

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

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

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

TOTAL

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2023

Policyholders' Account (Technical Account)

		(Amount in Rs. Lakhs) NON-LINKED BUSINESS									GRAND								
PARTICULARS	Schedule Ref. Form		LIN	IKED BUS	INESS		<u> </u>		PART	ICIPATING			000000		NON-PARTIC	IPATING			TOTAL
	No.	LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION		VAR.INS	TOTAL	LIFE		PENSION		VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	4,327	-	-	-	-	4,327	4,327
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
ncome from Investments																			
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-		-	-	-	-	45	-	-		-	45	4
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	34	3
(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		-	-	-	-	-	-	-	-	-	-	-	653	-	-	-	-	653	65
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	653	-	-	-	-	653	65
TOTAL (A)			-			-	· ·	-	_	-			5,064				_	5.064	5,06
Commission	L-5		-	-		-	-	_	-	-	-	-	404				_	404	40
Operating Expenses related to Insurance Business	L-6		-	-		-	-	_		-	-	-	1.342		-		-	1.342	1,34
Provision for doubtful debts	E-0		-	-	-	-	-	_	-	-	-	-	1,012	-	-	-	_	-	1,01
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	1,74
Benefits Paid (Net)	L-7												212					212	21
nterim Bonuses Paid	E-1						-				-	-	212	-		-		-	-
Change in valuation of liability in respect of life policies			-	-				-		-	-	-	-	-			-		
(a) Gross									-	-			3.106				-	3.106	3.10
(b) Amount ceded in Reinsurance			-			-	-				-	-	0,100	-		-		-	-
(c) Amount accepted in Reinsurance			-			-			-			-							-
(d) Fund Reserve for Linked Policies		-	-	-	-	-		-	-	-	-	-	-	-	-	-			
(e) Fund for Discontinued Policies		-	-	-	-	-		_	-	-	-		-	-	-	-	-		
TOTAL (C)			-	-	-	-	-	-	-	-	-	-	3.318	-	-	-	-	3.318	3.31
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)					•			-	-	-			3,318	-		-	-	3,318	3,31
Amount transferred from Shareholders' Account (Non-technical Account)								-					(0)	-			-	(0)	
		-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-		-	-	-		-		-		-		-		-	-	-	-
		-		-	-	-		-	-	-		-		-		-	-	-	-
iransfer to Shareholders' Account		-		-	-	-				-		-					-	-	-
ransfer to Other Reserves (to be specified)		-		-	-	-		-	-	-		-		-		-	-	-	-
Balance being Funds for Future Appropriations		-		-	-	-		-	-	-		-	-				-	-	-

Note:

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



FORM L-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 31ST DECEMBER 2023

Policyholders' Account (Technical Account)



	October 1 Part 5											NON-LINKE	ED BUSINE	SS					GRAND TOTAL
PARTICULARS	Schedule Ref. Form		LIN	IKED BUS	INESS				PART	ICIPATING		-			NON-PARTICI	PATING			GRANDIOTAL
	No.	LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION		VAR.INS	TOTAL	LIFE				VAR.INS	TOTAL	
Premiums earned – net			-	-		-		-	-	-	-	-		-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	2.316	-	-	-	-	2.316	2.316
(b) Reinsurance ceded			-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-	-	-	
(a) Interest. Dividends & Rent – Gross		-	-	-	-	-	-		- 1	-	- 1	-	36	-	-	-	-	36	36
(b) Profit on sale/redemption of investments			-	-	-	-	-	-	-	-	- 1	-	25	-	-	-	-	25	25
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1) (1)
(d)Transfer/Gain on revaluation/change in fair value			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	7	7
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	(137)	-	-	-	-	(137) (137)
(a) Towards Excess Expenses of Management		-	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	_	_
(b) Others			· .	-	-		-		-	-		-	(137)	-	-		-	(137	
TOTAL (A)			-	-	-	-	-		-			-	2.245		-	-		2.245	
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	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	1,168
(b) Amount ceded in Reinsurance			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance			· .	-	-	-	-	-	-	-		-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies			· .	-	-	-	-	-	-	-		-	-	-	-	-	-	-	
(e) Fund for Discontinued Policies			-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	
TOTAL (C)			-	-	-	· .			-	-	-	-	1,333	-	-	-		1.333	1,333
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)			· .			· .		-	-	-		-	(0)					(0)	
Amount transferred from Shareholders' Account (Non-technical Account)			· .	-	-		-	-	-	-		-	- (0)	-	-	-	-		, (0,
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-			-	-		-	-	-	-			-	-
APPROPRIATIONS			-	-		-	-		-		-	-		-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-		-			-		-	-		-	-	-	-		-
Transfer to Other Reserves (to be specified)		-	-	-		-			-		-	-		-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-		-			-		-	-		-	-	-	-	-	-
TOTAL			-		-		-	-		-		-			-				+

Note:

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

FORM L-2-A-PL

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



(Amount in Rs. Lakhs)

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2023

Shareholders' Account (Non-technical Account)

No. 2023 2023 December 2022 Amounts transferred from the Policyholders Account (Technical Account) - - - Income From Investments - - - - (a) Interest, Dividends & Rent - Gross 175 534 - - (b) Profit on sale/redemption of investments 193 511 - - (c) (Loss on sale/redemption of investments) (211) (300) - - (d) Amortisation of Premium / Discount on Investments 69 263 - - (d) Amortisation of Premium / Discount on Investments 69 263 - - (d) Amortisation of Premium / Discount on Investments 69 263 - - (d) Amortisation of Premium / Discount on Investments 69 263 - - Contribution to Policyholders' Account 421 1.284 - - - Interest on subordinated debt - - - - - - Interest on subordinated debt - - -				(Amount in NS. Lakits)			
Account) Income From Investments Image: Constraint of Investments Image:	Particulars	Ref. Form	Quarter ended 31st December	31st December	ended 31st	Up to the Quarter 31st December 2022	
Income From Investments Image: Construct of the second secon	Amounts transferred from the Policyholders Account (Technical		-	-			
(a) Interest, Dividends & Rent – Gross 175 534 - (b) Profit on sale/redemption of investments 193 511 - (c) (Loss on sale/redemption of investments) (21) (30) - (d) Amortisation of Premium / Discount on Investments 69 263 - Other Income (to be specified) 5 6 - TOTAL (A) 421 1,284 - - Contribution to Policyholders' Alc 0 34 - - (a) Towards Excess Expenses of Management - - - - (b) Others (137) 653 - - - Interest on subordinated debt - - - - - Expenses towards CSR activities - - - - - - Bad debts written off - - - - - - - Provisions (Other than taxation) - - - - - - - - - - - - - - - - -	Account)						
(b) Profit on sale/redemption of investments 193 511 - - (c) (Loss on sale/ redemption of investments) (21) (30) - - (c) (Loss on sale/ redemption of investments) 69 263 - - Other Income (to be specified) 5 6 - - TOTAL (A) 421 1.284 - - Expense other than tose directly related to the insurance business 10 34 - - Contribution to Policyholders' A/c - <td< td=""><td>Income From Investments</td><td></td><td></td><td></td><td></td><td></td></td<>	Income From Investments						
(c) (Loss on sale/ redemption of investments) (21) (30) - - (d) Amortisation of Premium / Discount on Investments 69 263 - - Other Income (to be specified) 5 6 - - Expense other than those directly related to the insurance business 10 34 - - Contribution to Policyholders' A/C 10 34 - - - (a) Towards Excess Expenses of Management - - - - - (b) Others 10 34 -	(a) Interest, Dividends & Rent – Gross		175	534	-	-	
(d) Amortisation of Premium / Discount on Investments 69 263 - - Other Income (to be specified) 5 6 - - Expense other than those directly related to the insurance business 10 34 - - Contribution to Policyholders' A/c - - - - - (a) Towards Excess Expenses of Management -	(b) Profit on sale/redemption of investments		193	511	-	-	
Other Income (to be specified) 5 6 TOTAL (A) 421 1,284 - Expense other than those directly related to the insurance business 10 34 - Contribution to Policyholders' A/c - - - (a) Towards Excess Expenses of Management - - - - (b) Others (137) 653 - - - Interest on subordinated debt -	(c) (Loss on sale/ redemption of investments)		(21)	(30)	-	-	
TOTAL (A) 421 1,284 - Expense other than those directly related to the insurance business 10 34 - - Contribution to Policyholders' AC -	(d) Amortisation of Premium / Discount on Investments		69	263	-	-	
TOTAL (A) 421 1,284 - Expense other than those directly related to the insurance business 10 34 - - Contribution to Policyholders' AC -	Other Income (to be specified)		5	6			
Contribution to Policyholders' A/c -			421	1,284	-	-	
(a) Towards Excess Expenses of Management - </td <td>Expense other than those directly related to the insurance business</td> <td></td> <td>10</td> <td>34</td> <td>-</td> <td>-</td>	Expense other than those directly related to the insurance business		10	34	-	-	
b) Others (137) 653 - - Interest on subordinated debt - - - - Expenses towards CSR activities - - - - - Penalties - - - - - - Bad debts written off - - - - - - Amount Transferred to Policyholders' Account - - - - - - Amount Transferred to Policyholders' Account - <t< td=""><td>Contribution to Policyholders' A/c</td><td></td><td></td><td></td><td>-</td><td>-</td></t<>	Contribution to Policyholders' A/c				-	-	
Interest on subordinated debtExpenses towards CSR activitiesPenaltiesBad debts written offAmount Transferred to Policyholders' AccountProvisions (Other than taxation)(a) For diminution in the value of investments (Net)(b) Provision for doubtful debts <td>(a) Towards Excess Expenses of Management</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	(a) Towards Excess Expenses of Management		-	-	-	-	
Expenses towards CSR activities -	(b) Others		(137)	653	-	-	
Penalties - - - - - Bad debts written off -	Interest on subordinated debt			-	-	-	
Bad debts written offAmount Transferred to Policyholders' AccountProvisions (Other than taxation)(a) For diminution in the value of investments (Net)(b) Provision for doubtful debts <t< td=""><td>Expenses towards CSR activities</td><td></td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	Expenses towards CSR activities		-	-	-	-	
Amount Transferred to Policyholders' AccountProvisions (Other than taxation)<	Penalties		-	-	-	-	
Provisions (Other than taxation)Image: constraint of the value of investments (Net)Image: constraint of the value of investment of the value of the value of investment of the value of investment of the value of	Bad debts written off		-	-	-	-	
(a) For diminution in the value of investments (Net)(b) Provision for doubtful debts(c) Others (to be specified)(127)687TOTAL (B)(127)687Profit / (Loss) before tax548597Profit / (Loss) after tax548597Profit / (Loss) after tax548597APPROPRIATIONS(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)	Amount Transferred to Policyholders' Account		-	-	-	-	
(b) Provision for doubtful debts(c) Others (to be specified)(127)687TOTAL (B)(127)687Profit / (Loss) before tax548597Provision for TaxationProfit / (Loss) after tax548597APPROPRIATIONS(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)	Provisions (Other than taxation)				-	-	
C: Others (to be specified)(127)687-TOTAL (B)(127)687Profit (Loss) before tax548597Provision for TaxationProfit / (Loss) after tax548597APPROPRIATIONS(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)	(a) For diminution in the value of investments (Net)		-	-	-	-	
TOTAL (B)(127)687Profit/ (Loss) before tax548597Provision for TaxationProfit / (Loss) after tax548597APPROPRIATIONS(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)	(b) Provision for doubtful debts		-	-	-	-	
Profit/ (Loss) before tax548597-Provision for TaxationProfit / (Loss) after tax548597APPROPRIATIONS(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)							
Provision for Taxation - <td>TOTAL (B)</td> <td></td> <td>(127)</td> <td>687</td> <td>-</td> <td>-</td>	TOTAL (B)		(127)	687	-	-	
Profit / (Loss) after tax 548 597 - - APPROPRIATIONS (329) (378) - - (a) Balance at the beginning of the year. (329) (378) - - (b) Interim dividend paid - - - - - (c) Final dividend paid - - - - - (d) Transfer to reserves/ other accounts (to be specified) - - - -	Profit/ (Loss) before tax		548	597	-	-	
APPROPRIATIONS (329) (378) - - (a) Balance at the beginning of the year. (329) (378) - - (b) Interim dividend paid - - - - - (c) Final dividend paid - - - - - (d) Transfer to reserves/ other accounts (to be specified) - - - -			-	-	-	-	
(a) Balance at the beginning of the year.(329)(378)(b) Interim dividend paid(c) Final dividend paid(d) Transfer to reserves/ other accounts (to be specified)	Profit / (Loss) after tax		548	597	-	-	
(b) Interim dividend paid - - - - (c) Final dividend paid - - - - (d) Transfer to reserves/ other accounts (to be specified) - - -	APPROPRIATIONS						
(c) Final dividend paid - - - - (d) Transfer to reserves/ other accounts (to be specified) - - - -			(329)	(378)	-	-	
(d) Transfer to reserves/ other accounts (to be specified)			-	-	-	-	
			-	-	-	-	
Profit/Loss carried forward to Balance Sheet 219	(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-	
	Profit/Loss carried forward to Balance Sheet		219	219	-	-	

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

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

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

FORM L-3-A-BS Name of the Insurer: CreditAccess Life Insurance Limited Registration No. and Date of Registration with the IRDAI:163, March 31, 2023

BALANCE SHEET AS AT 31ST DECEMBER 2023



		(Amount in Rs. Lakhs)						
	PARTICULARS	Schedule Ref. Form No.	As at 31st December 2023	As at 31st December 2022				
	SOURCES OF FUNDS							
	SHAREHOLDERS' FUNDS:							
	SHARE CAPITAL	L-8, L-9	16,800	-				
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-				
	RESERVES AND SURPLUS	L-10	219	-				
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		131	-				
	Sub-Total		17,149	-				
	BORROWINGS	L-11	-					
	POLICYHOLDERS' FUNDS:							
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		24	-				
-	POLICY LIABILITIES		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		3,131	-				
	FUNDS FOR FUTURE APPROPRIATIONS		•,.•.					
	Linked		-	-				
	Non-Linked (Non-PAR)		-	-				
	Non-Linked (PAR)		-	-				
	DEFERRED TAX LIABILITIES (Net)		-					
	TOTAL		20,280					
	APPLICATION OF FUNDS		20,200					
	INVESTMENTS							
	Shareholders'	L-12	15,630	-				
	Policyholders'	L-12	3.773	-				
	Assets held to cover Linked liablities	L-14	-	-				
	LOANS	L-15	-	-				
	FIXED ASSETS	L-16	180	-				
	DEFERRED TAX ASSETS (Net)		100					
	CURRENT ASSETS							
	Cash and Bank Balances	L-17	227	-				
	Advances and Other Assets	L-18	1,479					
	Sub-Total (A)	L-10	1,706					
	CURRENT LIABILITIES	L-19	1,002	-				
	PROVISIONS	L-10	7	-				
	Sub-Total (B)	L-20	1.009					
	NET CURRENT ASSETS (C) = (A – B)		697					
	MISCELLANEOUS EXPENDITURE (to the extent not written off or	L-21	031	-				
	adjusted)	L-21	-	-				
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders'			-				
	Account)		-	-				
	DEFICT IN REVENUE ACCOUNT (Policyholders' Account)							
	TOTAL		20,280					

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2023	As at 31st December 2022
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	TOTAL	-	-

Note:

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE PREMIUM

CreditAccessLife Suraksha aur Samruddil

				(Amount in Rs. La	khs)
	PARTICULARS	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 2022
1	First year premiums	-	-	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	2,316	4,327	-	-
	TOTAL PREMIUM	2,316	4,327	-	-
	Premium Income from Business		-		-
	written :				
	In India	2,316	4,327	-	-
	Outside India	-	-	-	-

Version 1.0 Date of upload: January 31, 2024

FORM L-5 - COMMISSION SCHEDULE COMMISSION EXPENSES



	(Amount in Rs. Lakhs)								
PARTICULARS	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 2022					
Commission									
Direct – First year premiums	-	-	-	-					
- Renewal premiums	-	-	-	-					
- Single premiums	217	404	-	-					
Gross Commission	217	404	-	-					
Add: Commission on Re-insurance Accepted	-	-	-	-					
Less: Commission on Re-insurance Ceded	-	-	-	-					
Net Commission	217	404	-	-					
Rewards	-	-	-	-					
TOTAL	217	404	-	-					
Channel wise break-up of Commission and Rewards									
(Excluding Reinsurance commission):									
Individual agents	-	-	-	-					
Corporate Agents -Others	209	390	-	-					
Brokers	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)	047	40.4		-					
Business written :	217	404	-						
In India	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 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 2022			
1	Employees' remuneration & welfare benefits	212	640	-	-			
2	Travel, conveyance and vehicle running expenses	19	33	-	-			
3	Training expenses	-	-	-	-			
4	Rents, rates & taxes	35	75	-	-			
5	Repairs	0	1	-	-			
6	Printing & stationery	15	21	-	-			
7	Communication expenses	6	8	-	-			
8	Legal & professional charges	8	40	-	-			
9	Medical fees	-	-	-	-			
10	Auditors' fees, expenses etc	-	-	-	-			
	a) as auditor	1	2	-	-			
	b) as adviser or in any other capacity, in respect of	-	-	-	-			
	(i) Taxation matters	-	-	-	-			
	(ii) Insurance matters	-	-	-	-			
	(iii) Management services; and	-	-	-	-			
	c) in any other capacity	-	-	-	-			
	Advertisement and publicity	299	301	-	-			
12	Interest & Bank Charges	1	3	-	-			
13	Depreciation	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	43	96	-	-			
18	Goods and Services Tax (GST)	-	-	-	-			
19	Others (to be specified)	-						
	Recruitment expenses	7	9					
	Office expenses	2	14					
	Others	24	50					
	Foreign Exchange Fluctuation	6	4	-	-			
			· ·					
	TOTAL	694	1,342	-	-			
	In India	694	1,342	-	-			
	Outside India		-	-				
L			_	-	-			

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



r		(Amount in Rs. Lakhs)								
PARTICULARS	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 202						
1. Insurance Claims	-	-	-							
(a) Claims by Death	165	212	-							
(b) Claims by Maturity	-	-	-							
(c) Annuities/Pension payment	-	-	-							
(d) Periodical Benefit	-	-	-							
(e) Health	-	-	-							
(f) Surrenders	-	-	-							
(g) any other (please specify)	-	-	-							
Benefits Paid (Gross)	165	212		-						
In India	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	165	212	-							
Outside India	-	-	-							



FORM L-8-SHARE CAPITAL SCHEDULE SHARE CAPITAL

	Particulars	As at 31st December 2023	As at 31st December 2022		
1	Authorised Capital				
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-		
	Preference Shares of Rs each				
2	Issued Capital				
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-		
	Preference Shares of Rs each				
3	Subscribed Capital				
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-		
	Preference Shares of Rs each				
4	Called-up Capital				
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	-		
	Less : Calls unpaid				
	Add : Shares forfeited (Amount originally paid up)				
	Less : Par value of Equity Shares bought back				
	Less : Preliminary Expenses				
	Expenses including commission or brokerage on				
	Underwriting or subscription of shares				
	Preference Shares of Rs each				
	TOTAL	16,800	-		

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



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

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CREDITACCESS LIFE INSURANCE LIMITED AS AT DECEMBER - 2023



SI. 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)	(11)		(111)	(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								
	Individuals/HUF (Names of major shareholders): (i) Nithyalakshmi Reddy	1	50,000	0%	5	_	-	50.000	100%
	(ii) Prathima Topannavar Neelakanth	1	50,000	0%	5	-	-	50,000	100%
	(iii) Vijitha Subbiah	1	50,000	0%	5	-	-	50,000	100%
	(iv) Vinatha Madhusudan Reddy	1	50,000	0%	5	-	-	50,000	100%
	(v) Suresh Kodihalli Krishna	1	50,000	0%	5	-	-	50,000	100%
	(vi) Surendra Jayaram Reddy	1	50,000	0%	5	-	-	50,000	100%
ii)	Bodies Corporate:				-				
	(i) Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
	(ii)				-				
					-				
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
					-				
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
		-	-	0%	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
					-				
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
					-				

					-				
SI. 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)	(11)		(111)	(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
	Foreign Promoters				-				
	Individuals (Name of major shareholders):	-	-	0%	-	-	-	-	-
	(i)	-	-	0%	-	-	-	-	-
					-				
	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)				-				
					-				
	Non Promoters				-				
	Public Shareholders	-	-	0%	-	-	-	-	-
	Institutions	-	-	0%	-	-	-	-	-
	Mutual Funds	-	-	0%	-	-	-	-	-
	Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	0%	-	-	-	-	-
	Insurance Companies	-	-	0%	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
	FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
	Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
	Alternative Investment Fund	-	-	0%	-	-	-	-	-
	Any other (Please specify)	-	-	0%	-	-	-	-	-
	Central Government/ State Government(s)/ President of India	-	-	0%	-	-	-	-	-
	Non-Institutions	-	-	0%	-	-	-	-	-
	Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	Individual share capital in excess of Rs. 2 Lacs	1	84,00,000	5%	840	-	-	84,00,000	100%
	NBFCs registered with RBI	-	-	0%		-	-	-	-
iv)	Others:	-	-	0%	-	-	-	-	-
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0% 0%	-	-		-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
	Any other (Please Specify)	-	-	0%	-	-	-	-	-
	Non Public Shareholders	-	-	0%	-	-	-	-	-
	Custodian/DR Holder	-	-	0%	-	-	-	-	-
	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
					-		-		
	Total	11	16,80,00,000	100%	16,800	0	0	168000000	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:

CreditAccess Life

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

SI. 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)	(11)		(111)	(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
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
	Avalahalli Investments Private Limited								
i)	Individuals/HUF (Names of major shareholders):								
.,	a) Vinatha Madhusudan Reddy	1	23,45,000	23%	235	-	-	-	-
	b) Suresh Kodihalli Krishna	1	4,99,000	5%	50	-	-	-	-
	c) Dr. Srinivas Shivaprasad	1	98.000	1%	10	-	-	-	-
	d) Neetu Chandanmal	1	2,00,000	2%	20	-	-	-	-
	e) Mitin C Jain	1	2,50,000	3%	25	-	-	-	-
	h) Anand Surana	1	2,50,000	3%	25	-	-	-	-
	i) Nithya Lakshmi Reddy	1	4,99,000	5%	50	-	-	-	-
	j) Prathima NT	1	4,99,000	5%	50	-	-	-	-
	k) Jayaram Reddy	1	8,49,000	9%	85	-	-	-	-
	I) S Venkatram Reddy	1	9,98,000	10%	100	-	-	-	-
	m) Prathap Surendra Reddy	1	9,98,000	10%	100	-	-	-	-
	n) Vijitha Subbaiah	1	9,98,000	10%	100	-	-	-	-
	De die a Oemenster								
ii)	Bodies Corporate:			0%					
	(1)	-	-	0%	-		-	-	-
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
Ĺ,									
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
L									
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
	a) TMT Community Trust	1	14,97,000	15%	150	-	-	-	-

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings		Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(I)		(111)	(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								
7									
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
	Bodies Corporate:			0%					
	(i) (ii)	-	-	0%	-	-	-	-	
	(ii)	-	-	0%	-	-	-	-	-
		-		570	-		-	-	
iii)	Any other (Please specify)								
В.	Non Promoters								
B.1	Public Shareholders	-	-	0%	-	-	-	-	-
1.1)	Institutions								
	Mutual Funds	-	-	0%	-	-	-	-	-
	Foreign Portfolio Investors	-	-	0%	-	-	-	-	-
	Financial Institutions/Banks	-	-	0%	-	-	-	-	-
	Insurance Companies	-	-	0%	-	-	-	-	-
	FII belonging to Foreign promoter	-	-	0%	-	-	-	-	-
	FII belonging to Foreign Promoter of Indian Promoter	-	-	0%	-	-	-	-	-
	Provident Fund/Pension Fund	-	-	0%	-	-	-	-	-
	Alternative Investment Fund	-		0%	-	-	-	-	-
ix)	Any other (Please specify)	-	-	0%	-	-	-	-	
1.2)	Central Government/ State Government(s)/ President of India		-	0%	-	-	-	-	-
	Contai Coronanona Ciato Coronanona (Carona antes ante								
	Non-Institutions	-	-	0%	-	-	-	-	-
	Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	Indivudal share capital in excess of Rs. 2 Lacs	-	-	0%	-	-	-	-	-
	NBFCs registered with RBI	-	_	0%	-	-	-	_	-
iv)	Others: - Trusts	-	-	0%	-	-	-	-	
	- Non Resident Indian		-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repartriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	-	-	0%	-	-	-	-	-
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please Specify)	-	-	0%	-	-	-	-	-
B.2	Non Public Shareholders	-	-	0%	-		-	-	-
	Custodian/DR Holder	-	-	0%	-	-	-	-	-
	Employee Benefit Trust			0%	-	-	-	-	-
	Any other (Please specify)	-	-	0%	-	-	-	-	-
Ĺ									
	Total		99,80,000	100%	998	-			



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

	Particulars	As at 31st December 2023	As at 31st December 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)		
8	Balance of profit in Profit and Loss Account	219.00	-
	TOTAL	219.00	-

FORM L-11-BORROWINGS SCHEDULE

BORROWINGS

CreditAccess Life

	(Amount in Rs. Lakhs)					
SI. No.	Particulars	As at 31st December 2023	As at 31st December 2022			
1	In the form of Debentures/ Bonds	-	-			
2	From Banks	-	-			
3	From Financial Institutions	-	-			
4	From Others (to be specified)	-	-			
		-	-			
	TOTAL	-	-			

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

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



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE INVESTMENTS-SHAREHOLDERS

			(Amount in Rs. Lakhs)
	Particulars	As at 31st December 2023	As at 31st December 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds	4,245	-
	including Treasury Bills		
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,116	-
	(e) Other Securities (to be specified)	1,116	-
	(f) Subsidiaries	-	-
	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	5,258	-
	including Treasury Bills		
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	641	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,347	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	400	-
	b. Comercial Papers	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,507	-
5	Other than Approved Investments	-	-
-	TOTAL	15.630	-

Note:

The market value of the above total investment INR (Rs in Lakhs)16429.00

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE INVESTMENTS-POLICYHOLDERS



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2023	As at 31st December 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	497	-
	bonds including Treasury Bills		
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	0	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	648	-
	(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	2,175	-
	bonds including Treasury Bills		
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	80	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	373	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	_
	TOTAL	3.773	-

Note:

The market value of the above total investment INR (Rs in Lakhs) 3771.00



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

499E19	HELD TO COVER LINKED LIABILITIES	(Amount in Rs. La	khs)
	Particulars	As at 31st December 2023	As at 31st December 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
•	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including	-	-
	Treasury Bills		
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-



L-14A Aggregate value of investments other than Listed Equity Securities and Derivative instruments								
		(Amount in Rs. La	khs)					
	Shareholders		Policyholders		Assets held to Liabi	o cover Linked	Total	
Particulars	As at 31st December 2023	As at 31st December 2022	As at 31st December 2023	As at 31st December 2022	As at 31st December 2023	As at 31st December 2022	As at 31st December 2023	As at 31st December 2022
Long Term Investments:								
Book Value	6,478	-	1,145	-	-	-	7,623	-
Market Value	6,491	-	1,146	-	-	-	7,638	-
Short Term Investments:								
Book Value	9,152		2,628				11.780	
	· · · · · ·		,	-	-	-	,	-
Market Value	9,938	-	2,625	-	-	-	12,562	-

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

FORM L-15-LOANS SCHEDULE LOANS



	Particulars	As at 31st December 2023	As at 31st December 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

	(Amount in Rs. Lakhs)									
	Cost/ Gross Block			Depreciation				Net Block		
Particulars	Opening As at 1st April 2023	Additions	Deductions	Closing As at 31st December 2023	Up to Last Year	For The Period	On Sales/ Adjustments	As at 31st December 2023	As at 31st December 2023	As at 31st December 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	65	45	-	110	3	26	-	28	81	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	35	4	-	40	3	9	-	12	28	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	0	-	-	0	-	0	-	0	0	-
Information Technology Equipment	25	11	-	37	2	8	-	10	27	-
Vehicles	31	-	-	31	0	3	-	3	27	-
Office Equipment	1	0	-	1	0	0	-	0	1	-
Others (Specify nature)	-	-	-	-	-	-	-		-	-
TOTAL	4.57			040		45		50	-	-
TOTAL	157	61	-	218	8	45	-	53	165	-
Work in progress	8	64	56	16	<u> </u>	-	-	-	16	-
Grand Total	165	125	56	234	8	45	-	53	180	-
PREVIOUS YEAR	-	-	-	-	-	-	-	-	-	-

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2023	As at 31st December 2022
1	Cash (including cheques ¹ , drafts and stamps)	3	-
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	15	-
	(b) Current Accounts	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	227	-
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	227	-
	Outside India		
	TOTAL	227	-

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



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

	Particulars	As at 31st December 2023	As at 31st December 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	893	-
3	Prepayments	17	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1	-
6	Others (to be specified)	-	-
	TOTAL (A)	912	-
	OTHER ASSETS		
1	Income accrued on investments	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. Depoists	31	-
	b. Other Advances	1	-
	c. Goods and Service Tax Unutilized Credit	110	-
	TOTAL (B)	567	-
	TOTAL (A+B)	1,479	•



FORM L-19-CURRENT LIABILITIES SCHEDULE CURRENT LIABILITIES

	Particulars	As at 31st December 2023	As at 31st December 2022
1	Agents' Balances	191	-
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	110	-
6	Sundry creditors	Sundry creditors 499	
7	Due to subsidiaries/ holding company	153	-
8	Claims Outstanding	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	Others (to be specified)		
	(a) Taxes deducted at source payable	15	-
	(b) Broker Payable	-	-
	(c) Statutory Liability	6	-
	TOTAL	1,002	-



FORM L-20-PROVISIONS SCHEDULE PROVISIONS

	Particulars	As at 31st December 2023	As at 31st December 2022
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
	Gratuity	7	-
3	For Others (To be specified)	-	-
	TOTAL	7	-

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



	Particulars	As at 31st December 2023	As at 31st December 2022
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

CreditAccessLife

Analytical Ratios for Life Companies

SI.No.	Particular	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 2022
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health d) Variable Insurance	-	-	-	-
	(ii) Non-Linked Business:	-	-	-	-
	Participating:				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:				
	a) Life	115%	100%	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health e) Variable Insurance	-	-	-	-
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	 NA	NA	-	-
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	-	-
4	Net Retention Ratio	NA	NA	-	-
5	Conservation Ratio (Segment wise)	-	-	-	-
	(i) Linked Business:	-	-	-	-
	a) Life	-	-	-	-
	b) Pension		-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	
	(ii) Non-Linked Business: Participating:	-	-	-	-
	a) Life		-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	Non Participating:	-	-	-	-
	a) Life	NA	NA	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
6	e) Variable Insurance	-	-	-	-
6 7	Expense of Management to Gross Direct Premium Ratio Commission Ratio (Gross commission and Rewards paid to Gross Premium)	<u>39%</u> 9%	40%	-	-
8	Business Development and Sales Promotion Expenses to New Business Premium)	9% NA	9% NA	-	
<u>9</u> 10	Brand/Trade Mark usage fee/charges to New Business Premium Ratio of Policyholders' Fund to Shareholders' funds	NA 7%	NA 18%	-	-
10 11	Change in net worth (Amount in Rs. Lakhs)	549	17,019	-	-
12	Growth in Networth	3.33%	17,019	-	-
13	Ratio of Surplus to Policyholders' Fund		NA	-	-
14	Profit after tax / Total Income	20%	10%	-	-
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	-	-
16	Total Investments/(Capital + Reserves and Surplus)	113%	113%	-	-
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	-	-
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
	a. Shareholder's Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	3%	8%		
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	1%	5%	-	-
	b. Policyholder;s Fund:				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	2%	2%		
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	1%	1%		

SI.No.	Particular	For the Quarter ended 31st December 2023	Up to the Quarter 31st December 2023	For the Quarter ended 31st December 2022	Up to the Quarter 31st December 2022
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)	NA	NA	-	-
	For 13th month	-	-	-	-
	For 25th month		-	-	-
	For 37th month		-	-	-
	For 49th Month		-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month		-	-	-
	For 25th month		-	-	-
	For 37th month		-	-	-
	For 49th Month for 61st month		-	-	-
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment	-	-	-	-
	under Individual category) For 13th month	-	-	-	-
	For 25th month		-		-
	For 37th month		-	-	-
	For 49th Month		-	-	-
	for 61st month		-	-	-
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month		-	-	-
	For 37th month		-	-	-
	For 49th Month		-	-	-
	for 61st month		-	-	-
20	NPA Ratio	NA	NA	-	-
	Policyholders' Funds Gross NPA Ratio	-	-		-
	Net NPA Ratio		-		-
	Shareholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	338%	338%	-	-
		-	-	-	-
22	Debt Equity Ratio	NA	NA	-	-
		-	-	-	-
23	Debt Service Coverage Ratio	NA	NA	-	-
24	Internet Comiles Coverage Datis	-	-	-	-
24	Interest Service Coverage Ratio	NA	NA -	-	
25	Average ticket size in Rs Individual premium (Non-Single)	- NA	- NA	-	-
23	Average ticket size in NS individual premium (Non-Single)			-	
nuity Holdi	ng Pattern for Life Insurers and information on earnings:	1			I
1	No. of shares	16.80.00.000	16.80.00.000	-	-
	Percentage of shareholding		-	-	-
2	Indian Foreign		26%	-	-
			74%	-	-
	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	-	-
3					
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				



Form L-24 VALUATION OF NET LIABILITIES Name of the Insurer: CreditAccess Life Insurance Limited Net Liabilities (Rs.lakhs) (Frequency -Quarterly)

Date: 31st December 2023

Туре	Category of business	Mathematical Reserves as at 31st December 2023	Mathematical Reserves as at 31st December 2022
	Non-Linked -VIP	o 13t December 2023	STSt December 2022
	Life		-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Par			
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Par		
	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	3,106	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Non-Par			
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health		-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Non Par	3,106	-

Туре	Category of business	Mathematical Reserves as at 31st December 2023	Mathematical Reserves as at 31st December 2022
	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	3,106	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Business		-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	
	Total	3,106	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st	December 2023
Date. 315t	



				Geograph	ical Distribu	ition of Total B	usiness - Individu	uals				
		Ne	w Business -	Rural	N	lew Business -	Urban	-	Total New Bus	iness	Renewal	Total Premium
SI.No.	State / Union Territory	No. of	Premium	Sum Assured	No. of	Premium	Sum Assured	No. of	Premium	Sum Assured	Premium (Rs.	(New Business and
51.NO.	State / Union Territory	Policies	(Rs Lakhs)	(Rs Lakhs)	Policies	(Rs Lakhs)	(Rs Lakhs)	Policies	(Rs Lakhs)	(Rs Lakhs)	Lakhs)	Renewal) (Rs. Lakhs)
	STATES1											
	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-		-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
	Goa	-	-	-	-	-	-	-	-		-	-
	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-		-	-	-
	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
	Karnataka	-	-	-	-	-	-	-		-	-	-
	Kerala	-	-	-	-	-	-	-	-	-	-	-
	Madhya Pradesh	-	-	-	-		-	-	-		-	
	Maharashtra	-	-	-		-	-				-	
	Manipur		-	-			-	-	-		-	
	Meghalaya		-	-			-	-			-	-
	Mizoram		-	-		-		-			-	-
	Nagaland		1		-		-	-				
10	Odisha	-	-						-			-
	Punjab			-	-	-				-		-
		-	-	-	-	-	-	-	-		-	-
	Rajasthan	-		-	-	-	-	-	-	-	-	-
	Sikkim	-	-	-	-	-	-	-	-	-	-	-
	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
	Telangana	-	-	-	-	-	-	-	-	-	-	-
	Tripura	-	-	-	-	-	-	-	-	-	-	-
	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-			-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	UNION TERRITORIES1											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-		-	-
	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
	Daman & Diu Govt. of NCT of Delhi											
	Jammu & Kashmir	-		-	-	-	-	-	-	-	-	-
		-		-	-	-	-	-	-	-	-	-
	Ladakh	-		-	-	-	-	-	-	-	-	-
	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		-	-	-	-	-	-	-		-	-
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-
				NDIA								
			OUTSIE	DE INDIA								

FORM L-25- (ii) : Geographical Distribution of Business: GROUP

Name of the Insurer: CreditAccess Life Insurance Limited

For the Quarter: 31st Decmber 2023



					·	aphical Distri		tal Business-				New Business			1
SI.No.	State / Union Territory	New Business - Rural (Group)			New Business - Urban (Group)					Total I	Renewal Promium (Ps	Total Premium (New Business			
51.140.		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)	Premium (Rs. Lakhs)	and Renewal) (Rs. Lakhs)
	STATES														
1	Andhra Pradesh	-	185	0	82	1	403	3	516	1	588	3.00	598.00	-	3.0
	Arunachal Pradesh	-	-	-	-	-	-	-		-	-	-	-	-	
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Goa		-			-		-						-	
	Gujarat		728	2	314	-	702			-	1.430	3.19	1.391.60	-	3.1
	Haryana	-		-	-			-	-	-	., 100			-	0.1
	Himachal Pradesh		-	-	-		-	-	-	-	_	-	-	-	1
	Jharkhand	1		-	-				-	_	-	-			1
	Karnataka	2	1,12,249	1,310	66,321		75,809		43,494		1,88,058	2,156	1,09,815		2.15
	Kerala	1		1,010			1.075			1		12.17	1,911.06		12.1
	Madhya Pradesh	<u> </u>	2,001	-	1,200		- 1,070	-			0,400		1,011.00		12.1
	Maharashtra	3	567	8	677		157				724		807.06		9.3
	Manipur	3	507	0	011		- 157	· · · · ·	130	5	124	3.33	007.00	-	9.0
	Manpul		-	-	-			-	-	-	-	-		-	
17	Mizoram		-	-	-			-	-	-	-	-		-	
	Nagaland		-	-	-	-		-		-	-		-	-	
10	Odisha	-				-		-		-	-			-	
20	Punjab		-	-	-	-		-		-	-	-	-	-	
	Rajasthan	1	746	2	296	- 1	223	1	316	2	969	2.85	612.11	-	2.8
22	Sikkim	'	740		230	· · ·		-	010		303	- 2.05	012.11	-	2.0
22	Tamil Nadu	10	12,220		6.731	5	13,484	47			25,704	88	14.174	-	8
	Telangana	10				4	2,559	47		15		40		-	4
	Tripura		7,000		4,370	4	2,559		1.		10,332	40	3,033	-	4
20	Uttarakhand		-	-		-		-	1	-	-		-	-	
	Uttar Pradesh		-	-				-	-	-	-		-	-	
	West Bengal	-		-		-		-		-	-		-	-	
20	TOTAL	- 28	1,36,859	1.402	80.048	11	94.412			39	2,31,271	2.315	-	-	2.31
		20	1,36,659	1,402	80,048	11	94,412	914	54,955	39	2,31,271	2,315	1,35,003	-	2,31
	UNION TERRITORIES														
	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-		-	
4	Govt. of NCT of Delhi	-	72	0	27	-	167	0	65	-	239	0.52	91.40	-	0.5
	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Puducherry		-	-	-	-	-	-	-	-	-	-	-	-	
	· · ·		-	-	-										
	TOTAL		72	0	27	-	167	0	65	-	239	0.52	91.40	-	0.5
	GRAND TOTAL	28		1.402		11	94,579	914				2.316	1,35,095	-	2,31
	IN INDIA	28		1.402		11	94,579	914		39		2,316	1,35,095	-	2,31
			-	-	-		-		-		-	-	-	-	-

-

FORM L-25- (ii) : Geographical Distribution of Business: GROUP

Name of the Insurer: CreditAccess Life Insurance Limited

Upto the Quarter: 31st December 2023



(In Lakhs)

Geographical Distribution of Total Business- GROUP New Business - Rural New Business - Urban Total New Business Total Premium Renewal (Group) (Group) (Group) (New Business SI.No. State / Union Territory Premium (Rs. and Renewal) No. of Premium Sum Assured Premium No. of Lives Premium (Rs Sum Assured No of No. of No. of Sum Assured No. of Lakhs) (Rs. Lakhs) Schemes Lives (Rs Lakhs) (Rs Lakhs) Schemes Lives (Rs Lakhs) (Rs Lakhs) Schemes Lakhs) (Rs Lakhs) STATES 1 Andhra Pradesh 246 112 640 606 886 Δ 718 3 2 Arunachal Pradesh 3 Assam 4 Bihar 5 Chhattisgarh 6 Goa 7 Gujarat 2,587 1,078 3,779 1,584 1,192 3 507 5 8 8 8 Haryana 9 Himachal Pradesh 10 Jharkhand 11 Karnataka 2.00.356 2.157 1.12.284 1.92.382 1.01.890 3.92.738 4.056 2.14.174 4.056 1.899 12 Kerala 5.974 5,354 19 2.905 26 3,516 11.328 45 6.421 45 13 Madhya Pradesh 14 Maharashtra 567 677 157 130 724 807 8 1 9 9 15 Manipur 16 Meghalaya 17 Mizoram 18 Nagaland 19 Odisha 20 Punjab 21 Rajasthan 1,089 511 391 408 1,480 4 920 3 2 22 Sikkim 23 Tamil Nadu 20.456 34 435 64 10.951 91 15,880 40 54,891 155 26,831 155 24 Telangana 18 8,519 33 4,635 3,832 13 1,783 22 12,351 46 6,417 46 25 Tripura 26 Uttarakhand 27 Uttar Pradesh 28 West Bengal 69 2,37,779 1,32,583 11 2,40,398 2,57,874 2.287 2,039 1,25,291 80 4,78,177 4,326 4,326 TOTAL UNION TERRITORIES 1 Andaman and Nicobar Islands 2 Chandigarh 3 Dadra and Nagar Haveli and Daman & Diu 4 Govt. of NCT of Delhi 72 0 27 271 105 343 132 5 Jammu & Kashmir 6 Ladakh 7 Lakshadweep -8 Puducherry TOTAL GRAND TOTAL 72 0 27 271 105 343 132 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 4,327 IN INDIA 1,32,610 11 2,40,669 1,25,396 81 4,78,520 70 2,37,851 2,287 2,040 4,327 2,58,006 OUTSIDE INDIA

Version 1.0 Date of upload: January 31, 2024

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: 31 December 2023 Statement of Investment Assets (Life Insurers) (Business within India) Periodicity of Submission: Quarterly Section 1

Sec	tion I		
No	PARTICULARS	SCH	Amount
1	Investments (Sharehoders)	8	15,630
	Investments (Policyholders)	8A	3,773
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	180
4	Current Assets		
	a. Cash & Bank Balance	11	227
	b. Advances & Other Assets	12	1,479
5	Current Liabilities		
	a. Current Liabilities	13	1,002
	b. Provisions	14	7
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet		20,280
	(A)		20,280

	PART - A
(Amount in Rs. Lakhs)	

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 19,403

15,630 3,773

	Less: Other Assets	SCH	Amount					
1	Loans (if any)	9	-					
2	Fixed Assets (if any)	10	180					
	Cash & Bank Balance							
3	(if any)	11	227					
	Advances & Other							
4	Assets (if any)	12	1,479					
5	Current Liabilities	13	1,002					
6	Provisions	14	7					
7	Misc. Exp not Written Off	15	-					
	Investments held							
8	outside India		-					
9	Debit Balance of P&L A/c		-					
	Total (B)							

Investment Assets (A-B)

19,403

Section II NON - LINKED BUSINESS

Γ

			SH		PH		Book Value		FVC				
A. LIFE FUND		% as per Reg	Balance	FRSM⁺	UL-Non Unit Res	PAR	NON PAR	(SH+PH)	Actual %	Amount	Total Fund	Market Value	
			Reg	(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)- (a)]%	(h)	(i)=(f+h)	(i)
1	Cer	ntral Govt. Sec	Not Less than 25%	-	7,532	-	-	-	7,532	48.19%	-	-	7,440
2		ntral Govt Sec, State Govt Sec or Other proved Securities (incl (1) above)	Not Less than 50%	-	991	-	-	-	991	6.34%	-	-	988
3	Inv	estment subject to Exposure Norms		-	-	-	-	-	-	0.00%		-	-
	a.	Infrastructure/ Social/ Housing Sector	Not Less	-	-	-	-	-	-	0.00%		-	-
		1. Approved Investments	than 15%	-	2,623	-	-	-	2,623	16.78%		-	2,625
		2. Other Investments	ulan 15%	-	24	-	-	-	24	0.15%		-	24
	b.	 Approved Investments 	Not	-	3,973	-	-	-	3,973	25.42%		-	3,971
		ii) Other Investments	exceeding	-	488	-	-	-	488	3.12%		-	488
		TOTAL LIFE FUND	100%		15,630	-		-	15,630	51.81%	-	-	15,536
							Р	н					

									FVC		1 1	
E	3. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as pe	er Reg		PAR	NON PAR	Book Value	Actual %	Amount	Total Fund	Market Value
						(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec		Not Less than 20%			-	1,673	1,673	44%	-	1,673	1,672
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%			-	-	-	0%	-	-	-	
3	Balance in Approved investment	Not Exceeding 60%			-	2,100	2,100	56%	-	2,100	2,099	
	TOTAL PENSION, GENERAL ANNUITY FUND	100%			-	3,773	3,773	100%	-	3,773	3,771	

LINKED BUSINESS

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



PART - B

FORM L-27-UNIT LINKED BUSINESS-3A FORM 3A Unit Linked Insurance Business

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

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

Periodicty of Submission: Quarterly Statement as on: 31st December 2023

								Rs. Lakhs
PARTICULARS	SF	IN 1	SF	IN 2	SFI	N 'n'		of All nds
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)		-		-		-		-

	SF	IN 1	SF	IN 2	SFI	N 'n'	Total of All Funds		
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)									
Central Govt Securities	-	-	-	-	-	-	-	-	
State Governement 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 2023

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Amount Rs. Lakhs)

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	I B2	NAV as on the above date ¹	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV		3 Year Rolling CAGR	Highest NAV since inception
1	Segregated Fund 1				-	-	-	-	-	-	-	-	-	-
2	Segregated Fund 2				-	-	-	-	-	-	-	-	-	-
3	Segregated Fund n				-	-	-	-	-	-	-	-	-	-
				Total	-	-	-	-	-	-	-	-	-	-

PART - C

CreditAccess Life

FORM L-29

DETAILS REGARDING DEBT SECURITIES



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2023 (Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES Market Value Book Value													
		Marke	t Value			Book V	alue						
	As at 31st December 2023	As % of total for this class	As at 31st Dec 2022	As % of total for this class	As at 31st December 2023	As % of total for this class	As at 31st Dec 2022	As % of total for this class					
Breakdown by credit rating													
AAA rated	16,348	90%	-	-	16,441	90%	-	-					
AA or better	1,838	10%	-	-	1,841	10%	-	-					
Rated below AA but above A	-	-	-	-	-	-	-	-					
Rated below A but above B	-	-	-	-	-	-	-	-					
Any other	-	-	-	-	-	-	-	-					
Breakdown by residual maturity													
Up to 1 year	10,477	58%	-	-	10,588	58%	-	-					
more than 1 year and upto 3 years	692	4%	-	-	693	4%	-	-					
More than 3 years and up to 7 years	2,405	13%	-	-	2,410	13%	-	-					
More than 7 years and up to 10 years	3,126	17%	-	-	3,110	17%	-	-					
More than 10 years and up to 15 years	1,485	8%	-	-	1,480	8%	-	-					
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-					
Above 20 years	-	-	-	-	-	-	-	-					
Breakdown by type of the issuer													
a. Central Government	9,113	50%	-	-	9,204	50%	-	-					
b. State Government	988	5%	-	-	991	5%	-	-					
c.Corporate Securities	8,085	44%	-	-	8,087	44%	-	-					

FORM L-30 : Related Party Transactions



Name of the Insurer: CreditAccess Life Insurance Limited

					Date: 31 Decemb	er 2023	
		PART-A R	elated Party Transactions				
				Conside	ration paid / recei	ved (Rs. in Lakh	is)
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter 31 Dec 2023	Up to the Dec 31 2023	For the Quarter Dec 31 2022	Up to the Dec 31 2022
			Premium Received	2092	3991	0	0
			Commission Paid	209	390	0	0
1	1 CreditAccess Grameen Limited F	Fellow Subsidiary	Claims Paid and				
'	CreditAccess Grameen Linned	T ellow Subsidiary	insurance awareness	431			
			and marketing campaigns		471		
			Refund to MPH	0	6	0	0

PART-B Related Party Transaction Balances - As at December 31, 2023 Whether Expenses Balance under recognised up to the Secured? Details of any Provision for Amount of Outstanding lf so, quarter end during Guarantees doubtful debts the year in respect Nature of Relationship Balances including Whether Payable / Nature of Name of the Related Party relating to the SI.No. given with the Company Receivable of bad or dobutful Commitments (Rs. in consideration outstanding or Lakhs) to be provided debts due from the received balance receivable related party at the time of (Rs. in Lakhs) settlement (Rs. in Lakhs) Fellow Subsidiary 10 Payable No No 0 0 Fellow Subsidiary 190 Commission Payable Claims and Insurance 1 CreditAccess Grameen Limited Fellow Subsidiary 307 awareness and marketing campaigns Payable CreditAccess India B V Promoter Shareholder No No 2 153 Payable 0 0



Date: 31 December 2023

SI. 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	Nominee Director	Director	NA
3	Paresh Shreesh Parasnis	Independent Director	Director	NA
4	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
5	Matteo Pusineri	Nominee Director	Director	NA
6	Bharatraj Panchal	Company Secretary	Secretarial	NA
7	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
8	Uday Shanker	Chief Operating Officer	Business Operations	NA
9	Sai Gunaranjan Jain	Investment Manager	Investment	NA
10	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA
11	Neharika Vohra *	Independent Director	Director	NA

Note:

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

* Approved in Nomination and Remmuneration Committee held on 20th December, 2023, Pending approval in Board

	Form No. L-32 Available Solve		cy Ratio (Frequency -Quarterly) CreditAccess s at 31st December 2023	S <mark>S Life</mark> aur Samruddhi
ame of the	e Insurer: CreditAccess Life Insurance Limited		Form Code:	КТ-3
lassificatio	on: Total Business		Registeration Number:	163
ltem	Description	Notes No	Adjusted Value (Rs.Lakhs)	1
(1)	(2)	(3)	(4)	1
01	Available Assets in Policyholders' Fund: *	1	3,645	1
	Deduct:]
02	Mathematical Reserves	2	3,106]
03	Other Liabilities	3	(722)	
04	Excess in Policyholders' funds (01-02-03)		1,261	1
05	Available Assets in Shareholders Fund: *	4	15,630	1
	Deduct:			1
06	Other Liabilities of shareholders' fund	3	-	1
07	Excess in Shareholders' funds (05-06)		15,630]
08	Total ASM (04)+(07)		16,891	1
09	Total RSM		5,000	1
10	Solvency Ratio (ASM/RSM)		338%	-

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, 2016 * represents net balances post considering the disallowances and net currrent assets

DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: CreditAccess Life Insurance Limited

Regist	Registration No. and Date of Registration with the IRDAI:163, March 31, 2023 (Rs. Lakhs)													
		Bonds / I	Debentures	Lo	ans	Other Debt	instruments	All Othe	er Assets	TOT	AL			
NO	PARTICULARS	YTD (As on 31st December 2023)	Prev. FY (As on 31st December 2022)	YTD (As on 31st December 2023)	Prev. FY (As on 31st December 2022)	YTD (As on 31st December 2023)	Prev. FY (As on 31st December 2022)	YTD (As on 31st December 2023)	Prev. FY (As on 31st December 2022)	YTD (As on 31st December 2023)	Prev. FY (As on 31st December 2022)			
1	Investments Assets (As per Form 5)	5,086	-	-	-	9,503	-	1,041	-	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)	5,086	-	-	-	9,503	-	1,041	-	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

CreditAccessLife

DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)

Name of the Fund: Pension & General Annuity and Group Business As on: 31 Dec 2023

(a) Fo	or diminution in the value of investments (N	vet)								(Rs. Lakhs)	
		Bonds / I	Debentures	Lo	ans	Other Debt	instruments	All Othe	er Assets	TOT	AL
		YTD	Prev. FY (As	YTD	Prev. FY (YTD	Prev. FY (YTD	Prev. FY (YTD	Prev. FY (
NO	PARTICULARS	(As on 31st	on 31st	(As on 31st	As on 31st	(As on 31st	As on 31st	(As on 31st	As on 31st	(As on 31st	As on 31st
		December	December	December	December	December	December	December	December	December	December
		2023)	2022)	2023)	2022)	2023)	2022)	2023)	2022)	2023)	2022)
1	Investments Assets (As per Form 5)	1,021	-	-	-	2,672	-	80	-	3,773	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets										
3	(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,021	-	-	-	2,671.86	-	80	-	3,773	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets										
9	(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: 31 Dec 2023 Periodicity of Submission: Quarterly

CreditAccessLife

	as on: 31 Dec 2023				N	ame of the Fund	Life Fund							D. Later
Periodicity	/ of Submission: Quarterly			Current Q	uarter		Ye	ar to Date (curre	nt year)			Year to	Date (previous year) ³	Rs. Lakhs
No.	Category of Investment	Category Code	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	3,848	64	2%	2%	2,306	110	5%	5%		-		-
	SPECIAL DEPOSITS DEPOSIT UNDER SECTION 7 OF INSURANCE ACT,	CSPD	-		0%	0%	-		- 0%	0%		-		-
э	1938	CDSS	-	-	0%	0%	-		- 0%	0%		-	-	-
4	TREASURY BILLS STATE GOVERNMENT BONDS	CTRB SGGB	4,254 273	122		3% 2%	4,994 918	413	8%	8% 6%	-			
6	STATE GOVERNMENT BONDS STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0%	0%	-		- 0%	0%		-		-
7	OTHER APPROVED SECURITIES (EXCLUSING	SGOA			0%	0%	-		- 0%	0%		-	-	-
8	INFRASTRUCTURE INVESTMENTS) GUARANTEED EQUITY	SGGE	-		0%	0%	-		- 0%	0%		-	-	-
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	718	14		2%	718	37		5%	-	-	-	-
	LOANS TO STATE GOVERNMENT FOR HOUSING BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUIDLING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HLSH	-		0%	0%			- 0%	0%		-	 -	
	HOUSING - SECURITISED ASSETS	HMBS	-		0%	0%	-		-	0%		-		-
13	DEBENTURES / BONDS / CPS / LOANS -				0%	0%	-		- 0%	0%			_	
	(PROMOTER GROUP)	HDPG HODS	-	-	0%	0%			- 0%	0%				
14	DEBENTURES / BONDS / CPS / LOANS LOANS TO STATE GOVERNMENT FOR FIRE		-	-	0%	0%			- 0%					-
10	FIGHTING EQUIPMENTS	HLSF		· ·									-	-
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-		0%	0%	-		- 0%	0%		-	-	-
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS				0%	0%	-		- 0%	0%				-
	ACCREDITED BY NHB BONDS / DEBENTURES ISSUED BY HUDCO	HTLN HTHD			0%	0%	-		- 0%	0%	-	<u> </u>		-
10	TAXABLE BONDS- BONDS / DEBENTURES ISSUED			-	0.00	2%	121	,	6%	6%			-	-
20	BY NHB / INSTITUTIONS ACCREDITED BY NHB BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL /	HTDN	121	2	0%	2%	-		- 0%	0%	-	-	-	-
	STATE ACT	HTDA	· ·	-										
21	BONDS / DEBENTURES ISSUED BY HUDCO TAX FREE BONDS-BONDS / DEBENTURES ISSUED	HFHD		-	0%	0%			- 0%	0%				-
22	BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	-	-	0%	0%	-		- 0%	0%	-	-	-	-
23	INFRASTRUCTURE - OTHER APPROVED	ISAS			0%	0%	-		- 0%	0%		-		-
24	SECURITIES INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0%	0%			- 0%	0%				-
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS /				0%	0%	-		- 0%	0%				
	LOANS - (PROMOTER GROUP)	IDPG		-	0%	0%	-		- 0%	0%	-	-		-
20	INFRASTRUCTURE - PSU - CPS INFRASTRUCTURE - OTHER CORPORATE	IPCP	-	-		0%	-							-
27	SECURITIES - CPS	ICCP		-	0%	0%	-		- 0%	0%	-	-		-
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF			0%	0%	-		- 0%	0%				-
29	Long Term Bank Bonds Approved Investment-				2%	2%	507	28	6%	6%				
	Infrastructure UNITS OF INFRASTRUCTURE INVESTMENT TRUST	ILBI	506	10	2%	2%	507	20						-
	INFRASTRUCTURE - EQUITY (INCLUDING	EIII	-	-			-		- 0%	0%	-	-		-
31	UNLISTED)	IOEQ	863	-	0%	0%	863		- 0%	0%	-	-	-	-
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS			0%	0%	-		- 0%	0%	-	-		-
33	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	0%	0%	-		- 0%	0%		-		-
34	Debt Instruments of InvITs - Approved Investments	IDIT	-		0%	0%	-		- 0%	0%		-		-
35	TAXABLE BONDS-INFRASTRUTURE - PSU - DEBENTURES / BONDS	IPTD	995	20	2%	2%	995	60	6%	6%				-
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER		993	20	2%	2%				6%				
	CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	1,003	20			1,003	65			-	-		-
37 38	INFRASTRUCTURE - TERM LOANS (WITH CHARGE) INFRASTRUCTURE - PSU - DEBENTURES / BONDS	ILWC	-	-	0%	0%	-		- 0%	0%	-	-		-
	INFRASTRUCTURE - OTHER CORPORATE	IFFD					-							-
39	SECURITIES - DEBENTURES/ BONDS	ICFD		· ·	0%	0%	-		- 0%	0%			-	-
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE			0%	0%	-		- 0%	0%				-
	INFRASTRUCTURE - CORPORATE SECURITIES -		· · ·		0%	0%			- 0%	0%				
	EQUITY SHARES-QUOTED INFRASTRUCTURE - EQUITY AND EQUITY RELATED	ITCE		· ·							· · ·		-	-
42	INSTRUMENTS (PROMOTER GROUP)	IEPG			0%	0%	-		- 0%	0%	· ·	-	-	-
43	PASSIVELY MANAGED EQUITY ETF (NON				0%	0%	-		- 0%	0%			-	-
-	PROMOTER GROUP) PASSIVELY MANAGED EQUITY ETF (PROMOTER	EETF	· ·	· ·									-	-
444	GROUP)	EETP	-		0%	0%	-	· · · ·	- 0%	0%	•	-		-
	PSU - EQUITY SHARES - QUOTED	EAEQ	10	-	0%	0%	10		- 0%	0%	-	-		-
	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	1,388	21	2%	2%	1,548	118	8%	8%		-	-	-
47	CORPORATE SECURITIES - DERIVATIVE		1,000	21	0%	0%			- 0%	0%				
	INSTRUMENTS INVESTMENT PROPERTIES - IMMOVABLE	ECDI		· ·	0%	0%			- 0%				-	-
48 49	LOANS - POLICY LOANS	EINP	1	<u> </u>	0%	0%			- 0%	0%	 :			-
50	LOANS - SECURED LOANS - MORTGAGE OF				0%	0%	-		0%		-			-
	PROPERTY IN INDIA (TERM LOAN) LOANS - SECURED LOANS - MORTGAGE OF	ELMI	· · ·	· ·										
52	PROPERTY OUTSIDE INDIA (TERM LOAN) DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING	ELMO ECDB	8.800	-	0%	0%	- 8,279	27	- 0% 0%	0%	-	-	-	-
53	INVESTMENT), CCIL, RBI DEPOSITS - REPO / REVERSE REPO	ECDB	8,800	20	1%	1%	1,878	22	2 1%	1%		-	-	-
54	CCIL - CBLO	ECBO	-	-	0%	0%	-		- 0%	0%		-		-
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	833	2	0.00	0%	508	2	2 0%	0%				-
56	COMMERCIAL PAPERS	ECCP	- 833		0%	0%	497	14	3%	3%	-	-	-	-
57	APPLICATION MONEY	ECAM	-	6		0%	-	30		0%		-	-	-
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD			0%	0%	-		- 0%	0%				-
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF			0%	0%	792	26	3%	3%	-			-
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER				0%	0%	-		- 0%			_	-	-
	GROUP)	EMPG	1 -	-		510			1	- 10	1			1

Name of the Fund Life Fund

	Current Quarter Year to Date (current year)							Year to Date (previous year) ³						
No.	Category of Investment	Category Code	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%) ²
61	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES			0%	0%	-		- 0%	0%	-	-	-	-
60	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG		-	0%	0%	-		- 0%	0%	-	-	-	-
62	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	0%	0%	-		- 0%	0%	-	-	-	-
64	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	0%	0%	-		- 0%	0%	-	-	-	-
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD		-	0%	0%	-		- 0%	0%	-	-	-	-
00	PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	0%	0%	-		- 0%	0%	-	-	-	-
67	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS		-	0%	0%	-		- 0%	0%	-	-	-	-
68	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL	EPPS			0%	0%	-		- 0%	0%	-	-	-	-
	ISSUED BY NON-PSU BANKS FOREIGN DEBT SECURITIES (INVESTED PRIOR TO		-	-	0%	0%	-		- 0%	0%		-	-	-
70	IRDA REGULATIONS) NET CURRENT ASSETS (ONLY IN RESPECT OF	EFDS			0%				- 0%	0%		-		-
	ULIP BUSINESS) UNITS OF REAL ESTATE INVESTMENT	ENCA ERIT	- 70		0%	0%	74		2 3%	3%				
72	DEBT INSTRUMENTS OF REIT	EDRT	-	-	0%	0%	- 14		- 3%	3%		-	-	-
73	CORPORATE SECURITIES-BOND-(TAXABLE)	EPBT	-	-	0%	0%	499	4	1%	1%		-		1
74	CORPORATE SECURITIES - BONDS (TAX FREE)	EPBF	-	-	0%	0%	-		- 0%	0%	-	-	-	-
70	CORPORATE SECURITIES - PREFERENCE SHARES CORPORATE SECURITIES - INVESTMENT IN	EPNQ	-	-	0%	0%			- 0%	0%	-	-	-	-
5	SUBSIDIARIES DEPOSITS - REPO / REVERSE REPO - CORPORATE	ECIS	-	-	0%	0%			- 0%	0%	-	-	-	-
	SECURITIES	ECCR		-						0%		-	-	-
70	Debt Instruments of InvITs - Other Investments ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	IOIT EAPS	-		0%	0%			- 0%	0%			-	-
90	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	EAPB	-	-	0%	0%	-		- 0%	0%	-	-	-	-
01	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) OTH	OETF			0%	0%	-		- 0%	0%	-	-	-	-
62	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP			0%	0%	-		- 0%	0%	-	-	-	-
83	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS)	OAPS		-	0%	0%	-		- 0%	0%	-	-	-	-
04	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS)	OAPB	-	-	0%	0%	-		- 0%	0%	-	-	-	-
85	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	0%	0%	-		- 0%	0%	-	-	-	-
	Units of Real Estate Investment Trust (REITs)	ORIT		-	0%		-		- 0%	0%	-	-	-	-
	BONDS - PSU - TAXABLE SECURITISED ASSETS	OPSA		-	0%	0%			- 0%	0%		-		-
	EQUITY SHARES (PSUS & UNLISTED)	OEPU			0%	0%			- 0%	0%		-		
	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG			0%		-		- 0%	0%	-	-	-	-
01	DEBENTURES / BONDS/ CPS / LOANS ETC (PROMOTER GROUP)	ODPG			0%	0%	-		- 0%	0%		-	-	-
	COMMERCIAL PAPERS	OACP	-	-	0%	0%	-		- 0%	0%		-	-	-
93	VENTURE FUND	OVNF	-	-	0%	0%			- 0%	0%	-	-	-	-
94 95	DERIVATIVE INSTRUMENTS OAFB - ALTERNATE INVESTMENT FUND	OCDI OAFB	-	-	0%	0%	-	· · ·	- 0%	0%		-		
	INVESTMENT PROPERTIES - IMMOVABLE	OAPB OIPI			0%				- 0%			-		-
97	OAFA - ALTERNATE INVESTMENT FUNDS	OAFA	-	-	0%	0%	-		- 0%	0%	-	-	-	-
	BONDS - PSU - TAX FREE	OBPF	-	-	0%		-		- 0%	0%		-		-
99	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	35.641	101	0%	0%	19,831	225	5 1%	1%		-	· · ·	-
	RECLASSIFIED APPROVED INVESMENTS - EQUITY DEBT INSTRUMENTS OF REIT	ORAE ODRT	· · ·	-	0%	0%	10	1	- 0%	6% 0%		-	-	
102	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB			0%		-		- 0%	0%	-	-	-	-
103	PREFERENCE SHARES	OPSH	-	-	0%		-		- 0%	0%		-	-	-
104	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU		-	0%	0%	-		- 0%	0%		-		
100	TERM LOANS (WITHOUT CHARGE) MUTUAL FUNDS - (UNDER INSURERS PROMOTER	OTLW	-		0%	0%			- 0%	0%		-		-
107	GROUP) MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS /	OMPG			0%	0%		28		0%		-	-	· .
	LIQUID SECEMES INV - EQUITY	OMGS M01	-	-	0%	0%		-	- 0%	0%	-	-		-
	SPECIAL INVESTMENTS	MM	-	-	0%	0%	-		- 0%	0%	-	-	-	-
	TOTAL		61,253	416	1%	1%	46,351	1,278	3%	3%		-	-	-
							.,	,						1

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time ¹ Based on daily simple Average of Investments

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



Statement as on: 31 Dec 2023 Periodicity of Submission: Quart

Name of the Fund Pension & General Annuity and Group Business



Rs. Lakhs

Current Quarter Year to Date (current year) Year to Date (previous year)³ Category Code No. Category of Investment Income on Investment Income on Income on Gross Yield (%)¹ vestment (Rs. Lakhs)¹ Gross Yield (%)¹ Net Yield Investment (Rs. (%)² Lakhs)¹ Net Yield (%)² Investment (Rs. Lakhs)¹ Gross Yield (%) Net Yield (%)² Investment (Rs. Lakhs) Investment (Rs. Lakhs) (Rs. Lakhs) CENTRAL GOVERNMENT BONDS 1,496 1.97 1,150.48 35.1 3.069 3% 0% SPECIAL DEPOSITS DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, CSPD 3 CDSS 0.00 0% 0.00% 0% 1.409 0.009 0.009 1.41% 0.00% 0.00% GGB 667 815 9 378 667 82 9 40 GGL OTHER APPROVED SECURITIES (EXCLUSING GUARANTEED EQUITY CENTRAL GOVERNMENT GUARANTEED LOANS LOANS TO STATE GOVERNMENT FOR HOUSING BONDS / DEBENTURES ISSUED BY AUTHORITY HOUSING - SECURITISED ASSETS DEBENTURES / BONDS / CPS / LOANS -0.00 0.00 0.009 0.00 HFDA HMBS 0.009 0% 0% 0.00 0% 0% 13 DEBENTURES / BONDS / CPS / LOANS -(PROMOTER GROUP) DEBENTURES / BONDS / CPS / LOANS LOANS TO STATE GOVERNMENT FOR FIRE TERM LOAN - HUDCO / NHB / INSTITUTIONS COMMERCIAL PAPERS - NHB / INSTITUTIONS HDPG 0.00% 0% 0.00% 0% 14 0.009 0.00 0.009 0.009 0.009 0.009 0.00 COMMERCIAL PAPERS - NHB / INSTITUTIONS BONDS / DEBENTURES ISSUED BY HUDCO TAXABLE BONDS - BONDS / DEBENTURES ISSUED BONDS / DEBENTURES ISSUED BY AUTHORITY BONDS / DEBENTURES ISSUED BY HUDCO TAX FREE BONDS-BONDS / DEBENTURES ISSUED INFRASTRUCTURE - OTHER APPROVED EPCIDIBITES 19 20 0.009 0.00 21 22 0.009 0% 0.009 0% 23 INFRASTRUCTURE - SECURTISED ASSETS INFRASTRUCTURE - SECURTISED ASSETS INFRASTRUCTURE - PSU - CPS INFRASTRUCTURE - PSU - CPS INFRASTRUCTURE - OTHER CORPORATE CONDITIES, CPS SAS -0.00% 0% 0.00% 0% 0.00 0% 0.00 0% 0% 25 26 0% 0.00% 0.00% 27 ICCP 0.009 0% 0.00% 0% SECURITIES - CPS INFRASTRUCTURE - INFRASTRUCTURE Long Term Bank Bonds Approved Investment-IDDF 0.00% 0.00% 28 0% 0% 29 II.BI 0.009 0% 0.00% 0% 30 0.00% 0% 0.00% 0% 31 0.009 0.00% DEQ 0% 0% 32 0.00% 0% 0.00% 0% 33 IOLB 0.00% 0% 0.00% 0% Long Term Bank Bonds Other Investment- Infrastructure Long 1 em samk sonso Omer investment - Intrastructure Debt Instruments of Int/Ts - Approved Investments | IDIT TAXABLE BONDS-INFRASTRUTURE - PSU - III'D TAXABLE DONDS-INFRASTRUCTURE - OTHER ICTD INFRASTRUCTURE - TERM LOANS (WITH CHARGE) ILWC INFRASTRUCTURE - PSU - DEBUTINES / BONDS | IFD INFRASTRUCTURE - OTHER CORPORATE | ICTD INFRASTRUCTURE - OTHER CORPORATE | ICTD INFRASTRUCTURE - PSU - EQUITY SHARES -QUOTED | ITPE 0.00% 34 0.00 0% 0.009
0.009
0.009
0.009 0.00% 0.00% 0.00% 0.00% 35 36 39 0.00% 0% 0% 40 0.009 0% 0.00% INFRASTRUCTURE - FOUL EQUITY ESCURITIES QUOTED INFRASTRUCTURE - CORPORATE SECURITIES INFRASTRUCTURE - EQUITY AND EQUITY PASSIVELY MANAGED EQUITY ETF (NON PASSIVELY MANAGED EQUITY ETF (PROMOTER EQUID) 0% 0% 0% 0% 0.00% 0% 0% 0% 41 ITCE 0.009 42 43 EEPG EETF 0.009 PASSIVELY MANAGED EQUITY E LP (PROWN GROUP) PSU - EQUITY SHARES - QUOTED CORPORATE SECURITIES (APPROVED CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS INVESTMENT PROPERTIES - IMMOVABLE 44 EETP 0.009 0% 0.00% 0% 45 EAEQ 0.00% 0% 2% 0.00% 0% 3% 383.858 7.722 350.17 9.91 46 COS ECDI 47 0.009 0.00% 0% 0% 48 EINP 0.00% 0% 0.00% 0% INVESTMENT PROPERTIES - IMMOVABLE LOANS - POLICY LOANS LOANS - SECURED LOANS - MORTGAGE OF LOANS - SECURED LOANS - MORTGAGE OF DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, DEPOSITS - REPO / REVERS REPO CCIL - CBLO COMPORATE SECURITIES - EQUITY SHARES COMMERCAL PAPERS APPLICATION MONEY DEPOSIT WITH PRIMARY DEALERS DULY MUTUAL FUNDS - CILOZID SCHEMES MUTUAL FUNDS - CILOZID SCHEMES MUTUAL FUNDS - CILOZID SCHEMES LPL LMI 49 50 ELMO ECDB ECMR ECBO EACE 0% 0.00 0.00 0% 618.969 7.313 615.04 7.85 0.00% 0.009 -10.524 - 2,106.18 -13.39 -2,343.184 56 0.009 0.00 0% 0% 1.473 2.11 58 59 0.00% 0% 1% 0.00% 38.745 0.290 210.52 6.02 MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) EQUITY SHARES - COMPANIES INCORPORATED EQUITY SHARES (INCL EQUITY RELATED CORPORATE SECURITIES - DEBENTURES / DEPOSITS - COS WITH SCHEDULED BANKS PERPETUAL DEBT INSTRUMENTS OF TIER I AND II PERPETUAL DEBT INSTRUMENTS OF TIER I AND II PERPETUAL DOBCIM. P. SHARES & REDEEMABLE FOREIGN DEBT SECURITIES (INVESTED PRIOR TO NET CURRENT ASSETS (ONLY IN RESPECT OF 60 MPG 0.009 0% 0.00% 0% 0.009 0.00 61 0% 0% 64 65 0.00% 0.00 0.009 0.009 66 67 68 0% 0% 0% 69 NET CURRENT ASSETS (ONLY IN RESPECT OF UNITS OF REAL ESTATE INVESTMENT 70 INCA 0.00 0% 0.00 71 ERIT 0.009 0% 0.00% 0% UNITS OF HEAL ESTATE INVESTMENT TRUST(REITS) DEBT INSTRUMENTS OF REIT CORPORATE SECURITIES-BOND-(TAXABLE) CORPORATE SECURITIES-BOND-(TAXABLE) CORPORATE SECURITIES - INVESTMENT IN NUPPORATE SECURITIES - INVESTMENT IN 72 73 EDRT 0.00% 0.00% 0% 0% 74 75 0.00% 0.00 CORPORATE SECURTIES - INVESTMENT IN SUBSIDIARIES DEPOSITS - REPO / REVERSE REPO - CORPORATE Deth Instruments of Inv18 - Other Investments ADDITIONAL TIER 1 (BASEL III COMPLIANT) ADDITIONAL TIER 1 (BASEL III COMPLIANT) PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) ADDITIONAL TIER 1 (BASEL III COMPLIANT) INITS OR INBERTING THE 1 (BASEL III COMPLIANT) INITS OR INBERTING THE 1 (BASEL III COMPLIANT) 76 ECIS 0.00% 0% 0.00% 0% 0.00% 0% 0.00% 0% ECCR 0.00 0.00 APS APB DETF 0.009 0% 80 81 82 OETP 0.009 0.009 0% 0% 0.009 83 84 85 DAPS DAPB 0% 0% 0.009 0% 0% 0% UNITS OF INFRASTRUCTURE INVESTMENT TRUST UNITS OF INFRASTRUCTURE INVESTMENT TRUST Units of Real Estate Investment Trust (REITs) BONDS - PSU - TAXABLE SECURITISED ASSETS OIIT 0.009 0.009 OBPT OPSA SECURITISED ASSETS EQUITY SHARES (FSUS & UNLISTED) EQUITY SHARES (INCL. EQUITY RELATED) DEBENTURES / BONDS/ CPS / LOANS ETC. COMMERCIAL PAPERS VENTURE FUND OPSA OEPU OEPG ODPC 90 91 0.009 0.00 ACI
 93
 VENTURE FUND
 OVN

 4
 DERIVATIVE INSTRUMENTS
 OCDI

 95
 OAFB - ALTERNATE INVESTMENT FUND
 OAFB

 96
 INVESTMENT PROPERTIES - INMOVABLE
 OIPI

 97
 OAFA - ALTERNATE INVESTMENT FUNDS
 OAFA

 98
 BONDS - PSU - TAX FREE
 OBPI

 99
 RECLASSIFIED APPROVED INVESTMENT FUNDS
 OAFA

 100
 EQUITY SHARES (INCL CO-OP SOCIETIES)
 OESH
 0.009 0.009 0.009 0.00% 0.009 0.00% 0.00% <u>0%</u> 0%

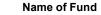
				Current Quart	er		Ye	ar to Date (curre	nt year)		Yea	ar to Date (previo	ous year) ³	
No.	Category of Investment	Category Code	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Yield (%)1		Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
	DEBT INSTRUMENTS OF REIT	ODRT		-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	-	-	0.00%	0%	-	-	0.00%	0%		-	-	-
103	PREFERENCE SHARES	OPSH		-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
104	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
105	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
106	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
107	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS /	OMGS		-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
108	INV - EQUITY	M01	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
109	SPECIAL INVESTMENTS	MM	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
	TOTAL		5,548	66	1%	1%	5,100	84	2%	2%	•	-	-	-

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time ¹ Based on daily simple Average of Investments

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: CreditAccess Life Insurance Limited

PART - A CreditAccessLife Suraksha aur Smuruddi



Life Fund and Pension, General Annuity and Group Business

Periodicity of Submission: Quarterly

Statement as on: 31 Dec 2023

	···· , · ···	,							Rs. Lakhs
No	Name of the Security	соі	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
Α.	During the Quarter								
				NIL					
В.	<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



			For the Qu	arter ende	d 31st Dece	mber 2023	For the Q	uarter ende	d 31st Dec	ember 2022	Up to ti	ne Quarter 3	1st Decem	ber 2023	Up to ti	he Quarter 3	1st December	2022
SI. No		Particulars	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 ye	ear Premum																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Individual Single Premium (ISPA)- Annu																
		From 0-50000	1			-									-			
\vdash		From 50.001-100.000	-	-	-	-		-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-150,000	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-		-	-		
		From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii	Group Single Premium (GSP)																
		From 0-10000	2,310.73	39	2,31,484	1,34,053.20	-	-	-	-	4322.11		4,78,494	2,57,745.80	-	-	-	-
		From 10,001-25,000	2.86	-	21	203.52	-	-	-	-	2.86	-	21	203.52	-	-	-	-
		From 25001-50,000	1.02	-	3		-	-	-	-	1.02		3	33.00	-	-	-	-
		From 50,001- 75,000 From 75,001-100,000	1.20	-	2		-	-	-	-	1.20	-	-	23.18	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-		Above Rs. 1,25,000	-	-		-	-		-		-	-	-	-	-		-	
	iv	Group Single Premium- Annuity- GSPA		-				_	-		-						-	-
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v	Individual non Single Premium- INSP																
	v	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Individual non Single Dramium Arreste																
	vi	Individual non Single Premium- Annuity From 0-50000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
		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																

			For the Qu	arter ende	d 31st Dece	mber 2023	For the Q	uarter ende	d 31st Dec	ember 2022	Up to t	he Quarter 3	1st Decem	ber 2023	Up to ti	he Quarter 3	1st December	r 2022
SI. No		Particulars	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
	vii	Group Non Single Premium (GNSP)																
		From 0-10000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000 From 1,00,001 -1,25,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	-		-	-	-	-	-	-	-	-	-	-	-	-	-	
	viii	Group Non Single Premium- Annuity- G																
	VIII	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	Denew	al Premium																
2		Individual																
	1	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 75,001-75,000		-	-	-		-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000				-	-	-	-	-	-	-	-		-		-	-
		Above Rs. 1,25,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		7.8010110.1,20,000																
	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		<u> </u>														┟────┤
	١V	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
																	1	

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Name of the Insurer: CreditAccess Life Insurance Limited



Business Acquisition through Different Channels	(Group))

Date: 31 December 2023 (In Lakhs)

		For the Quart	er ended 31st D	ecember 2023	or the Quarte	er ended 31s	t December 20	Up to the	Quarter 31st De	ecember 2023	Up to the Quarter 31st December 2022		
SI.No.	Channels	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes *	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1	1,80,305	2,092.89	-	-	-	2	3,84,985	3991.00	-	-	-
4	Brokers	37	41,589	155.77	-	-	-	76	80,086	263.05	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	0.00	-	-	-
6	Direct Business	1	9,616	67.73	-	-	-	3	13,449	73.14	-	-	-
7	IMF	-	-	-	-	-	-	-		0.00	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	0.00	-	-	-
		-	-	-	-	-	-	-	-	0.00			
		-	-	-	-	-	-	-	-	0.00			
	Total	39	2,31,510	2,316.40	-	-	-	81	4,78,520	4327.19	-	-	-
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

* No of Schemes refers to Number of Policies

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

Name of the Insurer: CreditAccess Life Insurance Limited

Business Acquisition through Different Channels (Individual)

For the Quarter ended 31st For the Quarter ended 31st Up to the Quarter 31st December Up to the Quarter 31st December 2023 2022 December 2023 December 2022 SI. No. Channels Premium Premium Premium Premium No. of Policies No. of Policies No. of Policies No. of Policies (Rs. Lakhs) (Rs. Lakhs) (Rs. Lakhs) (Rs. Lakhs) Individual agents 1 --------2 Corporate Agents-Banks --------3 Corporate Agents -Others --------4 Brokers --------5 Micro Agents --------Direct Business 6 --------- Online (Through Company Website) --------- Others --------7 IMF -------Common Service Centres 8 --------Web Aggregators 9 --------10 Point of Sales --------Others (Please Specify) 11 --------Total --------Referral Arrangements --------

Date: 31 December 2023

CreditAccessLife Suraksha aur Samruddhi



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023

	Ageing of Claims For the Period Ended 31st December 2023									
				No. of c	laims paid	d		Total No.	Total amount of	
SI.No.	Types of Claims	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	of claims paid	claims paid (Rs. In Lakhs)	
1	Maturity Claims	-	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	Annuities / Pension	-	-	-	-	-	-	-	-	
4	Surrender	-	-	-	-	-	-	-	-	
5	Other benefits	-	-	-	-	-	-	-	-	
	Death Claims	-	-	-	-	-	-	-	-	

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

	Ageing of Claims For the Period Ended 31st December 2023									
SI.No.	Types of Claims	On or before	1 month	1 - 3	laims paid 3 - 6	6 months - 1	> 1 year	Total No. of claims	Total amount of claims paid (Rs.	
		maturity		months	months	year		paid	In Lakhs)	
1	Maturity Claims	-	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	Annuities / Pension	-	-	-	-	-	-	-	-	
4	Surrender	-	-	-	-	-	-	-	-	
5	Other benefits	-	-	-	-	-	-	-	-	
								-		
	Death Claims	-	311	-	-	-	-	311	184.52	



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023

	Ageing of For the Quarter 31st December 2023									
				No. of c	laims paid	t		Total No.	Total amount of	
SI.No.	Types of Claims	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	of claims paid	claims paid (Rs. In Lakhs)	
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)

		Agei	ing of For	the Quart	er 31st De	cember 2023							
		No. of claims paid											
SI.No.	Types of Claims	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	of claims paid	claims paid (Rs. In Lakhs)				
1	Maturity Claims	-	-	-	-	-	-	-	-				
2	Survival Benefit	-	-	-	-	-	-	-	-				
3	Annuities / Pension	-	-	-	-	-	-	-	-				
4	Surrender	-	-	-	-	-	-	-	-				
5	Other benefits	-	-	-	-	-	-	-	-				
	Death Claims	-	253	-	-	-	-	253	150				

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited



Death Claims

Date: 31 December 2023 No. of claims only

SI. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	20
2	Claims Intimated / Booked during the period	-	286
(a)	Less than 3 years from the date of acceptance of risk	-	286
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	253
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	53
	Outstanding Claims:-		
	Less than 3months	-	51
	3 months and less than 6 months	-	2
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

GRIEVANCE DISPOSAL FOR THE QUARTER 31 DECEMBER 2023

Complaints Resolved/ Settled during the quarter Opening Additions during Total Complaints the quarter (net of Complaints Pending at registered up to Balance¹ SI No. Particulars at the beginning duplicate the end of the quarter the quarter during Fully Accepted Partial Accepted Rejected of the quarter complaints) the financial year 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	81
5	Total No. of Claims during current year *	364
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)	-

		Complaints made by customers		Complaints made	by Intermediaries	Total		
8	Duration wise Pending Status	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints		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

CreditAccess Life

Date: 31 December 2023

L-42 Valuation Basis

Valuation Basis (Frequency -Quarterly and Annual)



Name of the Insurer: CreditAccess Life Insurance Limited

	Range (Minimum to Maximum) of parameters used for valuation																	
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed E	Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
Туре	Category of business	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	As at 31/12/2023 for the year 2023-24	As at 30/09/2022 for the year 2022-23	
	Non-Linked -VIP																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	Non-Linked -Others																	
	Life																	
	General Annuity																	
	Pension																`	
_	Health																	
Par																		
	Linked -VIP																	
	Life																	
	General Annuity																	
	Pension																	
	Health																	
	Linked-Others																	
	Life																<u> </u>	
	General Annuity																	
	Pension																	
	Health																L	
	Non-Linked -VIP															-		
	Life															-		
	General Annuity																	
	Pension															-		
	Health Non-Linked -Others															-		
	Non-Linked -Others							Rs.60 Per		0 (Single			-			-		
	Life	6.4% pa	NA	180% to 300%	NA	NA	NA	Claim	NA	Premiums)	NA	NA	NA	0%	NA			
	General Annuity	0.470 pa	11/2	100 /0 10 300 /0	11/2	100	11/2	Ciaim		Fremiums				070	11/1			
	Pension										1	1				1		
	Health															1		
Non-Par	i ioaiui	I	1	I	I		1	1		I	1	1		1		NOT APP	PLICABLE	
	Linked -VIP	1		1		1	1			1		1	1	1		1		
	Life					1		1			1	1				1		
	General Annuity					1										1		
	Pension		1	1		1	1	1		1	1	1	1	1		1		
	Health									1	1					1		
	Linked-Others										1					1		
	Life															1		
	General Annuity															1		
	Pension	1	1	1		1	1	1	1	1	1	1	1	1		1		
	Health											1				1		
	[roomal																	

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.

Form L 43 Voting Activity Disclosure under Stewardship Code





Date: 31 December 2023

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision	
12 December 2023	Zaggle Prepaid Ocean Services Limited	PBL	Special Business	Approval for amendments in Zaggle Employee Stock Option Scheme 2022 ("Zaggle ESOP 2022" or "Scheme") of Zaggle Prepaid Ocean Services Limited ("Company")	NIL	FOR	As per provisions.	
				Approval for grant of options to the identified employees exceeding 1% of the issued capital of the Company during any one year under Zaggle Employee Stock Option Scheme 2022 ("Zaque ESOP 2022" or "Scheme")	NIL	FOR	As per provisions.	
				Ratification of the Zaggle Employee Stock Option Scheme 2022 ("Zaggle ESOP 2022" or "Scheme")	NIL	FOR	As per provisions.	
				Repricing of the exercise price for the various options granted under Zaggle Employee Stock Option Scheme 2022 ("Zaggle ESOP 2022" or "Scheme")	NIL	FOR	As per provisions.	
27 December 2023	RELIANCE INDUSTRIES LIMITED	PBL	Special Business	Appointment of Ms. Isha M. Ambani (DIN: 06984175) as a Non-Executive Director of the Company	NIL	FOR	Isha Ambani appointment as a Non-executive Director due to her exceptional educational qualifications, holding a degree in psychology from Yale University and an MBA from the Stanford Graduate School of Business. Her professional experience at McKinsey & Company and leadership roles within the Reliance Group showcase her strategic acumen. As a member of the Ambani family, she brings a deep understanding of the company's values and operations. Additionally, her proactive focus on business expansion and customer experience aligns with the company growth objectives.	
				Appointment of Shri Akash M. Ambani (DIN: 06984194) as a Non-Executive Director of the Company	NIL	FOR	Akash Amban's appointment as a Non-executive Director is grounded in his strong educational foundation, culminating in a major in Economics from Brown University. His proven leadership as the Chairman of Reliance Juio, driving technological advancements and achieving substantial subscriber growth, underscores his strategic acumen. With a multifaceted role spanning digital services and retail businesses within the Reliance Group, Akash Ambani brings a wealth of experience, making him an excellent choice for a Non-executive Director position.	
				Appointment of Shri Anant M. Ambani (DIN: 07945702) as a Non-Executive Director of the Company	NIL	FOR	Anant Ambani, the youngest of the Ambani siblings, attended Dhirubhai Ambani International School and pusued higher education at Brown University. Serving as a Director on the Boards of Jio Platforms Limited, Reliance Retail Ventures Limited, and others, he plays a crucial role in driving the expansion of Reliance Industries' global energy and materials businesses, particularly in renewable and green energy. Anant Ambani is at the forefront G Reliance's Ambitious goal to	
22 December 2023	ITC LIMITED	PBL	Special Business	Resolved that, in accordance with the provisions of Section 152 of the Companies Act, 2013, Mr. Rahul Jain (DIN: 0742202) be and is hereby appointed as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2024 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	NIL	FOR	Rahu Jain, a 43-year-old IAS Officer and Chartered Accountant with A Master's Degree in Commerce from the University of Pune, currently serves as the Joint Secretary in the Department of Investment and Public Asset Management, Ministry of Finance, Government of India. With an 18-year career in the Indian Administrative Service, he has held roles such as District Collector and Director in the MP Town and Country Planning Department, contributing to rural and urban development, Iourism promotion, and disaster management. Additionally, Mr. Jain holds directorial positions in various government	
29-12-2023	ESAF Small Finance Bank Limited	7th AGM	Ordinary Business	To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the Financial year ended March 31, 2023, together with the schedules and annexures thereto, the reports of the Board of Director's and the Auditor's thereon.	NIL	FOR	As per provisions.	

	To re-appoint Shri. John Samuel (DIN: 07725212), who retires by rotation this year, and being eligible, offered himself for re-appointment.	NIL	FOR	Shri. John Samuel's reappointment as a director is warranted by his multifaceted expertise in accountancy, agriculture, rural economy, banking finance, and international representation. His distinguished career in senior government roles, including Member of the Postal Services Board and Chief Post Master General, along with consultancy for global entities like the United Nations, showcases exceptional leadership. As the Founder and President of Transform Consulting, his commitment to transformation, leadership development, and financial management aligns seamlessly with organizational goals. With a background as a fellow member of the Institute of Chartered Accountants of India and dual master's degrees, his reappointment ensures a continued strategic vision and effective governance.
	To appoint M/s. Kirlane and Pandit, Chartered Accountants (Firm Registration Number: 105215W/W100057), as one of the Joint Statutory Auditors of the Bank and fixing of remuneration of Joint Statutory Auditors.	NIL	FOR	As per provisions.
Special Business	Appointment of Shri. Biju Varkkey (DIN: 01298281) as Non-Executive Independent Director of the Bank.		FOR	Shri. Biju Varkkey, with over 23 years at the Indian Institute of Management, Ahmedabad, and prior roles in institutions like IIM Lucknow and MDI Gurgaon, is an experienced Human Resource faculty. A Fellow Member of the National Institute of Bank Management, Pune, and a Master's Degree holder from MG University, Kerala, he has served as a director for companies such as Bank of Baroda, Aster DM Healthcare, and V Guard Industries. Currently, he holds directorship in M/s. V Guard Industries Limited and M/s. Konnect CSR Impactors Private Limited, demonstrating his enduring commitment to effective corporate leadership.
	Appointment of Dr. Joseph Vadakkekara Antony (DIN: 00181554) as Non-Executive Director of the Bank.	NIL	FOR	As per provisions.
	Revision of Remuneration of Shri. Kadambelil Paul Thomas (DIN: 00199925), Managing Director and Chief Executive Officer of the Bank.	NIL	FOR	As per provisions.
	Borrowing / raising of funds, by issue of debt securities on a Private Placement basis.	NIL	FOR	As per provisions.
	Ratification and Amendment of "ESAF SMALL FINANCE BANK EMPLOYEES STOCK OPTION PLAN 2019" (ESAF ESOP PLAN-2019" / "ESOP 2019" / "the Plan".	NIL	FOR	As per provisions.
	Material Related Party Transactions for Acceptance of Deposits in Current / Savings Account or any other similar accounts permitted to be opened under applicable laws.	NIL	FOR	As per provisions.
	Material Related Party Transactions in relation to engaging of Business Correspondent of the Bank.	NIL	FOR	As per provisions.
	Related Party Transactions pertaining to payment of Trademark License Fee.	NIL	FOR	As per provisions.



As at 31st December 2023

FORM L-45 OFFICES AND OTHER INFORMATION

Name of the Insurer: CreditAccess Life Insurance Limited

SI. No.	Inform	nation	Number
1	No. of offices at the beginning of the year		1
2	No. of branches approved during the year	4	
3		Out of approvals of previous year	-
4	No. of branches opened during the year	Out of approvals of this year	1
5	No. of branches closed during the year		-
6	No of branches at the end of the year *		2
7	No. of branches approved but not opened		3
8	No. of rural branches		-
9	No. of urban branches		1
	No. of Directors:-		
	(a) Independent Director	1	
10	(b) Executive Director	1	
10	(c) Non-executive Director	2	
	(d) Women Director	1	
	(e) Whole time director	-	
	No. of Employees		
11	(a) On-roll:	27	
	(b) Off-roll:	-	
	(c) Total	27	
	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents, (b) Corporate Agents-Banks	-	
	(c)Corporate Agents-Others		- 1
	(d) Insurance Brokers	8	
12	(e) Web Aggregators		
	(f) Insurance Marketing Firm		
	(g) Micro Agents		-
	(h) Point of Sales persons (DIRECT)		-
	(i) Other as allowed by IRDAI (To be specified)	-

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	24	8
Recruitments during the quarter	3	1
Attrition during the quarter	-	-
Number at the end of the quarter	27	9

* Including Corporate Office