as on: 31st December 2024

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 31st December 2024

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December 2024	As % of total for this class	As at 31st December 2023	As % of total for this class	As at 31st December 2024	As % of total for this class	As at 31st December 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	23,265	91%	16,348	90%	23,184	91%	16,441	90%
AA or better	1,847	7%	1,838	10%	1,844	7%	1,841	10%
Rated below AA but above A	498	2%	-	0%	497	2%	-	0%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
Breakdown by residual maturity								
Up to 1 year	11,638	45%	10,477	58%	11,634	46%	10,588	58%
more than 1 year and upto 3 years	2,637	10%	692	4%	2,632	10%	693	4%
More than 3 years and up to 7 years	2,011	8%	2,405	13%	1,999	8%	2,410	13%
More than 7 years and up to 10 years	3,177	12%	3,126	17%	3,129	12%	3,110	17%
More than 10 years and up to 15 years	4,133	16%	1,485	8%	4,119	16%	1,480	8%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	2,014	8%	-	0%	2,014	8%	-	0%
Breakdown by type of the issuer								
a. Central Government	11,595	45%	9,113	50%	11,578	45%	9,204	50%
b. State Government	6,170	24%	988	5%	6,168	24%	991	5%
c. Corporate Securities	7,846	31%	8,085	44%	7,780	30%	8,087	44%

Note

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024

PART-A Related Party Transactions				Consideration paid / received (Rs. in Lakhs)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st December 2024	Up to the Quarter 31st December 2024	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023
				1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received
			Commission Paid	682	1,348	209	390
			Claims Paid	596	1,459	-	-
			Insurance awareness and marketing campaigns	0	77	-	-
			Refund to MPH	1	1	431	471
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	52	126	-	-

PART-B Related Party Transaction Balances - As at 31st December 2024								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	CreditAccess Grameen Limited	Fellow Subsidiary	41	Payable	No	No	0	0
			-	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	15	Managerial Remuneration	No	No	0	0

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31st December 2024

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Vinatha Madhusudan Reddy	Non-Executive Director	Director	NA
2	Gary Raymond Bennett	Chairperson & Nominee Director	Director	NA
3	Paresh Shreesh Parasnis	Independent Director	Director	Re appointed w.e.f December 21, 2024
4	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
5	Neharika Vohra	Independent Director	Independent Director	Resigned w.e.f October 8, 2024
6	P H Vijaya Deepti	Independent Director	Director	NA
7	Apparao Adivi	Independent Director	Director	NA
8	Matteo Pusineri	Nominee Director	Director	NA
9	Koen Slobbe	Nominee Director	Director	NA
10	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
11	Uday Shanker	Chief Operating Officer	Business Operations	NA
12	Sai Gunaranjan Jain	Investment Manager	Investment	NA
13	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA
14	Gowthaman Sounderraj	Chief Business Officer	Business Development	NA
15	Nagaraj R Dhavaskar	Company Secretary & Compliance Officer	Company Secretary	NA

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



As at 31st December 2024

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

Form Code:	KT-3
Registration Number:	163

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund: *	1	11,093
	Deduct:		-
02	Mathematical Reserves	2	13,458
03	Other Liabilities	3	27
04	Excess in Policyholders' funds (01-02-03)		(2,392)
05	Available Assets in Shareholders Fund: *	4	19,320
	Deduct:		-
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		19,320
08	Total ASM (04)+(07)		16,929
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		338.57%

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 December 2024

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)
1	Investments Assets (As per Form 5)	12,498	5,086	-	-	2,936	9,503	2,033	1,041	17,467	15,630
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)	12,498	5,086	-	-	2,936	9,503	2,033	1,041	17,467	15,630
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 December 2024

(In Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)	YTD (As on 31st December 2024)	Prev. FY (As on 31st December 2023)
1	Investments Assets (As per Form 5)	8,135	1,021	-	-	1,956	2,672	731	80	10,822	3,773
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	8,135	1,021	-	-	1,956	2,672	731	80	10,822	3,773
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 December 2024

Name of the Fund: Life Fund

Periodicity of Submission: Quarterly

(In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
			Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴	Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ⁴
1	CENTRAL GOVERNMENT BONDS	CGSB	4,118	94	2.28%	2.28%	4,262	337	7.91%	7.91%	2,306	110	4.79%	4.79%
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	GDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	2,831	47	1.64%	1.64%	2,739	140	5.13%	5.13%	4,994	413	8.66%	8.66%
5	STATE GOVERNMENT BONDS	SGGB	603	11	1.79%	1.79%	484	25	5.20%	5.20%	918	57	6.22%	6.22%
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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	534	17	3.27%	3.27%	596	41	6.92%	6.92%	718	37	5.69%	5.69%
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	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS	HDO5	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HL5F	-	-	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	936	19	2.04%	2.04%	446	28	6.33%	6.33%	121	7	5.94%	5.94%
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	HFDN	-	-	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)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	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%	507	28	5.61%	5.61%
29	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	855	15	1.74%	1.74%	859	15	1.73%	1.73%	863	-	0.00%	0.00%
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	996	20	2.00%	2.00%	996	58	5.87%	5.87%	995	60	6.08%	6.08%
35	TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	845	18	2.10%	2.10%	1,015	64	6.32%	6.32%	1,003	65	6.46%	6.46%
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	5	-	0.00%	0.00%	5	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	14	(1)	-4.68%	-4.68%	15	(1)	-4.51%	-4.51%	-	-	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	EAEQ	41	-	0.00%	0.00%	41	-	0.00%	0.00%	10	-	0.00%	0.00%
45	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	496	9	1.84%	1.84%	604	36	5.96%	5.96%	1,548	118	7.65%	7.65%
46	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
47	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	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), COIL, RBI	ECDB	8,400	-	0.00%	0.00%	8,461	4	0.05%	0.05%	8,279	27	0.33%	0.33%
52	DEPOSITS - REPO / REVERSE REPO	ECMR	3,656	52	1.42%	1.42%	3,088	116	3.77%	3.77%	1,878	22	0.00%	0.00%
53	COIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
54	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	11,116	11	0.10%	0.10%	9,212	29	0.31%	0.31%	508	2	0.49%	0.49%
55	COMMERCIAL PAPERS	ECCP	494	10	2.00%	2.00%	494	10	2.00%	2.00%	497	14	2.81%	2.81%
56	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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 / G SEC / LIQUID SCHEMES	EGMF	14	1	9.21%	9.21%	76	4	5.57%	5.57%	792	26	3.26%	3.26%
59	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 31st December 2024

Name of the Fund Pension & General Annuity and Group Business

Periodicity of Submission: Quarterly

(In Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ¹			
			Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs. Lakhs) ²	Income on Investment (Rs. Lakhs)	Gross Yield (%) ³	Net Yield (%) ³
1	CENTRAL GOVERNMENT BONDS	CGSB	2,773	96	3.47%	3.47%	2,642	186	7.03%	7.03%	1,150	35	3.06%	3.06%
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	969	16	1.67%	1.67%	873	44	5.00%	5.00%	668	9	1.41%	1.41%
5	STATE GOVERNMENT BONDS	SGGB	874	16	1.80%	1.80%	841	30	3.62%	3.62%	-	-	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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	2.11%	2.11%	351	17	4.87%	4.87%	-	-	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	HMSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HDGS	-	-	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	497	1	0.12%	0.12%	567	2	0.29%	0.29%	-	-	0.00%	0.00%
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	IUIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	-	-	0.00%	0.00%	100	0	0.39%	0.39%	-	-	0.00%	0.00%
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	777	17	2.18%	2.18%	526	34	6.55%	6.55%	-	-	0.00%	0.00%
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	37	(5)	-12.87%	-12.87%	37	(3)	-8.07%	-8.07%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	1,999	(4)	-0.21%	-0.21%	1,356	(3)	-0.23%	-0.23%	-	-	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)	EETP	-	-	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	69	(0)	-0.15%	-0.15%	46	(1)	-1.78%	-1.78%	-	-	0.00%	0.00%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,137	24	2.12%	2.12%	1,186	77	6.52%	6.52%	350	10	2.83%	2.83%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	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	1,663	22	1.32%	1.32%	1,303	53	4.09%	4.09%	615	8	1.28%	1.28%
54	CCIL - CBLI	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	21,616	35	0.16%	0.16%	15,133	115	0.76%	0.76%	2,106	13	0.64%	0.64%
56	COMMERCIAL PAPERS	ECCP	571	13	2.28%	2.28%	547	30	5.44%	5.44%	-	-	0.00%	0.00%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2	0.00%	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	19	(1)	-6.48%	-6.48%	14	(0)	-0.03%	-0.03%	211	6	2.86%	2.86%
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO 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 AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	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) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ²	Net Yield (%) ²
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	EPSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
69	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATION)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
70	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
71	UNITS OF REAL ESTATE INVESTMENT TRUST(REITs)	ERIT	134	3	1.94%	1.94%	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	OIT	-	-	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 (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
90	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
91	COMMERCIAL PAPERS	OACP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
92	VENTURE FUND	OVNF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
93	DERIVATIVE INSTRUMENTS	OCDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
94	OAFB - ALTERNATE INVESTMENT FUND	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
95	INVESTMENT PROPERTIES - IMMOVABLE	OIFI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
96	OAFB - ALTERNATE INVESTMENT FUNDS	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
97	BONDS - PSU - TAX FREE	OBPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
98	EQUITY SHARES (INCL. CO-OP SOCIETIES)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
99	RECLASSIFIED APPROVED INVESTMENTS - EQUITY	ORAE	-	-	0.00%	0.00%	5	2	49.81%	49.81%	-	-	0.00%	0.00%
100	DEBT INSTRUMENTS OF REIT	ODRT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
101	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
102	PREFERENCE SHARES	OPSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
103	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
104	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
105	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMFG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
106	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECURITIES	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
107	INV - EQUITY	MOI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
108	SPECIAL INVESTMENTS	MM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
109														
	TOTAL		33,624	242	0.72%	0.72%	25,687	587	2.29%	2.29%	5,100	84	1.64%	1.64%

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 31st December 2024

Name of Fund

Life Fund and Pension, General Annuity and Group Business

PART - A



Periodicity of Submission: Quarterly

(In Lakhs)

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

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

Name of the Insurer: CreditAccess Life Insurance Limited



Sl. No	Particulars	For the Quarter ended 31st December 2024				For the Quarter ended 31st December 2023				Up to the Quarter 31st December 2024				Up to the Quarter 31st December 2023			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	iii Group Single Premium (GSP)																
	From 0-10000	4,271	95	3,64,495	2,42,143	2,311	39	2,31,484	1,34,835	9,331	333	9,97,070	5,84,181	4,322	81	4,78,494	2,57,746
	From 10,001-25,000	37	-	248	1,718	3	-	21	204	82	-	542	3,956	3	-	21	204
	From 25001-50,000	13	-	39	417	1	-	3	33	32	-	98	899	1	-	3	33
	From 50,001- 75,000	3	-	6	110	1	-	2	23	7	-	12	178	1	-	2	23
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	10	-	-	-	-	-	-	-	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-																
	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 December 2024				For the Quarter ended 31st December 2023				Up to the Quarter 31st December 2024				Up to the Quarter 31st December 2023			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	320	5	21,618	4,90,007	-	-	-	-	321	9	22,447	4,90,295	-	-	-	-
	From 10,001-25,000	11	-	76	7,138	-	-	-	-	11	-	76	7,138	-	-	-	-
	From 25001-50,000	5	-	15	3,224	-	-	-	-	5	-	15	3,224	-	-	-	-
	From 50,001- 75,000	3	-	5	1,834	-	-	-	-	3	-	5	1,834	-	-	-	-
	From 75,001-100,000	1	-	1	360	-	-	-	-	1	-	1	360	-	-	-	-
	From 1,00,001 -1,25,000	1	-	1	440	-	-	-	-	1	-	1	440	-	-	-	-
	Above Rs. 1,25,000	13	-	4	2,508	-	-	-	-	23	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024

Ageing of Claims upto the Quarter 31st December 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims upto the Quarter 31st December 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	12.00	-	-	-	-	12.00	0.65
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	4,150.00	10.00	-	-	-	4,160.00	2,694.68

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024

Ageing of Claims for the Quarter ended 31st December 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims for the Quarter ended 31st December 2024									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	7.00	-	-	-	-	7.00	0.31
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	1,838.00	-	-	-	-	1,838.00	1,223.51

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2024



Death Claims : Upto the Quarter 31st December 2024

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	-	4,147
(a)	Less than 3 years from the date of acceptance of risk	-	4,147
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	4,160
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	2
	Outstanding Claims:-		
	Less than 3months	-	2
	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 December 2024



Death Claims : For the Quarter 31st December 2024

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	85
2	Claims Intimated / Booked during the period	-	1,755
(a)	Less than 3 years from the date of acceptance of risk	-	1,755
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	1,838
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	2
	Outstanding Claims:-		
	Less than 3months	-	2
	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-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31st December 2024

GRIEVANCE DISPOSAL FOR THE QUARTER 31st December 2024

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

2	Total No. of Policies upto corresponding period of previous year	-
3	Total No. of Claims upto corresponding period of previous year	-
4	Total No. of Policies during current year	343
5	Total No. of Claims during current year *	4,147
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

GROUP BUSINESS

Date: 31st December 2024

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 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	As at 31/12/2024 for the year 2024-25	As at 31/12/2023 for the year 2023-24	
Non-Par	Non-Linked -VIP																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	Non-Linked -Others																	
	Life	7% pa	6.4% pa	125% to 300%	180% to 300%	NA	NA	Rs.9 to 50 Per Claim	Rs,60 Per Claim	0 (Single Premiums)	0 (Single Premiums)	4.93%	NA	0%	0%			
	General Annuity																	
	Pension																	
	Health																	
	Linked -VIP																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	Linked -Others																	
	Life																	
General Annuity																		
Pension																		
Health																		

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

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

Name of the Insurer: CreditAccess Life Insurance Limited

Meeting Date	Investee Company Name	Type of Meeting	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
19-10-2024	JANA SMALL FINANCE BANK LIMITED	PBL	Ordinary Resolution	APPOINTMENT OF MR. DINESH C PATWARI (DIN: 10060352) AS AN NON - EXECUTIVE INDEPENDENT DIRECTOR OF THE BANK	NL	FOR	As per provisions.
14-10-2024	VODAFONE IDEALIMITED	PBL	Ordinary Resolution	Approval of Vodafone Idea Limited Employee Stock Option and Performance Stock Unit Scheme 2024	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Approval for extension of Vodafone Idea Limited Employee Stock Option and Performance Stock Unit Scheme 2024 to employees of Subsidiary Companies of the Company.	NL	FOR	As per provisions.
				To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to the applicable provisions of the Companies Act, 2013, and rules made thereunder, including the Companies (Incorporation) Rules, 2014, if any (including any statutory modification(s) or re-enactment thereof, for the time being in force) and to order to align the Articles of Association with the requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended, the Securities Contracts (Regulation) Act, 1956, as amended and the Securities Contracts (Regulation) Rules, 1987, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder, and other applicable laws, rules and regulations, guidelines (including any statutory modification(s) thereof for the time being in force) and subject to the necessary approvals required of the Registrar of Companies ("ROC"), and further subject to such other terms, conditions, stipulations, alterations, amendments or modifications as may be required, specified or suggested by the ROC, and the Articles of Association of the Company, the consent and approval of the Shareholders of the Company be and is hereby accorded for addition of below clauses in the existing set of the Articles of Association of the Company.	NL	FOR	As per provisions.
12-10-2024	BRAINBEES SOLUTIONS LIMITED	EGM	Special Resolution	To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to applicable provisions of Section 62(1)(b) of the Companies Act, 2013 ("Act"), Rule 12 of the Companies (Share Capital and Debentures) Rules, 2014, and other applicable provisions of the Act and SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEER Regulations"), Foreign Exchange Management Act, 1999, and such other laws, rules and regulations (including any statutory modification(s) or amendments) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Laws"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and further subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Brainbees Employee Stock Option Plan 2011 ("BESOP 2011") as approved by the Members of the Company on August 08, 2011 and later amended by the Members of the Company in its meeting dated April 25, 2022, prior to the listing of equity shares of the Company on the SSE Limited and the National Stock Exchange of India Limited, consequent to the initial public offer of the Company, be and is hereby ratified within the meaning of the SEBI SBEER Regulations, as detailed in the explanatory statement annexed hereto, along with the consent accorded to the Board of Directors of the Company ("Board" which expression shall also include the Nomination and Remuneration Committee or any other Committee constituted to be constituted by the Board in line with the SEBI SBEER Regulations), being authorised Brainbees Solutions Limited CIN: L51100P201PLC130340 Corporate/Registered Office:- Rajshree Business Park, Plot No. 114, Survey No. 338, Tadiwala Road, Nr. Snehali Hall, Pune - 411001 Contact: +91-8422989157 Email ID: legal@brainbees.com Website: www.brainbees.com 4 to create, offer, issue and allot employee stock options ("ESOPs") to eligible employees under the Plan BESOP 2011, and to grant the ESOPs to the eligible employees on such terms and conditions as provided in the Plan BESOP 2011 and as may be fixed or determined by the Board in accordance with the Act and other applicable Laws.	NL	FOR	As per provisions.
		EGM	Special Resolution	Ratification of the extension of the benefits under the Brainbees Employee Stock Option Plan 2011 ("BESOP 2011") to the employees of subsidiary companies and group companies of the Company. "RESOLVED THAT pursuant to applicable provisions of the Companies Act, 2013 (the "Act"), and the rules made thereunder and Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEER Regulations"), including any statutory modification(s) or re-enactment(s) thereof and such other laws, rules and regulations (including any statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Laws"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Members of the Company hereby ratify the implementation of the Brainbees Employee Stock Option Plan 2011 ("BESOP 2011") in due compliance with the provisions of the Act and other Applicable Laws.	NL	FOR	As per provisions.
		EGM	Special Resolution	To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to applicable provisions of Section 62(1)(b) of the Companies Act, 2013 ("Act"), Rule 12 of the Companies (Share Capital and Debentures) Rules, 2014, and other applicable provisions of the Act and SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEER Regulations"), Foreign Exchange Management Act, 1999, and such other laws, rules and regulations (including any statutory modification(s) or amendments) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Laws"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and further subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Brainbees Employee Stock Option Plan 2022 ("BESOP 2022") as approved by the Members of the Company on January 21, 2022 and later amended by the Members of the Company in its meeting dated April 25, 2022, prior to the listing of equity shares of the Company on the SSE Limited and the National Stock Exchange of India Limited, consequent to the initial public offer of the Company, be and is hereby ratified within the meaning of the SEBI SBEER Regulations, as detailed in the explanatory statement annexed hereto, along with the consent accorded to the Board of Directors of the Company ("Board" which expression shall also include the Nomination and Remuneration Committee or any other Committee constituted to be constituted by the Board in line with the SEBI SBEER Regulations), being authorised to create, offer, issue and allot employee stock options ("ESOPs") to eligible employees under the Plan BESOP 2022.	NL	FOR	As per provisions.

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
		EGM	Special Resolution	Ratification of the extension of the benefits under the Brainbees Employees Stock Option Plan 2022 ("BBESOP 2022") to the employees of subsidiary companies and group companies of the Company To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to applicable provisions of the Companies Act, 2013 (the "Act"), and the rules made thereunder and Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEBS Regulations"), including any statutory modification(s) or re-enactment(s) thereof and such other laws, rules and regulations (including any statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Law"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Members of the Company hereby ratify the implementation of the Brainbees Employee Stock Option Plan 2022 ("BBESOP 2022") through the Brainbees ESOP Trust of the Company ("Trust"), and consent accorded to the Trust to acquire, purchase, hold and deal in fully paid-up equity shares of the Company, either through direct allotment by the Company or through secondary acquisition for the purpose of implementation of the Plan 2022 and in due compliance with the provisions of the Act and other Applicable Laws.	NL	FOR	As per provisions.
		EGM	Special Resolution	Ratification of the Brainbees Employees Stock Option Plan 2023 ("BBESOP 2023") To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to applicable provisions of Section 62(1)(b) of the Companies Act, 2013 ("Act"), Rule 12 of the Companies (Share Capital and Debentures) Rules, 2014, and other applicable provisions of the Act and SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEBS Regulations"), Foreign Exchange Management Act, 1998, and such other laws, rules and regulations (including any statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Law"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and further subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Brainbees Employee Stock Option Plan 2023 ("BBESOP 2023") as approved by the Members of the Company on December 21, 2023, prior to the listing of equity shares of the Company on the BSE Limited and the National Stock Exchange of India Limited, consequent to the initial public offer of the Company, be and is hereby ratified within the meaning of the SEBI SBEBS Regulations, as detailed in the explanatory statement annexed hereto, along with the consent accorded to the Board of Directors of the Company ("Board" which expression shall also include the Nomination and Remuneration Committee or any other Committee constituted to be constituted by the Board in line with the SEBI SBEBS Regulations), being authorized to create, offer, issue and allot employee stock options ("ESOPs") to eligible employees under the Plan BBESOP 2023, and to grant the ESOPs to the eligible employees on such terms and conditions as provided in the Plan BBESOP 2023 and as may be fixed or determined by the Board in accordance with the Act and other Applicable Laws.	NL	FOR	As per provisions.
		EGM	Special Resolution	Ratification of the extension of the benefits under the Brainbees Employees Stock Option Plan 2023 ("BBESOP 2023") to the employees of subsidiary companies and group companies of the Company. To consider and if thought fit to pass the following resolution as Special Resolution: "RESOLVED THAT pursuant to applicable provisions of the Companies Act, 2013 (the "Act"), and the rules made thereunder and Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEBS Regulations"), including any statutory modification(s) or re-enactment(s) thereof and such other laws, rules and regulations (including any statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof, for the time being in force) as may be applicable ("Applicable Law"), the relevant provisions of the Memorandum of Association and Articles of Association of Brainbees Solutions Limited ("Company") and subject to such other approvals, consents, permissions and sanctions as may be necessary from the appropriate authorities or bodies and subject to such conditions and modifications as may be prescribed or imposed by the relevant authorities, the Members of the Company hereby ratify the implementation of the Brainbees Employee Stock Option Plan 2023 ("BBESOP 2023") through the Brainbees ESOP Trust of the Company ("Trust"), and consent accorded to the Trust to acquire, purchase, hold and deal in fully paid-up equity shares of the Company, either through direct allotment by the Company or through secondary acquisition for the purpose of implementation of the Plan 2023 and in due compliance with the provisions of the Act and other Applicable Laws.	NL	FOR	As per provisions.
17-10-2024	RELANCE INDUSTRIES LIMITED	PBL	Ordinary Resolution	Issue of Bonus Shares	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Increase in Authorised Share Capital and consequent alteration to the Capital Clause of the Memorandum of Association	NL	FOR	As per provisions.
21-11-2024	VOLTAS LIMITED	PBL	Special Resolution	Appointment of Mr. Aditya Sehgal (DIN: 0968332) as an Independent Director of the Company.	NL	FOR	As per provisions.
		PBL	Special Resolution	Appointment of Mr. Pheroze Nasarwanjee Pudumjee (DIN: 00019602) as an Independent Director of the Company.	NL	FOR	As per provisions.
29-10-2024	CREATIVE GRAPHICS SOLUTIONS INDIA LIMITED	PBL	Ordinary Resolution	Variation in the objects of the Initial Public Issue (IPO) as stated in the Prospectus of the Company dated April 5, 2024.	NL	FOR	As per provisions.
02-12-2024	MAZAGON DOCK SHIPBUILDERS LIMITED	PBL	Special Resolution	Approval for Sub-division/ splitting of 1 Equity Share of face value of Rs.10/- each fully paid up into 2 Equity Shares of face value of Rs.5/- each fully paid up by Ordinary Resolution.	NL	FOR	As per provisions.
		PBL	Special Resolution	Approval for Alteration of Capital Clause of the Memorandum of Association by Ordinary Resolution.	NL	FOR	As per provisions.
27-12-2024	POSITRON ENERGY LIMITED	PBL	Ordinary Resolution	Appointment of Mrs. Sheela varma (DIN 10800892) as Non-Executive Independent Director.	NL	FOR	As per provisions.
19-12-2024	AWFIS SPACE SOLUTIONS LIMITED	PBL	Special Resolution	Approval for AWFIS Space Solutions Employees Stock Option Scheme – 2024.	NL	FOR	As per provisions.
		PBL	Special Resolution	Approval for Grant of Options to Employees of Subsidiary or Associate Company, in India or outside India, under AWFIS Space Solutions Employee Stock Option Scheme – 2024.	NL	FOR	As per provisions.
27-12-2024	TITAN COMPANY LIMITED	PBL	Ordinary Resolution	APPOINTMENT OF MR. P B BALAJI (DIN: 02762963) AS A DIRECTOR	NL	FOR	As per provisions.
18-12-2024	ITC LIMITED	PBL	Ordinary Resolution	"Resolved that, in accordance with the provisions of Section 152 of the Companies Act, 2013, Mr. Siddhartha Mohanty (DIN: 06058830) be and is hereby appointed as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2025 for a period of three years or till such earlier date upon withdrawal by the recommending institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines."	NL	FOR	As per provisions.
17-12-2024	AKUMS DRUGS AND PHARMACEUTICALS LTD	PBL	Ordinary Resolution	Approval of the transaction termed as reward to Sanjeev Jain & Sandeep Jain, Promoters cum Managing Directors of the company from RUBY QC Investment Holdings Pte. Ltd.	NL	FOR	As per provisions.
28-12-2024	UNITED SPIRITS LIMITED	PBL	Ordinary Resolution	Special Business-Ordinary Resolution Appointment of Ms. Preeti Arora (DIN: 10768374) as a Director (Non-Executive Non-Independent Director) of the Company.	NL	FOR	As per provisions.
20-12-2024	INOX INDIA LIMITED	PBL	Ordinary Resolution	Reclassification of Pradeep Kumar Kheruka, Kiran Kheruka, Soroshi Limited, General Magnets LLP, Sonangon Properties LLP, Associated Fabricators LLP, Cycas Trading LLP, Kheruka Properties LLP, Spartan Trade Holdings LLP, Gujarat Fusion Glass LLP, Piyem Associates LLP, Ficus Trading LLP and Azalea Trading LLP from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Shreyas Goenka, Widescreen Holdings Private Limited, Prathita Multitrading Private Limited and Kyrosius Aqua Culture LLP from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Chandralekha Roongta, Roongta Cine Corporation Private Limited and Anuragme Roongta (HUF) from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Kusum Mittal from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Minal Somany from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Lata Rungta, Curry Me Up Private Limited, Sinar Steels Private Limited and Reflon Valves Private Limited from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Reclassification of Manoj Jain, Coronet Holdings Private Limited, Hotz Industries Limited and Triumph Trading Limited from the 'Promoter and Promoter Group Category' to 'Public Category'.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ratification of INOX Employee Stock Option Plan 2022	NL	FOR	As per provisions.
25-12-2024	PRESTIGE ESTATES PROJECTS LIMITED	PBL	Ordinary Resolution	Ordinary Resolution - To approve Material Related Party Transaction(s) between the Company and Bamboo Hotel and Global Centre (Delhi) Private Limited, Joint Venture of the Company.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ordinary Resolution - To approve Material Related Party Transaction(s) between the Company and M/s. Pinnacle Investments, a related party.	NL	FOR	As per provisions.
28-12-2024	BANDHAN BANK LIMITED	PBL	Ordinary Resolution	Extension of term of appointment of Mr. Ratan Kumar Kesh (DIN: 10082714) as the Interim Managing Director & Chief Executive Officer, Key Managerial Personnel of the Bank, from October 10, 2024 to October 31, 2024.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Appointment of Mr. Partha Pratim Sengupta (DIN: 08273324) as a Director of the Bank, with effect from November 01, 2024.	NL	FOR	As per provisions.
		PBL	Ordinary Resolution	Appointment of Mr. Partha Pratim Sengupta (DIN: 08273324) as the Managing Director & Chief Executive Officer and Key Managerial Personnel of the Bank, for three years with effect from November 01, 2024, including remuneration.	NL	FOR	As per provisions.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st December 2024

Name of the Insurer: CreditAccess Life Insurance Limited

Sl. No.	Information	Number	
1	No. of offices at the beginning of the year	2	
2	No. of branches approved during the year	-	
3	No. of branches opened during the year	Out of approvals of previous year	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	2	
8	No. of rural branches	-	
9	No. of urban branches	1	
10	No. of Directors:-		
	(a) Independent Director	3	
	(b) Executive Director	1	
	(c) Non-executive Director	7	
	(d) Women Director	2	
	(e) Whole time director	-	
11	No. of Employees		
	(a) On-roll:	35	
	(b) Off-roll:	-	
	(c) Total	35	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	-	
	(b) Corporate Agents-Banks	-	
	(c) Corporate Agents-Others	1	
	(d) Insurance Brokers	18	
	(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	33	18
Recruitments during the quarter	2	4
Attrition during the quarter	-	-
Number at the end of the quarter	35	22

* Including Corporate Office