

Name of the Insurer: CreditAccess Life Insurance Limited

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



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

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



REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2023

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL		
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	4,327	-	-	-	-	-	-	-	4,327
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-	45
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	34
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	(1)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	6
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	653	-	-	-	-	-	-	-	653
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	653	-	-	-	-	-	-	-	653
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	5,064	-	-	-	-	-	-	-	5,064
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	404	-	-	-	-	-	-	-	404
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,342	-	-	-	-	-	-	-	1,342
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	1,746	-	-	-	-	-	-	-	1,746
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	212	-	-	-	-	-	-	-	212
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,106	-	-	-	-	-	-	-	3,106
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	3,318	-	-	-	-	-	-	-	3,318
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	-	-	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

FORM L-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)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL			
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	2,316	-	-	-	-	-	-	2,316
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	36	
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	25	
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)	
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7	
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	(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	
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	165	-	-	-	-	-	165	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,168	-	-	-	-	-	1,168	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,333	-	-	-	-	-	1,333	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	-	(0)	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note:

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

FORM L-2-A-PL

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



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

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	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
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)		(21)	(30)	-	-
(d) Amortisation of Premium / Discount on Investments		69	263	-	-
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		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)				-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)					
TOTAL (B)		(127)	687	-	-
Profit/ (Loss) before tax		548	597	-	-
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		548	597	-	-
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(329)	(378)	-	-
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		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			
	INVESTMENTS			
	Shareholders'	L-12	15,630	-
	Policyholders'	L-13	3,773	-
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	180	-
	DEFERRED TAX ASSETS (Net)			
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	227	-
	Advances and Other Assets	L-18	1,479	-
	Sub-Total (A)		1,706	-
	CURRENT LIABILITIES	L-19	1,002	-
	PROVISIONS	L-20	7	-
	Sub-Total (B)		1,009	-
	NET CURRENT ASSETS (C) = (A - B)		697	-
	MISCELLANEOUS EXPENDITURE (to the extent not written off or 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:

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE
PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter 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	-	-	-	-

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)				
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	-	-	-	-
11	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	-	-	-	-

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

(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. 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

(Amount in Rs. Lakhs)

	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 December 2023		As at 31st December 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	10080000	6%	-	-
· Foreign	124320000	74%	-	-
Investors				
· Indian	33600000	20%	-	-
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL	168000000	100%	-	-

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Nithyalakshmi Reddy	1	50,000	0%	5	-	-	50,000	100%
	(ii) Prathima Topannavar Neelakanth	1	50,000	0%	5	-	-	50,000	100%
	(iii) Vijitha Subbiah	1	50,000	0%	5	-	-	50,000	100%
	(iv) Vinatha Madhusudan Reddy	1	50,000	0%	5	-	-	50,000	100%
	(v) Suresh Kodihalli Krishna	1	50,000	0%	5	-	-	50,000	100%
	(vi) Surendra Jayaram Reddy	1	50,000	0%	5	-	-	50,000	100%
					-				
ii)	Bodies Corporate:								
	(i) Avalahalli Investments Private Limited	1	97,80,000	6%	978	-	-	97,80,000	100%
	(ii)				-				
					-				
iii)	Financial Institutions/ Banks	-	-	0%	-	-	-	-	-
					-				
iv)	Central Government/ State Government(s) / President of India	-	-	0%	-	-	-	-	-
					-				
v)	Persons acting in concert (Please specify)	-	-	0%	-	-	-	-	-
					-				
vi)	Any other (Please specify)	-	-	0%	-	-	-	-	-
					-				

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



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

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

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

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

(Amount in Rs. Lakhs)

	Particulars	As at 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

(Amount in Rs. Lakhs)

Sl. 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)

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

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



(Amount in Rs. Lakhs)

	Particulars	As at 31st December 2023	As at 31st December 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,245	-
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 including Treasury Bills	5,258	-
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. Commercial 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 bonds including Treasury Bills	497	-
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 bonds including Treasury Bills	2,175	-
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



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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st December 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	-

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



(Amount in Rs. Lakhs)

	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 (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 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	157	61	-	218	8	45	-	53	165	-
Work in progress	8	64	56	16	-	-	-	-	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**

(Amount in Rs. Lakhs)

	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



(Amount in Rs. Lakhs)

	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	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**

(Amount in Rs. Lakhs)

	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)



(Amount in Rs. Lakhs)

	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 for Life Companies					
Sl.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	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	Expense of Management to Gross Direct Premium Ratio	39%	40%	-	-
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	9%	9%	-	-
8	Business Development and Sales Promotion Expenses to New Business Premium	NA	NA	-	-
9	Brand/Trade Mark usage fee/charges to New Business Premium	NA	NA	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	7%	18%	-	-
11	Change in net worth (Amount in Rs. Lakhs)	549	17,019	-	-
12	Growth in Networth	3.33%	100%	-	-
13	Ratio of Surplus to Policyholders' Fund	NA	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%	-	-

Sl.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	Persistence 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	-	-	-	-
	Persistence 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	-	-	-	-
	Persistence 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	-	-	-	-
	Persistence 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	Interest Service Coverage Ratio	NA	NA	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	NA	NA	-	-

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	16,80,00,000	16,80,00,000	-	-
	Percentage of shareholding	-	-	-	-
2	Indian	26%	26%	-	-
	Foreign	74%	74%	-	-
3	Percentage of Government holding (in case of public sector insurance companies)	NA	NA	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.36	0.36	-	-
8	Book value per share (Rs)	0.33	10.13	-	-

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2023

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)				
Type	Category of business	Mathematical Reserves as at 31st December 2023	Mathematical Reserves as at 31st December 2022	
Par	Non-Linked -VIP			
	Life	-	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Non-Linked -Others			
	Life	-	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Linked -VIP			
	Life	-	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Linked-Others			
Life	-	-		
General Annuity	-	-		
Pension	-	-		
Health	-	-		
	Total Par			
Non-Par	Non-Linked -VIP			
	Life	-	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Non-Linked -Others			
	Life	3,106	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Linked -VIP			
	Life	-	-	
	General Annuity	-	-	
	Pension	-	-	
	Health	-	-	
	Linked-Others			
Life	-	-		
General Annuity	-	-		
Pension	-	-		
Health	-	-		
	Total Non Par	3,106	-	

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

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES1												
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
UNION TERRITORIES1												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		-	-	-	-	-	-	-	-	-	-	-
IN INDIA												
OUTSIDE INDIA												

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	-	185	0	82	1	403	3	516	1	588	3.00	598.00	-	3.00
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	728	2	314	-	702	2	1,078	-	1,430	3.19	1,391.60	-	3.19
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	2	1,12,249	1,310	66,321	-	75,809	847	43,494	2	1,88,058	2,156	1,09,815	-	2,156
12	Kerala	1	2,331	8	1,256	-	1,075	4	655	1	3,406	12.17	1,911.06	-	12.17
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	3	567	8	677	-	157	1	130	3	724	9.39	807.06	-	9.39
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	1	746	2	296	1	223	1	316	2	969	2.85	612.11	-	2.85
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	10	12,220	41	6,731	5	13,484	47	7,442	15	25,704	88	14,174	-	88
24	Telangana	11	7,833	31	4,370	4	2,559	9	1,324	15	10,392	40	5,695	-	40
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		28	1,36,859	1,402	80,048	11	94,412	914	54,955	39	2,31,271	2,315	1,35,003	-	2,315
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	-	167	0	65	-	239	0.52	91.40	-	0.52
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	72	0	27	-	167	0	65	-	239	0.52	91.40	-	0.52
GRAND TOTAL		28	1,36,931	1,402	80,074	11	94,579	914	55,020	39	2,31,510	2,315	1,35,095	-	2,315
IN INDIA		28	1,36,931	1,402	80,074	11	94,579	914	55,020	39	2,31,510	2,315	1,35,095	-	2,315
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	2	246	1	112	1	640	3	606	3	886	4	718	-	4
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	1,192	3	507	-	2,587	5	1,078	2	3,779	8	1,584	-	8
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	3	2,00,356	2,157	1,12,284	-	1,92,382	1,899	1,01,890	3	3,92,738	4,056	2,14,174	-	4,056
12	Kerala	3	5,354	19	2,905	-	5,974	26	3,516	3	11,328	45	6,421	-	45
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	3	567	8	677	-	157	1	130	3	724	9	807	-	9
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	3	1,089	3	511	1	391	2	408	4	1,480	4	920	-	4
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	35	20,456	64	10,951	5	34,435	91	15,880	40	54,891	155	26,831	-	155
24	Telangana	18	8,519	33	4,635	4	3,832	13	1,783	22	12,351	46	6,417	-	46
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		69	2,37,779	2,287	1,32,583	11	2,40,398	2,039	1,25,291	80	4,78,177	4,326	2,57,874	-	4,326
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	72	0	27	-	271	1	105	1	343	1	132	-	1
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1	72	0	27	-	271	1	105	1	343	1	132	-	1
GRAND TOTAL		70	2,37,851	2,287	1,32,610	11	2,40,669	2,040	1,25,396	81	4,78,520	4,327	2,58,006	-	4,327
IN INDIA		70	2,37,851	2,287	1,32,610	11	2,40,669	2,040	1,25,396	81	4,78,520	4,327	2,58,006	-	4,327
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



(Amount in Rs. Lakhs)

PART - A

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	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

	Amount
Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	19,403
Balance Sheet Value of:	
A. Life Fund	15,630
B. Pension & General Annuity and Group Business	3,773
C. Unit Linked Funds	-

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	180
3	Cash & Bank Balance (if any)	11	227
4	Advances & Other Assets (if any)	12	1,479
5	Current Liabilities	13	1,002
6	Provisions	14	7
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		877

Investment Assets (A-B) 19,403

Section II

NON - LINKED BUSINESS

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

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Sec	Not Less than 20%	-	1,673	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	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investments	Not Less than 75%	-	-	-	-
2 Other Investments	Not More than 25%	-	-	-	-
TOTAL LINKED INSURANCE FUND	100%	-	-	-	-

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



Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

PART - B

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

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

Periodicity of Submission: Quarterly

Statement as on: 31st December 2023

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 31st December 2023

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st December 2023

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	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%	-	-

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023

PART-A Related Party Transactions				Consideration paid / received (Rs. in Lakhs)			
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter 31 Dec 2023	Up to the Dec 31 2023	For the Quarter Dec 31 2022	Up to the Dec 31 2022
1	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	2092	3991	0	0
			Commission Paid	209	390	0	0
			Claims Paid and insurance awareness and marketing campaigns	431	471		
			Refund to MPH	0	6	0	0

PART-B Related Party Transaction Balances - As at December 31, 2023

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

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31 December 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	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 Remuneration Committee held on 20th December, 2023, Pending approval in Board

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



As at 31st December 2023

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

Form Code:	KT-3
Registration Number:	163

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund: *	1	3,645
	Deduct:		
02	Mathematical Reserves	2	3,106
03	Other Liabilities	3	(722)
04	Excess in Policyholders' funds (01-02-03)		1,261
05	Available Assets in Shareholders Fund: *	4	15,630
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		15,630
08	Total ASM (04)+(07)		16,891
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		338%

Note:

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

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

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

FORM L-33-NPAs

**DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: CreditAccess Life Insurance Limited

Name of the Fund: Life Fund

As on: 31 Dec 2023

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 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

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

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 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)	1,021	-	-	-	2,672	-	80	-	3,773	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,021	-	-	-	2,671.86	-	80	-	3,773	-
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ¹
101	DEBT INSTRUMENTS OF REIT	ODRT	-	-	0.00%	0%	-	-	0.00%	0%	-	-	-	-
102	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	MUI	-	-	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

Statement as on: 31 Dec 2023

Name of Fund

Life Fund and Pension, General Annuity and Group Business



Periodicity of Submission: Quarterly

Rs. Lakhs

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

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

Name of the Insurer: CreditAccess Life Insurance Limited



Sl. No	Particulars	For the Quarter ended 31st December 2023				For the Quarter ended 31st December 2022				Up to the Quarter 31st December 2023				Up to the Quarter 31st December 2022			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	2,310.73	39	2,31,484	1,34,053.20	-	-	-	-	4322.11	81	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	33.00	-	-	-	-	1.02	-	3	33.00	-	-	-	-
	From 50,001- 75,000	1.20	-	2	23.18	-	-	-	-	1.20	-	2	23.18	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vi Individual non Single Premium- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars	For the Quarter ended 31st December 2023				For the Quarter ended 31st December 2022				Up to the Quarter 31st December 2023				Up to the Quarter 31st December 2022			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023



Business Acquisition through Different Channels (Individual)

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

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023

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

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

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

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023

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

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

Ageing of For the Quarter 31st December 2023									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	253	-	-	-	-	253	150

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31 December 2023



Death Claims

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

Date: 31 December 2023



GRIEVANCE DISPOSAL FOR THE QUARTER 31 DECEMBER 2023

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

2	Total No. of Policies upto corresponding period of previous year	-
3	Total No. of Claims upto corresponding period of previous year	-
4	Total No. of Policies during current year	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)	-

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

Noe:

* Number of Lives are considered as Total Number of Claims

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Name of the Insurer: CreditAccess Life Insurance Limited

INDIVIDUAL / GROUP BUSINESS¹

Date: 31 December 2023

I.

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 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
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
General Annuity																	
Pension																	
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	6.4% pa	NA	180% to 300%	NA	NA	NA	Rs.60 Per Claim	NA	0 (Single Premiums)	NA	NA	NA	0% NA			
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
General Annuity																	
Pension																	
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

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

Name of the Insurer: CreditAccess Life Insurance Limited

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 ("Zaggle 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's growth objectives.
				Appointment of Shri Akash M. Ambani (DIN: 06984194) as a Non-Executive Director of the Company	NIL	FOR	Akash Ambani'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 Jio, 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 pursued 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 of 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: 07442202) 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	Rahul 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, tourism 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. Kirtane 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.	NIL	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. Kadambellil 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.

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st December 2023

Name of the Insurer: CreditAccess Life Insurance Limited

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

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