

Name of the Insurer: CreditAccess Life Insurance Limited

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



| PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES | | |
|---|-----------------|---|
| Sl. No. | Form No. | Description |
| 1 | L-1-A-RA | Revenue Account |
| 2 | L-2-A-PL | Profit & Loss Account |
| 3 | L-3-A-BS | Balance Sheet |
| 4 | L-4 | Premium Schedule |
| 5 | L-5 | Commission Schedule |
| 6 | L-6 | Operating Expenses Schedule |
| 7 | L-7 | Benefits Paid Schedule |
| 8 | L-8 | Share Capital Schedule |
| 9 | L-9 & L9A | Shareholding Pattern Schedule |
| 10 | L-10 | Reserves and Surplus Schedule |
| 11 | L-11 | Borrowings Schedule |
| 12 | L-12 | Investments (Shareholders) Schedule |
| 13 | L-13 | Investments (Policyholders) Schedule |
| 14 | L-14 | Investments - Assets Held to Cover Linked Liabilities Schedule |
| | L-14A | Aggregate value of Investments other than Equity Shares and Mutual Fund |
| 15 | L-15 | Loans Schedule |
| 16 | L-16 | Fixed Assets Schedule |
| 17 | L-17 | Cash and Bank Balance Schedule |
| 18 | L-18 | Advances & Other Assets Schedule |
| 19 | L-19 | Current Liabilities Schedule |
| 20 | L-20 | Provisions Schedule |
| 21 | L-21 | Misc Expenditure Schedule |
| 22 | L-22 | Analytical Ratios |
| 23 | L-23 | Receipts and Payments |
| 24 | L-24 | Valuation of Net Liabilities |
| 25 | L-25 (i) & (ii) | Geographical Distribution of Business |
| 26 | L-26 | Investment Assets (Life Insurers) |
| 27 | L-27 | Investments - Unit Linked Business |
| 28 | L-28 | Statement of NAV of Segregated Funds |
| 29 | L-29 | Details regarding Debt securities |
| 30 | L-30 | Related Party Transactions |
| 31 | L-31 | Board of Directors & Key Management Persons |
| 32 | L-32 | Available Solvency Margin and Solvency Ratio |
| 33 | L-33 | NPAs |
| 34 | L-34 | Statement of Investment and Income on Investment |
| 35 | L-35 | Statement of Down Graded Investments |
| 36 | L-36 | Premium and number of lives covered by policy type |
| 37 | L-37 | Business Acquisition through Different Channels - Group |
| 38 | L-38 | Business Acquisition through Different Channels - Individuals |
| 39 | L-39 | Data on Settlement of Claims |
| 40 | L-40 | Quarterly Claims Data |
| 41 | L-41 | Grievance Disposal |
| 42 | L-42 | Valuation Basis |
| 43 | L-43 | Voting Activity disclosure under Stewardship Code |
| 44 | L-45 | Office Information |

FORM L-1-A-RA

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



REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2024

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

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

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 MARCH 31, 2024

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)



| PARTICULARS | Schedule Ref. Form No. | LINKED BUSINESS | | | | | NON-LINKED BUSINESS | | | | | | | | | | GRAND TOTAL | | | |
|---|------------------------|-----------------|---------|--------|----------|-------|---------------------|---------|---------|--------|---------|-------------------|--------------|---------|---------|--------|-------------|---------|-------|--------------|
| | | LIFE | PENSION | HEALTH | VAR. INS | TOTAL | PARTICIPATING | | | | | NON-PARTICIPATING | | | | | | | | |
| | | | | | | | LIFE | ANNUITY | PENSION | HEALTH | VAR.INS | TOTAL | LIFE | ANNUITY | PENSION | HEALTH | | VAR.INS | TOTAL | |
| Premiums earned – net | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) Premium | L-4 | - | - | - | - | - | - | - | - | - | - | - | 5,373 | - | - | - | - | - | - | 5,373 |
| (b) Reinsurance ceded | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Income from Investments | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) Interest, Dividends & Rent – Gross | | - | - | - | - | - | - | - | - | - | - | - | 56 | - | - | - | - | - | - | 56 |
| (b) Profit on sale/redemption of investments | | - | - | - | - | - | - | - | - | - | - | - | 35 | - | - | - | - | - | - | 35 |
| (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 | | - | - | - | - | - | - | - | - | - | - | - | 10 | - | - | - | - | - | - | 10 |
| Other Income (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Contribution from Shareholders' A/c | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) Towards Excess Expenses of Management | | - | - | - | - | - | - | - | - | - | - | - | 1,710 | - | - | - | - | - | - | 1,710 |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - | (653) | - | - | - | - | - | - | (653) |
| TOTAL (A) | | - | - | - | - | - | - | - | - | - | - | - | 6,530 | - | - | - | - | - | - | 6,530 |
| Commission | L-5 | - | - | - | - | - | - | - | - | - | - | - | 511 | - | - | - | - | - | - | 511 |
| Operating Expenses related to Insurance Business | L-6 | - | - | - | - | - | - | - | - | - | - | - | 1,120 | - | - | - | - | - | - | 1,120 |
| Provision for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Tax | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) For diminution in the value of investments (Net) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) For others (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Goods and Services Tax on ULIP Charges | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | - | - | - | - | - | - | - | - | - | - | - | 1,631 | - | - | - | - | - | - | 1,631 |
| Benefits Paid (Net) | L-7 | - | - | - | - | - | - | - | - | - | - | - | 386 | - | - | - | - | - | - | 386 |
| Interim Bonuses Paid | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) Gross | | - | - | - | - | - | - | - | - | - | - | - | 4,154 | - | - | - | - | - | - | 4,154 |
| (b) Amount ceded in Reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (c) Amount accepted in Reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (d) Fund Reserve for Linked Policies | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (e) Fund for Discontinued Policies | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | - | - | - | - | - | - | - | - | - | - | - | 4,540 | - | - | - | - | - | - | 4,540 |
| SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C) | | - | - | - | - | - | - | - | - | - | - | - | 359 | - | - | - | - | - | - | 359 |
| Amount transferred from Shareholders' Account (Non-technical Account) | | - | - | - | - | - | - | - | - | - | - | - | 359 | - | - | - | - | - | - | 359 |
| AMOUNT AVAILABLE FOR APPROPRIATION | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| APPROPRIATIONS | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Other Reserves (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being Funds for Future Appropriations | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | - | - | - | - | - | - | - | - | - | - | - | 359 | - | - | - | - | - | - | 359 |

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.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

| Particulars | Schedule Ref. Form No. | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|--|------------------------|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| Amounts transferred from the Policyholders Account (Technical Account) | | 359 | 359 | | |
| Income From Investments | | | | | |
| (a) Interest, Dividends & Rent – Gross | | 168 | 703 | - | - |
| (b) Profit on sale/redemption of investments | | 223 | 734 | - | - |
| (c) (Loss on sale/ redemption of investments) | | (6) | (36) | - | - |
| (d) Amortisation of Premium / Discount on Investments | | 55 | 318 | - | - |
| Other Income (to be specified) | | 149 | 155 | | |
| TOTAL (A) | | 949 | 2,233 | - | - |
| Expense other than those directly related to the insurance business | | 13 | 47 | - | - |
| Contribution to Policyholders' A/c | | | | - | - |
| (a) Towards Excess Expenses of Management | | 1,710 | 1,710 | - | - |
| (b) Others | | (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) | | 1,071 | 1,758 | - | - |
| Profit/ (Loss) before tax | | (122) | 475 | - | - |
| Provision for Taxation | | 34 | 34 | - | - |
| Profit / (Loss) after tax | | (156) | 441 | - | - |
| APPROPRIATIONS | | | | | |
| (a) Balance at the beginning of the year. | | 219 | (378) | - | - |
| (b) Interim dividend paid | | - | - | - | - |
| (c) Final dividend paid | | - | - | - | - |
| (d) Transfer to reserves/ other accounts (to be specified) | | - | - | - | - |
| Profit/Loss carried forward to Balance Sheet | | 62 | 62 | - | - |

¹ Refer Circular IRDA/F&A/CIR/MISC/184/10/2019 dt. 4th Oct. 2019² 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) The Company got its Certificate of Registration to conduct life insurance business on 31st March 2023, hence comparable previous year numbers are not applicable.

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 MARCH 2024

(Amount in Rs. Lakhs)

| | PARTICULARS | Schedule Ref. Form No. | As at 31st March 2024 | As at 31st March 2023 |
|--|---|------------------------|-----------------------|-----------------------|
| | SOURCES OF FUNDS | | | |
| | SHAREHOLDERS' FUNDS: | | | |
| | SHARE CAPITAL | L-8, L-9 | 16,800 | - |
| | SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | - |
| | RESERVES AND SURPLUS | L-10 | 62 | - |
| | CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT | | 281 | - |
| | Sub-Total | | 17,144 | - |
| | BORROWINGS | L-11 | - | - |
| | POLICYHOLDERS' FUNDS: | | | |
| | CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT | | 17 | - |
| | POLICY LIABILITIES | | 7,260 | - |
| | FUNDS FOR DISCONTINUED POLICIES: | | - | - |
| | (i) Discontinued on Account of non-payment of premiums | | - | - |
| | (ii) Others | | - | - |
| | INSURANCE RESERVES | | - | - |
| | PROVISION FOR LINKED LIABILITIES | | - | - |
| | Sub-Total | | 7,276 | - |
| | FUNDS FOR FUTURE APPROPRIATIONS | | | |
| | Linked | | - | - |
| | Non-Linked (Non-PAR) | | - | - |
| | Non-Linked (PAR) | | - | - |
| | DEFERRED TAX LIABILITIES (Net) | | - | - |
| | TOTAL | | 24,420 | - |
| | APPLICATION OF FUNDS | | | |
| | INVESTMENTS | | | |
| | Shareholders' | L-12 | 14,925 | - |
| | Policyholders' | L-13 | 6,717 | - |
| | Assets held to cover Linked liabilities | L-14 | - | - |
| | LOANS | L-15 | - | - |
| | FIXED ASSETS | L-16 | 210 | - |
| | DEFERRED TAX ASSETS (Net) | | - | - |
| | CURRENT ASSETS | | | |
| | Cash and Bank Balances | L-17 | 211 | - |
| | Advances and Other Assets | L-18 | 2,962 | - |
| | Sub-Total (A) | | 3,172 | - |
| | CURRENT LIABILITIES | L-19 | 588 | - |
| | PROVISIONS | L-20 | 17 | - |
| | Sub-Total (B) | | 605 | - |
| | NET CURRENT ASSETS (C) = (A – B) | | 2,567 | - |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | L-21 | - | - |
| | DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account) | | - | - |
| | DEFICIT IN REVENUE ACCOUNT (Policyholders' Account) | | | |
| | TOTAL | | 24,420 | - |

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

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

Note:

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



FORM L-4-PREMIUM SCHEDULE
PREMIUM

(Amount in Rs. Lakhs)

| | PARTICULARS | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|---|---|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| 1 | First year premiums | - | - | - | - |
| 2 | Renewal Premiums | - | - | - | - |
| 3 | Single Premiums | 5,373 | 9,700 | - | - |
| | TOTAL PREMIUM | 5,373 | 9,700 | - | - |
| | Premium Income from Business written : | | | | |
| | In India | 5,373 | 9,700 | - | - |
| | Outside India | - | - | - | - |

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES



(Amount in Rs. Lakhs)

| PARTICULARS | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|--|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| Commission | | | | |
| Direct – First year premiums | - | - | - | - |
| - Renewal premiums | - | - | - | - |
| - Single premiums | 511 | 915 | - | - |
| Gross Commission | 511 | 915 | - | - |
| Add: Commission on Re-insurance Accepted | - | - | - | - |
| Less: Commission on Re-insurance Ceded | - | - | - | - |
| Net Commission | 511 | 915 | - | - |
| Rewards | - | - | - | - |
| TOTAL | 511 | 915 | - | - |
| Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission): | | | | |
| Individual agents | - | - | - | - |
| Corporate Agents -Others | 497 | 887 | - | - |
| Brokers | 14 | 27 | - | - |
| 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 : | 511 | 915 | - | - |
| In India | 511 | 915 | - | - |
| Outside India | | | | |

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

(Amount in Rs. Lakhs)

| | PARTICULARS | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|----|---|--|--------------------------------------|--|--------------------------------------|
| 1 | Employees' remuneration & welfare benefits | 204 | 844 | - | - |
| 2 | Travel, conveyance and vehicle running expenses | 13 | 46 | - | - |
| 3 | Training expenses | - | - | - | - |
| 4 | Rents, rates & taxes | 73 | 148 | - | - |
| 5 | Repairs | 1 | 2 | - | - |
| 6 | Printing & stationery | 23 | 43 | - | - |
| 7 | Communication expenses | 2 | 10 | - | - |
| 8 | Legal & professional charges | 20 | 60 | - | - |
| 9 | Medical fees | - | - | - | - |
| 10 | Auditors' fees, expenses etc | - | - | - | - |
| | a) as auditor | 1 | 3 | - | - |
| | b) as adviser or in any other capacity, in respect of | - | - | - | - |
| | (i) Taxation matters | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | c) in any other capacity | - | - | - | - |
| 11 | Advertisement and publicity | (269) | 32 | - | - |
| 12 | Interest & Bank Charges | 1 | 4 | - | - |
| 13 | Depreciation | 18 | 64 | - | - |
| 14 | Brand/Trade Mark usage fee/charges | - | - | - | - |
| 15 | Business Development and Sales Promotion Expenses | - | - | - | - |
| 16 | Stamp duty on policies | - | - | - | - |
| 17 | Information Technology Expenses | 40 | 136 | - | - |
| 18 | Goods and Services Tax (GST) | 362 | 362 | - | - |
| 19 | Others (to be specified) | - | - | - | - |
| | Recruitment expenses | - | 9 | - | - |
| | Office expenses | 6 | 19 | - | - |
| | Insurance Awareness | 664 | 664 | - | - |
| | Foreign Exchange Fluctuation | (4) | 0.0 | - | - |
| | Miscellaneous Expenses | (34) | 16.2 | - | - |
| | TOTAL | 1,120 | 2,462 | - | - |
| | In India | 1,120 | 2,462 | - | - |
| | Outside India | - | - | - | - |

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

(Amount in Rs. Lakhs)

| | PARTICULARS | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|----|---------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| 1. | Insurance Claims | - | - | - | - |
| | (a) Claims by Death | 386 | 598 | - | - |
| | (b) Claims by Maturity | - | - | - | - |
| | (c) Annuities/Pension payment | - | - | - | - |
| | (d) Periodical Benefit | - | - | - | - |
| | (e) Health | - | - | - | - |
| | (f) Surrenders | - | - | - | - |
| | (g) any other (please specify) | - | - | - | - |
| | | | | | |
| | Benefits Paid (Gross) | 386 | 598 | - | - |
| | In India | 386 | 598 | - | - |
| | Outside India | - | - | - | - |
| 2. | (Amount ceded in reinsurance): | - | - | - | - |
| | (a) Claims by Death | - | - | - | - |
| | (b) Claims by Maturity | - | - | - | - |
| | (c) Annuities/Pension payment | - | - | - | - |
| | (d) Periodical Benefit | - | - | - | - |
| | (e) Health | - | - | - | - |
| | (f) any other (please specify) | - | - | - | - |
| | | - | - | - | - |
| 3. | Amount accepted in reinsurance: | - | - | - | - |
| | (a) Claims by Death | - | - | - | - |
| | (b) Claims by Maturity | - | - | - | - |
| | (c) Annuities/Pension payment | - | - | - | - |
| | (d) Periodical Benefit | - | - | - | - |
| | (e) Health | - | - | - | - |
| | (f) any other (please specify) | - | - | - | - |
| | | - | - | - | - |
| | Benefits Paid (Net) | | | | |
| | In India | 386 | 598 | - | - |
| | Outside India | - | - | - | - |

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|----------|--|-----------------------|-----------------------|
| 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 March 2024 | | As at 31st March 2023 | |
|--|-----------------------|--------------|-----------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 1,00,80,000 | 6% | - | - |
| · Foreign | 12,43,20,000 | 74% | - | - |
| Investors | | | | |
| · Indian | 3,36,00,000 | 20% | - | - |
| · Foreign | | | | |
| Others (to be specified), e.g. ESOP etc. | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL | 16,80,00,000 | 100% | - | - |

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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



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

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

PART B:

Name of the Indian Promoter / Indian Investor:



| 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 | | | | | | | | |
| i) | Individual share capital upto Rs. 2 Lacs | - | - | 0% | - | - | - | - | - |
| ii) | Individual share capital in excess of Rs. 2 Lacs | - | - | 0% | - | - | - | - | - |
| iii) | NBFCs registered with RBI | - | - | 0% | - | - | - | - | - |
| iv) | Others: | - | - | 0% | - | - | - | - | - |
| | - Trusts | - | - | 0% | - | - | - | - | - |
| | - Non Resident Indian | - | - | 0% | - | - | - | - | - |
| | - Clearing Members | - | - | 0% | - | - | - | - | - |
| | - Non Resident Indian Non Repatriable | - | - | 0% | - | - | - | - | - |
| | - Bodies Corporate | - | - | 0% | - | - | - | - | - |
| | - IEPF | - | - | 0% | - | - | - | - | - |
| v) | Any other (Please Specify) | - | - | 0% | - | - | - | - | - |
| B.2 | Non Public Shareholders | - | - | 0% | - | - | - | - | - |
| 2.1) | Custodian/DR Holder | - | - | 0% | - | - | - | - | - |
| 2.2) | Employee Benefit Trust | - | - | 0% | - | - | - | - | - |
| 2.3) | Any other (Please specify) | - | - | 0% | - | - | - | - | - |
| | Total | | 99,80,000 | 100% | 998 | - | | | |

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

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|---|--------------------------|--------------------------|
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | - | - |
| 4 | Revaluation Reserve | - | - |
| 5 | General Reserves | - | - |
| | Less: Amount utilized for Buy-back of shares | - | - |
| | Less: Amount utilized for issue of Bonus shares | - | - |
| 6 | Catastrophe Reserve | - | - |
| 7 | Other Reserves (to be specified) | - | - |
| 8 | Balance of profit in Profit and Loss Account | 62 | - |
| | TOTAL | 62 | - |

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

(Amount in Rs. Lakhs)

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

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

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



(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|--|-----------------------|-----------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 4,564 | - |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | - | - |
| | (a) Shares | - | - |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 1,413 | - |
| | (e) Other Securities (to be specified) | - | - |
| | (f) Subsidiaries | - | - |
| | Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 1,216 | - |
| 5 | Other than Approved Investments | - | - |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 4,675 | - |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | - | - |
| | (a) Shares | - | - |
| | (aa) Equity | 951 | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 201 | - |
| | (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 | 1,504 | - |
| 5 | Other than Approved Investments | - | - |
| | TOTAL | 14,925 | - |

Note: The market value of the above total investment is Rs. 14,975/-

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



(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|--|-----------------------|-----------------------|
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 2,005 | - |
| 2 | Other Approved Securities | - | - |
| 3 | (a) Shares | - | - |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 549 | - |
| | (e) Other Securities (to be specified) | - | - |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | - | - |
| | Equity | - | - |
| | Debt | 1,388 | - |
| 5 | Other than Approved Investments | - | - |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 2,089 | - |
| 2 | Other Approved Securities | - | - |
| 3 | (a) Shares | - | - |
| | (aa) Equity | 261 | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | 54 | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds | 372 | - |
| | (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 | 6,718 | - |

Note: The market value of the above total investment is Rs. 6,730/-

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



(Amount in Rs. Lakhs)

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

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

(Amount in Rs. Lakhs)

| Particulars | Shareholders | | Policyholders | | Assets held to cover Linked Liabilities | | Total | |
|--------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|---|-----------------------|-----------------------|-----------------------|
| | As at 31st March 2024 | As at 31st March 2023 | As at 31st March 2024 | As at 31st March 2023 | As at 31st March 2024 | As at 31st March 2023 | As at 31st March 2024 | As at 31st March 2023 |
| Long Term Investments: | | | | | | | | |
| Book Value | 7,194 | - | 3,942 | - | - | - | 11,136 | - |
| Market Value | 7,241 | - | 3,954 | - | - | - | 11,195 | - |
| Short Term Investments: | | | | | | | | |
| Book Value | 7,731 | - | 2,775 | - | - | - | 10,506 | - |
| Market Value | 7,734 | - | 2,776 | - | - | - | 10,510 | - |

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



(Amount in Rs. Lakhs)

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

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|------------------------------|------------|------------|-------------------------------|-----------------|----------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Opening As at 1st April 2023 | Additions | Deductions | Closing As at 31st March 2024 | Up to Last Year | For The Period | On Sales/ Adjustments | As at 31st March 2024 | As at 31st March 2024 | As at 31st March 2023 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles - Computer Software | 65 | 51 | - | 116 | 3 | 36 | - | 38 | 78 | |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| Leasehold Property | 35 | 6 | - | 41 | 3 | 12 | - | 15 | 26 | |
| Buildings | - | - | - | - | - | - | - | - | - | - |
| Furniture & Fittings | 0 | - | - | 0 | - | 0 | - | 0 | 0 | |
| Information Technology Equipment | 25 | 20 | - | 46 | 2 | 11 | - | 13 | 33 | |
| Vehicles | 31 | 23 | - | 54 | 0 | 4 | - | 5 | 49 | |
| Office Equipment | 1 | 0 | - | 1 | 0 | 0 | - | 0 | 1 | |
| Others (Specify nature) | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | - | |
| TOTAL | 157 | 101 | - | 258 | 8 | 64 | - | 72 | 187 | |
| Work in progress | 8 | 117 | 101 | 24 | - | - | - | - | - | 24 |
| Grand Total | 165 | 218 | 101 | 282 | 8 | 64 | - | 72 | 210 | |
| PREVIOUS YEAR | | | | | | | | | | |

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



(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|---|-----------------------|-----------------------|
| 1 | Cash (including cheques ¹ , drafts and stamps) | 20 | - |
| 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 | 176 | - |
| | (c) Others (to be specified) | | |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others (to be specified) | | |
| | TOTAL | 211 | - |
| | Balances with non-scheduled banks included in 2 and 3 above | | |
| | CASH & BANK BALANCES | | |
| | In India | 211 | - |
| | Outside India | | |
| | TOTAL | 211 | - |

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

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

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|---|-----------------------|-----------------------|
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | 2,400 | - |
| 3 | Prepayments | 32 | - |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 5 | - |
| 6 | Advances to Suppliers | 12 | - |
| 7 | Others (to be specified) | - | - |
| | TOTAL (A) | 2,450 | - |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 412 | - |
| 2 | Outstanding Premiums | - | - |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | - | - |
| 6 | Due from subsidiaries / holding company | - | - |
| 7 | Investments held for Unclaimed Amount of Policyholders | - | - |
| 8 | Others (to be specified) | | |
| | a. Depoists | 33 | - |
| | b. Other Advances | 1 | - |
| | c. Goods and Service Tax Unutilized Credit | 67 | - |
| | TOTAL (B) | 512 | - |
| | TOTAL (A+B) | 2,962 | - |

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|----|---|-----------------------|-----------------------|
| 1 | Agents' Balances | 113 | - |
| 2 | Balances due to other insurance companies | - | - |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | - | - |
| 5 | Unallocated premium | 124 | - |
| 6 | Sundry creditors | 275 | - |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding | 6 | - |
| 9 | Annuities Due | - | - |
| 10 | Due to Officers/ Directors | - | - |
| 11 | Unclaimed Amount of policyholders | - | - |
| 12 | Income accrued on Unclaimed amounts | - | - |
| 13 | Interest payable on debentures/bonds | - | - |
| 14 | Goods and Services Tax payable | 2 | - |
| 15 | Others (to be specified) | | |
| | (a) Taxes deducted at source payable | 65 | - |
| | (b) Broker Payable | - | - |
| | (c) Statutory Liability | 4 | - |
| | TOTAL | 588 | - |

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

(Amount in Rs. Lakhs)

| | Particulars | As at 31st March 2024 | As at 31st March 2023 |
|---|---|-----------------------|-----------------------|
| 1 | For Taxation (less payments and taxes deducted at source) | - | - |
| 2 | For Employee Benefits | - | - |
| | Gratuity | 17 | - |
| 3 | For Others (To be specified) | - | - |
| | | | |
| | | | |
| | | | |
| | | | |
| | TOTAL | 17 | - |

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



(Amount in Rs. Lakhs)

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

Analytical Ratios for Life Companies

| Sl.No. | Particular | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|-----------|--|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| 1 | New Business Premium Growth Rate (Segment wise) | | | | |
| | (i) Linked Business: | | | | |
| | a) Life | - | - | - | - |
| | b) Pension | - | - | - | - |
| | c) Health | - | - | - | - |
| | d) Variable Insurance | - | - | - | - |
| | (ii) Non-Linked Business: | | | | |
| | Participating: | | | | |
| | a) Life | - | - | - | - |
| | b) Annuity | - | - | - | - |
| | c) Pension | - | - | - | - |
| | d) Health | - | - | - | - |
| | e) Variable Insurance | - | - | - | - |
| | Non Participating: | | | | |
| | a) Life | 132% | 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 | 100% | 100% | - | - |
| 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 | 30% | 35% | - | - |
| 7 | Commission Ratio (Gross commission and Rewards paid to Gross Premium) | 10% | 9% | - | - |
| 8 | Business Development and Sales Promotion Expenses to New Business Premium | NA | NA | - | - |
| 9 | Brand/Trade Mark usage fee/charges to New Business Premium | NA | NA | - | - |
| 10 | Ratio of Policyholders' Fund to Shareholders' funds | 42% | 42% | - | - |
| 11 | Change in net worth (Amount in Rs. Lakhs) | (156) | 441 | - | - |
| 12 | Growth in Networth | 3% | 3% | - | - |
| 13 | Ratio of Surplus to Policyholders' Fund | 9% | 5% | - | - |
| 14 | Profit after tax / Total Income | -3% | 4% | - | - |
| 15 | (Total Real Estate + Loans)/(Cash & Invested Assets) | NA | NA | - | - |
| 16 | Total Investments/(Capital + Reserves and Surplus) | 128% | 128% | - | - |
| 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 | 9% | 13% | | |
| | Investment Yield - (Gross and Net) -Fund wise and Without realised gain | 11% | 13% | - | - |
| | b. Policyholder;s Fund: | | | | |
| | Investment Yield - (Gross and Net) -Fund wise and With realised gain | 8% | 6% | | |
| | Investment Yield - (Gross and Net) -Fund wise and Without realised gain | 8% | 6% | | |

| Sl.No. | Particular | For the Quarter ended 31st March 2024 | Up to the Quarter 31st March 2024 | For the Quarter ended 31st March 2023 | Up to the Quarter 31st March 2023 |
|---|--|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|
| 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 | 335% | 335% | - | - |
| | | - | - | - | - |
| 22 | Debt Equity Ratio | NA | NA | - | - |
| | | - | - | - | - |
| 23 | Debt Service Coverage Ratio | NA | NA | - | - |
| | | - | - | - | - |
| 24 | Interest Service Coverage Ratio | NA | NA | - | - |
| | | - | - | - | - |
| 25 | Average ticket size in Rs. - Individual premium (Non-Single) | NA | NA | - | - |
| | | - | - | - | - |

Equity Holding Pattern for Life Insurers and information on earnings:

| | | | | | |
|---|---|--------------|--------------|---|---|
| 1 | No. of shares | 16,80,00,000 | 16,80,00,000 | - | - |
| 2 | Percentage of shareholding | - | - | - | - |
| | Indian | 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) | (0.09) | 0.26 | - | - |
| 5 | Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | (0.09) | 0.26 | - | - |
| 6 | Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | (0.09) | 0.26 | - | - |
| 7 | Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | (0.09) | 0.26 | - | - |
| 8 | Book value per share (Rs) | 10.04 | 10.04 | - | - |

**FORM L-23-RECEIPT AND PAYMENTS SCHEDULE
(ANNUAL SUBMISSION)**

Receipts and Payments A/c to be furnished by the insurers on direct basis



Name of the Insurer: CreditAccess Life Insurance Limited

| Particulars | F.Y. 2023-24 | F.Y. 2022-23 |
|---|-----------------------|--------------|
| | (Amount in Rs. Lakhs) | |
| Cash Flows from the operating activities: | | |
| Premium received from policyholders, including advance receipts | 9,824 | - |
| Other receipts (give Break-up) | 155 | - |
| Payments to the re-insurers, net of commissions and claims/ Benefits | - | - |
| Payments to co-insurers, net of claims / benefit recovery | (592) | - |
| Payments of claims/benefits | - | - |
| Payments of commission and brokerage | (802) | - |
| Payments of other operating expenses | (2,309) | - |
| Preliminary and pre-operative expenses | - | - |
| Deposits, advances and staff loans | (2,414) | - |
| Income taxes paid (Net) | (34) | - |
| Service tax paid | - | - |
| Other payments (give break-up) | - | - |
| Cash flows before extraordinary items | - | - |
| Cash flow from extraordinary operations (give break-up) | - | - |
| Net cash flow from operating activities | 3,827 | - |
| Cash flows from investing activities: | | |
| Purchase of fixed assets | (117) | - |
| Proceeds from sale of fixed assets | - | - |
| Purchases of investments | (5,16,371) | - |
| Loans disbursed | - | - |
| Sales of investments | 5,11,458 | - |
| Repayments received | - | - |
| Rents/Interests/ Dividends received | 835 | - |
| Investments in money market instruments and in liquid mutual funds (Net)* | - | - |
| Expenses related to investments | - | - |
| Net cash flow from investing activities | - | - |
| Cash flows from financing activities: | (4,196) | - |
| Proceeds from issuance of share capital | - | - |
| Proceeds from borrowing | - | - |
| Repayments of borrowing | - | - |
| Interest/dividends paid | - | - |
| Net cash flow from financing activities | - | - |
| Effect of foreign exchange rates on cash and cash equivalents, net | - | - |
| Net increase in cash and cash equivalents: | (369) | - |
| Cash and cash equivalents at the beginning of the year | 579 | - |
| Cash and cash equivalents at the end of the year | 211 | - |

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net). The above items are minimum which are to be reported. Insurers may include any other items which they deem fit.

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024

| Net Liabilities (Rs.lakhs) (Frequency -Quarterly) | | | | |
|---|---------------------------|--|--|--|
| Type | Category of business | Mathematical Reserves as at 31st March 2024 | Mathematical Reserves as at 31st March 2023 | |
| Par | Non-Linked -VIP | | | |
| | Life | - | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | Non-Linked -Others | | | |
| | Life | - | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | | | | |
| | Linked -VIP | | | |
| | Life | - | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | Linked-Others | | | |
| Life | - | - | | |
| General Annuity | - | - | | |
| Pension | - | - | | |
| Health | - | - | | |
| | Total Par | | | |
| Non-Par | Non-Linked -VIP | | | |
| | Life | - | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | Non-Linked -Others | | | |
| | Life | 7,260 | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | | | | |
| | Linked -VIP | | | |
| | Life | - | - | |
| | General Annuity | - | - | |
| | Pension | - | - | |
| | Health | - | - | |
| | Linked-Others | | | |
| Life | - | - | | |
| General Annuity | - | - | | |
| Pension | - | - | | |
| Health | - | - | | |
| | Total Non Par | 7,260 | - | |

| Type | Category of business | Mathematical Reserves as at 31st March 2024 | Mathematical Reserves as at 31st March 2023 |
|----------------|---------------------------|--|--|
| Total Business | Non-Linked -VIP | | |
| | Life | - | - |
| | General Annuity | - | - |
| | Pension | - | - |
| | Health | - | - |
| | Non-Linked -Others | | |
| | Life | 7,260 | - |
| | General Annuity | - | - |
| | Pension | - | - |
| | Health | - | - |
| | | - | - |
| | Linked -VIP | | |
| | Life | - | - |
| | General Annuity | - | - |
| | Pension | - | - |
| | Health | - | - |
| | Linked-Others | | |
| | Life | - | - |
| | General Annuity | - | - |
| Pension | - | - | |
| Health | - | - | |
| | | | |
| | Total | 7,260 | - |

| 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 | - | 168 | 0 | 69 | - | 381 | 1 | 156 | - | 549 | 1 | 225 | - | 1.18 |
| 2 | Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Assam | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bihar | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Chhattisgarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Goa | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Gujarat | - | 46 | 0 | 29 | 1 | 311 | 1 | 166 | 1 | 357 | 1 | 195 | - | 1.17 |
| 8 | Haryana | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Himachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Jharkhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Karnataka | - | 1,98,110 | 2,264 | 1,22,810 | 1 | 2,55,178 | 2,829 | 1,53,169 | 1 | 4,53,288 | 5,093 | 2,75,979 | - | 5,092.77 |
| 12 | Kerala | 9 | 3,286 | 9 | 1,563 | 3 | 5,612 | 15 | 2,631 | 12 | 8,898 | 24 | 4,194 | - | 24.37 |
| 13 | Madhya Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Maharashtra | 5 | 460 | 5 | 476 | - | 431 | 5 | 474 | 5 | 891 | 11 | 950 | - | 10.80 |
| 15 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Meghalaya | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Mizoram | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Odisha | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Punjab | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 21 | Rajasthan | 5 | 825 | 4 | 543 | 2 | 2,011 | 8 | 1,503 | 7 | 2,836 | 12 | 2,046 | - | 11.71 |
| 22 | Sikkim | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 | Tamil Nadu | 10 | 14,214 | 63 | 8,642 | 4 | 29,520 | 93 | 14,617 | 14 | 43,734 | 156 | 23,259 | - | 156.04 |
| 24 | Telangana | 10 | 10,150 | 33 | 5,381 | - | 12,579 | 40 | 6,198 | 10 | 22,729 | 73 | 11,579 | - | 73.09 |
| 25 | Tripura | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | Uttarakhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 | Uttar Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 28 | West Bengal | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | 39 | 2,27,259 | 2,379 | 1,39,514 | 11 | 3,06,023 | 2,992 | 1,78,914 | 50 | 5,33,282 | 5,371 | 3,18,428 | - | 5,371 |
| UNION TERRITORIES | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Chandigarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Dadra and Nagar Haveli and Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Govt. of NCT of Delhi | - | 64 | 0 | 25 | - | 566 | 1 | 223 | - | 630 | 1 | 248 | - | 1.46 |
| 5 | Jammu & Kashmir | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Ladakh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Puducherry | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | 64 | 0 | 25 | 566 | 1 | 223 | 630 | 1.46 | 247.80 | - | 1.46 | - | 1.46 | |
| GRAND TOTAL | | 39 | 2,27,323 | 2,380 | 1,39,538 | 11 | 3,06,589 | 2,993 | 1,79,138 | 50 | 5,33,912 | 5,373 | 3,18,676 | - | 5,373 |
| IN INDIA | | 39 | 2,27,323 | 2,380 | 1,39,538 | 11 | 3,06,589 | 2,993 | 1,79,138 | 50 | 5,33,912 | 5,373 | 3,18,676 | - | 5,373 |
| OUTSIDE INDIA | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

(In Lakhs)

| Geographical Distribution of Total Business- GROUP | | | | | | | | | | | | | | | |
|--|--|------------------------------|-----------------|--------------------|------------------------|------------------------------|-----------------|--------------------|------------------------|----------------------------|------------------|--------------------|------------------------|-----------------------------|--|
| Sl.No. | State / Union Territory | New Business - Rural (Group) | | | | New Business - Urban (Group) | | | | Total New Business (Group) | | | | Renewal Premium (Rs. Lakhs) | Total Premium (New Business and Renewal) (Rs. Lakhs) |
| | | No. of Schemes | No. of Lives | Premium (Rs Lakhs) | Sum Assured (Rs Lakhs) | No. of Schemes | No. of Lives | Premium (Rs Lakhs) | Sum Assured (Rs Lakhs) | No. of Schemes | No. of Lives | Premium (Rs Lakhs) | Sum Assured (Rs Lakhs) | | |
| STATES | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 2 | 414 | 1 | 181 | 1 | 1,021 | 4 | 762 | 3 | 1,435 | 5 | 943 | - | 5 |
| 2 | Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Assam | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Bihar | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Chhattisgarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Goa | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Gujarat | 2 | 1,238 | 3 | 536 | 1 | 2,898 | 6 | 1,243 | 3 | 4,136 | 9 | 1,779 | - | 9 |
| 8 | Haryana | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Himachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Jharkhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Karnataka | 3 | 3,98,466 | 4,421 | 2,35,094 | 1 | 4,47,560 | 4,727 | 2,55,060 | 4 | 8,46,026 | 9,148 | 4,90,154 | - | 9,148 |
| 12 | Kerala | 12 | 8,640 | 29 | 4,469 | 3 | 11,586 | 41 | 6,147 | 15 | 20,226 | 69 | 10,616 | - | 69 |
| 13 | Madhya Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Maharashtra | 8 | 1,027 | 13 | 1,153 | - | 588 | 7 | 604 | 8 | 1,615 | 20 | 1,757 | - | 20 |
| 15 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Meghalaya | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Mizoram | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Odisha | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Punjab | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 21 | Rajasthan | 8 | 1,914 | 6 | 1,054 | 3 | 2,402 | 10 | 1,912 | 11 | 4,316 | 16 | 2,966 | - | 16 |
| 22 | Sikkim | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 | Tamil Nadu | 45 | 34,670 | 126 | 19,593 | 9 | 63,955 | 184 | 30,497 | 54 | 98,625 | 311 | 50,091 | - | 311 |
| 24 | Telangana | 28 | 18,669 | 67 | 10,016 | 4 | 16,411 | 52 | 7,981 | 32 | 35,080 | 119 | 17,997 | - | 119 |
| 25 | Tripura | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | Uttarakhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 | Uttar Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 28 | West Bengal | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | 108 | 4,65,038 | 4,667 | 2,72,097 | 22 | 5,46,421 | 5,031 | 3,04,205 | 130 | 10,11,459 | 9,698 | 5,76,302 | - | 9,698 |
| UNION TERRITORIES | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Chandigarh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Dadra and Nagar Haveli and Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Govt. of NCT of Delhi | 1 | 136 | 0 | 51 | - | 837 | 2 | 328 | 1 | 973 | 2 | 380 | - | 2 |
| 5 | Jammu & Kashmir | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Ladakh | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Puducherry | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | 1 | 136 | 0 | 51 | - | 837 | 2 | 328 | 1 | 973 | 2 | 380 | - | 2 |
| GRAND TOTAL | | 109 | 4,65,174 | 4,667 | 2,72,148 | 22 | 5,47,258 | 5,033 | 3,04,533 | 131 | 10,12,432 | 9,700 | 5,76,681 | - | 9,700 |
| IN INDIA | | 109 | 4,65,174 | 4,667 | 2,72,148 | 22 | 5,47,258 | 5,033 | 3,04,533 | 131 | 10,12,432 | 9,700 | 5,76,681 | - | 9,700 |
| OUTSIDE INDIA | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

Name of the Insurer: CreditAccess Life Insurance Limited
 Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
 Statement as on: 31st March 2024

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

Periodicity of Submission: Quarterly
 Section I

| No | PARTICULARS | SCH | Amou |
|----|--|-----|---------------|
| 1 | Investments (Shareholders) | 8 | 14,925 |
| | Investments (Policyholders) | 8A | 6,717 |
| | Investments (Linked Liabilities) | 8B | - |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 210 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 211 |
| | b. Advances & Other Assets | 12 | 2,962 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 588 |
| | b. Provisions | 14 | 17 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | Application of Funds as per Balance Sheet | | 24,420 |
| | (A) | | 24,420 |

| No | Less: Other Assets | SCH | Amount |
|----|----------------------------------|-----|--------------|
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 210 |
| 3 | Cash & Bank Balance (if any) | 11 | 211 |
| 4 | Advances & Other Assets (if any) | 12 | 2,962 |
| 5 | Current Liabilities | 13 | 588 |
| 6 | Provisions | 14 | 17 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Investments held outside India | | - |
| 9 | Debit Balance of P&L A/c | | - |
| | Total (B) | | 2,778 |

Investment Assets (A-B) 21,642

(Amount in Rs. Lakhs)

PART - A

Reconciliation of Investment Assets
 Total Investment Assets (as per Balance Sheet) 21,642
 Balance Sheet Value of:
 A. Life Fund 14,925
 B. Pension & General Annuity and Group Business 6,717
 C. Unit Linked Funds -



Amount

| | |
|---|---------------|
| Total Investment Assets (as per Balance Sheet) | 21,642 |
| A. Life Fund | 14,925 |
| B. Pension & General Annuity and Group Business | 6,717 |
| C. Unit Linked Funds | - |
| Total | 21,642 |

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% | - | 8,068 | - | - | 8,068 | 54% | - | - | 8,111 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above) | Not Less than 50% | - | 990 | - | - | 990 | 7% | - | - | 991 |
| 3 | Investment subject to Exposure Norms | | - | - | - | - | - | 0% | - | - | - |
| | a. Infrastructure/ Social/ Housing Sector | | - | - | - | - | - | 0% | - | - | - |
| | 1. Approved Investments | Not Less than 15% | - | 2,720 | - | - | 2,720 | 18% | - | - | 2,728 |
| | 2. Other Investments | | - | 22 | - | - | 22 | 0% | - | - | 22 |
| | b. i) Approved Investments | Not exceeding | - | 2,336 | - | - | 2,336 | 16% | - | - | 2,334 |
| | ii) Other Investments | | - | 788 | - | - | 788 | 5% | - | - | 788 |
| | TOTAL LIFE FUND | 100% | | 14,925 | | | 14,925 | 46% | | | 14,975 |

| 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 (a) | NON PAR (b) | | | | | |
| 1 | Central Govt. Sec | Not Less than 20% | - | 3,195 | 48% | - | 3,195 | 3,206 |
| 2 | Central Govt Sec, State Govt Sec or Other | Not Less than 40% | - | - | 0% | - | - | - |
| 3 | Balance in Approved investment | Not Exceeding 60% | - | 3,522 | 52% | - | 3,522 | 3,524 |
| | TOTAL PENSION, GENERAL ANNUITY FUND | 100% | | 6,717 | 100% | | 6,717 | 6,730 |

LINKED BUSINESS

| C. LINKED FUNDS | % as per Reg | PH | | Total Fund (c)=(a+b) | Actual % (d) |
|-----------------|------------------------------------|-------------------|----------------|-------------------------|-----------------|
| | | PAR (a) | NON PAR (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 March 2024

Rs. Lakhs

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

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

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: CreditAccess Life Insurance Limited

Link to FORM 3A (Part B)

Statement for the period: 31st March 2024

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART - C



(Amount Rs. Lakhs)

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

FORM L-29

DETAILS REGARDING DEBT SECURITIES

Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31st March 2024

(Amount in Rs. Lakhs)

| DETAILS REGARDING DEBT SECURITIES | | | | | | | | |
|--|-----------------------|------------------------------|-----------------------|------------------------------|-----------------------|------------------------------|-----------------------|------------------------------|
| | Market Value | | | | Book Value | | | |
| | As at 31st March 2024 | As % of total for this class | As at 31st March 2023 | As % of total for this class | As at 31st March 2024 | As % of total for this class | As at 31st March 2023 | As % of total for this class |
| Breakdown by credit rating | | | | | | | | |
| AAA rated | 18,545 | 93% | - | - | 16,441 | 90% | - | - |
| AA or better | 1,494 | 7% | - | - | 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 | 8,844 | 44% | - | - | 8,841 | 44% | - | - |
| more than 1 year and upto 3 years | 321 | 2% | - | - | 321 | 2% | - | - |
| More than 3 years and up to 7 years | 2,710 | 14% | - | - | 2,707 | 14% | - | - |
| More than 7 years and up to 10 years | 3,630 | 18% | - | - | 3,609 | 18% | - | - |
| More than 10 years and up to 15 years | 4,534 | 23% | - | - | 4,499 | 23% | - | - |
| More than 15 years and up to 20 years | - | - | - | - | - | - | - | - |
| Above 20 years | - | - | - | - | - | - | - | - |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 11,317 | 56% | - | - | 11,263 | 56% | - | - |
| b. State Government | 991 | 5% | - | - | 990 | 5% | - | - |
| c. Corporate Securities | 7,731 | 39% | - | - | 7,723 | 39% | - | - |

Note

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

Name of the Insurer: CreditAccess Life Insurance Limited

| PART-A Related Party Transactions | | | | Date: 31st March 2024 | | | |
|-----------------------------------|------------------------------|---|---|--|---------------------------|---------------------------------|---------------------------|
| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received (Rs. in Lakhs) | | | |
| | | | | For the Quarter 31st March 2024 | Up to the 31st March 2024 | For the Quarter 31st March 2023 | Up to the 31st March 2023 |
| 1 | CreditAccess Grameen Limited | Fellow Subsidiary | Premium Received | 4,972 | 8,963 | - | - |
| | | | Commission Paid | 497 | 887 | - | - |
| | | | Claims Paid | 148 | 334 | - | - |
| | | | Insurance awareness and marketing campaigns | 373 | 659 | - | - |
| | | | Refund to MPH | - | 6 | - | - |
| 2 | CreditAccess India B V | Promoter Shareholder | Paid/Payable towards - | | | | |
| | | | Pre-incorporation expenses | | (149) | - | - |
| 3 | Diwakar Ram Boddupalli | Managing Director and CEO | a) Managerial Remuneration | | 198 | - | - |

| PART-B Related Party Transaction Balances - As at 31st March 2024 | | | | | | | | |
|---|------------------------------|---|---|---|--|---|--|---|
| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments (Rs. in Lakhs) | Whether Payable / Receivable | Whether Secured? If so, Nature of consideration to be provided at the time of settlement | Details of any Guarantees given or received | Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs) | Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs) |
| 1 | CreditAccess Grameen Limited | Fellow Subsidiary | 20 | Payable | No | No | 0 | 0 |
| | | | 108 | Commission Payable | No | No | 0 | 0 |
| | | | - | Claims | No | No | 0 | 0 |
| | | | 81 | Insurance awareness and marketing campaigns | No | No | 0 | 0 |
| 2 | CreditAccess India B V | Promoter Shareholder | - | Payable | No | No | 0 | 0 |
| 3 | Diwakar Ram Boddupalli | Managing Director and CEO | 42 | a) Managerial Remuneration | No | No | 0 | 0 |
| | | | | | | | | |
| | | | | | | | | |

FORM L-31 Board of Directors & Key Management Persons
 Name of the Insurer: CreditAccess Life Insurance Limited



Date: 31st March 2024

| Board of Directors and Key Management Persons | | | | |
|--|-------------------------------|---------------------------|---------------------|--|
| Sl. No. | Name of the Person | Designation | Role/Function | Details of change in the period if any |
| 1 | Vinatha Madhusudan Reddy | Non-Executive Director | Director | NA |
| 2 | Gary Raymond Bennett | 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 | Neharika Vohra | Independent Director | Director | Appointed on January 18, 2024 |
| 7 | Apparao Adivi | Independent Director | Director | Appointed on March 27, 2024 |
| 8 | Koen J Slobbe | Nominee Director | Director | Appointed on March 27, 2024 |
| 9 | Bharatraj Panchal | Company Secretary | Secretarial | Resigned with effect from January 31, 2024 |
| 10 | Arundhati Ghosal | Appointed Actuary | Actuarial | NA |
| 11 | Uday Shanker | Chief Operating Officer | Business Operations | NA |
| 12 | Sai Gunaranjan Jain | Investment Manager | Investment | NA |
| 13 | Talipadi Vasudeva Ramakrishna | Chief Financial Officer | Finance | NA |

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

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



As at 31st March 2024

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

| | |
|----------------------|------|
| Form Code: | KT-3 |
| Registration Number: | 163 |

| Item | Description | Notes No... | Adjusted Value (Rs.Lakhs) |
|------|--|-------------|---------------------------|
| (1) | (2) | (3) | (4) |
| 01 | Available Assets in Policyholders' Fund: * | 1 | 6,601 |
| | Deduct: | | |
| 02 | Mathematical Reserves | 2 | 7,260 |
| 03 | Other Liabilities | 3 | |
| 04 | Excess in Policyholders' funds (01-02-03) | | (659) |
| 05 | Available Assets in Shareholders Fund: * | 4 | 17,428 |
| | Deduct: | | |
| 06 | Other Liabilities of shareholders' fund | 3 | - |
| 07 | Excess in Shareholders' funds (05-06) | | 17,428 |
| 08 | Total ASM (04)+(07) | | 16,769 |
| 09 | Total RSM | | 5,000 |
| 10 | Solvency Ratio (ASM/RSM) | | 335% |

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 current assets

FORM L-33-NPAs



DETAILS OF NON-PERFORMING ASSETS

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

Name of the Fund: Life Fund
 As on: 31st March 2024

(Rs. Lakhs)

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | All Other Assets | | TOTAL | |
|----|---|-----------------------------------|---|--------------------------------------|--|-----------------------------------|--|-----------------------------------|--|-----------------------------------|--|
| | | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) |
| 1 | Investments Assets (As per Form 5) | 4,334 | - | - | - | 9,239 | - | 1,351 | - | 14,925 | - |
| 2 | Gross NPA | - | - | - | - | - | - | - | - | - | - |
| 3 | % of Gross NPA on Investment Assets (2/1) | - | - | - | - | - | - | - | - | - | - |
| 4 | Provision made on NPA | - | - | - | - | - | - | - | - | - | - |
| 5 | Provision as a % of NPA (4/2) | - | - | - | - | - | - | - | - | - | - |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 4,334 | - | - | - | 9,239 | - | 1,351 | - | 14,925 | - |
| 8 | Net NPA (2-4) | - | - | - | - | - | - | - | - | - | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | - | - | - | - | - | - | - | - | - | - |
| 10 | Write off made during the period | - | - | - | - | - | - | - | - | - | - |

FORM L-33-NPAs



DETAILS OF NON-PERFORMING ASSETS

Provisions (other than taxation)
 (a) For diminution in the value of investments (Net)

Name of the Fund: Pension & General Annuity and Group Business
 As on: 31st March 2024

(Rs. Lakhs)

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | All Other Assets | | TOTAL | |
|----|---|-----------------------------------|---|--------------------------------------|--|-----------------------------------|--|-----------------------------------|--|-----------------------------------|--|
| | | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) | YTD (As on 31st March 2024) | Prev. FY (As on 31st March 2023) |
| 1 | Investments Assets (As per Form 5) | 2,309 | - | - | - | 4,094 | - | 314 | - | 6,717 | - |
| 2 | Gross NPA | - | - | - | - | - | - | - | - | - | - |
| 3 | % of Gross NPA on Investment Assets (2/1) | - | - | - | - | - | - | - | - | - | - |
| 4 | Provision made on NPA | - | - | - | - | - | - | - | - | - | - |
| 5 | Provision as a % of NPA (4/2) | - | - | - | - | - | - | - | - | - | - |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 2,309 | - | - | - | 4,094 | - | 314 | - | 6,717 | - |
| 8 | Net NPA (2-4) | - | - | - | - | - | - | - | - | - | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | - | - | - | - | - | - | - | - | - | - |
| 10 | Write off made during the period | - | - | - | - | - | - | - | - | - | - |

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 31st March 2024

Name of the Fund: Life Fund

Periodicity of Submission: Quarterly

Rs. Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) ¹ | | | |
|-----|---|---------------|-------------------------------------|----------------------------------|------------------------------|----------------------------|-------------------------------------|----------------------------------|------------------------------|----------------------------|---|----------------------------------|------------------------------|----------------------------|
| | | | Investment (Rs. Lakhs) ¹ | Income on Investment (Rs. Lakhs) | Gross Yield (%) ² | Net Yield (%) ³ | Investment (Rs. Lakhs) ¹ | Income on Investment (Rs. Lakhs) | Gross Yield (%) ² | Net Yield (%) ³ | Investment (Rs. Lakhs) ¹ | Income on Investment (Rs. Lakhs) | Gross Yield (%) ² | Net Yield (%) ³ |
| 1 | CENTRAL GOVERNMENT BONDS | CGSB | 3,770 | 92 | 2 | 2 | 2,722 | 202 | 7 | - | - | - | - | |
| 2 | SPECIAL DEPOSITS | CSPD | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938 | QSSB | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | TREASURY BILLS | CTRB | 3,784 | (45) | (1) | (1) | 4,693 | 372 | 8 | 56 | 5,596 | - | - | |
| 5 | STATE GOVERNMENT BONDS | SGGB | 272 | 5 | 2 | 2 | 747 | 62 | 8 | - | - | - | - | |
| 6 | STATE GOVERNMENT GUARANTEED LOANS | SGGL | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS) | SGOA | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | GUARANTEED EQUITY | SGGE | - | - | - | - | - | - | - | - | - | - | - | |
| 9 | CENTRAL GOVERNMENT GUARANTEED LOANS | CGSL | 718 | 13 | 2 | 2 | 718 | 53 | 7 | - | - | - | - | |
| 10 | LOANS TO STATE GOVERNMENT FOR HOUSING | HLSH | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HFDA | - | - | - | - | - | - | - | - | - | - | - | |
| 12 | HOUSING - SECURITISED ASSETS | HMSB | - | - | - | - | - | - | - | - | - | - | - | |
| 13 | DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | HDPG | - | - | - | - | - | - | - | - | - | - | - | |
| 14 | DEBENTURES / BONDS / CPS / LOANS | HODS | - | - | - | - | - | - | - | - | - | - | - | |
| 15 | LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS | HLSF | - | - | - | - | - | - | - | - | - | - | - | |
| 16 | TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB | HTLH | - | - | - | - | - | - | - | - | - | - | - | |
| 17 | COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB | HTLN | - | - | - | - | - | - | - | - | - | - | - | |
| 18 | BONDS / DEBENTURES ISSUED BY HUDCO | HTHD | - | - | - | - | - | - | - | - | - | - | - | |
| 19 | TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HTDN | 121 | 2 | 2 | 2 | 121 | 9 | 8 | - | - | - | - | |
| 20 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HTDA | - | - | - | - | - | - | - | - | - | - | - | |
| 21 | BONDS / DEBENTURES ISSUED BY HUDCO | HFHD | - | - | - | - | - | - | - | - | - | - | - | |
| 22 | TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HFND | - | - | - | - | - | - | - | - | - | - | - | |
| 23 | INFRASTRUCTURE - OTHER APPROVED SECURITIES | ISAS | - | - | - | - | - | - | - | - | - | - | - | |
| 24 | INFRASTRUCTURE - SECURITISED ASSETS | IESA | - | - | - | - | - | - | - | - | - | - | - | |
| 25 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | IDPG | - | - | - | - | - | - | - | - | - | - | - | |
| 26 | INFRASTRUCTURE - PSU - CPS | IPCP | - | - | - | - | - | - | - | - | - | - | - | |
| 27 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS | ICCP | - | - | - | - | - | - | - | - | - | - | - | |
| 28 | INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF) | IDDF | - | - | - | - | - | - | - | - | - | - | - | |
| 29 | Long Term Bank Bonds Approved Investment- Infrastructure | ILBI | 504 | 9 | 2 | 2 | 506 | 37 | 7 | - | - | - | - | |
| 30 | UNIT OF INFRASTRUCTURE INVESTMENT TRUST | EIT | - | - | - | - | - | - | - | - | - | - | - | |
| 31 | INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED) | IOEQ | 861 | 2 | 0 | 0 | 862 | 2 | 0 | - | - | - | - | |
| 32 | OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS | IODS | - | - | - | - | - | - | - | - | - | - | - | |
| 33 | Long Term Bank Bonds Other Investment- Infrastructure | IOLB | - | - | - | - | - | - | - | - | - | - | - | |
| 34 | Debt Instruments of InvTs - Approved Investments | IDIT | - | - | - | - | - | - | - | - | - | - | - | |
| 35 | TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IPTD | 996 | 19 | 2 | 2 | 995 | 77 | 8 | - | - | - | - | |
| 36 | TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS | ICTD | 1,068 | 22 | 2 | 2 | 1,021 | 85 | 8 | - | - | - | - | |
| 37 | INFRASTRUCTURE - TERM LOANS (WITH CHARGE) | ILWC | - | - | - | - | - | - | - | - | - | - | - | |
| 38 | INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IPFD | - | - | - | - | - | - | - | - | - | - | - | |
| 39 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS | ICFD | - | - | - | - | - | - | - | - | - | - | - | |
| 40 | INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED | ITPE | - | - | - | - | - | - | - | - | - | - | - | |
| 41 | INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED | ITCE | - | - | - | - | - | - | - | - | - | - | - | |
| 42 | INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP) | IEPG | - | - | - | - | - | - | - | - | - | - | - | |
| 43 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | EETF | - | - | - | - | - | - | - | - | - | - | - | |
| 44 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | EETP | - | - | - | - | - | - | - | - | - | - | - | |
| 45 | PSU - EQUITY SHARES - QUOTED | EAEQ | 10 | 3 | 32 | 32 | 10 | 3 | 32 | - | - | - | - | |
| 46 | CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES | ECOS | 756 | 16 | 2 | 2 | 1,325 | 131 | 10 | - | - | - | - | |
| 47 | CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS | ECDI | - | - | - | - | - | - | - | - | - | - | - | |
| 48 | INVESTMENT PROPERTIES - IMMOVABLE | ENIP | - | - | - | - | - | - | - | - | - | - | - | |
| 49 | LOANS - POLICY LOANS | ELPL | - | - | - | - | - | - | - | - | - | - | - | |
| 50 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN) | ELMI | - | - | - | - | - | - | - | - | - | - | - | |
| 51 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN) | ELMO | - | - | - | - | - | - | - | - | - | - | - | |
| 52 | DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI | ECDB | 8,800 | 9 | 0 | 0 | 8,409 | 36 | 0 | 9 | 900 | - | - | |
| 53 | DEPOSITS - REPO / REVERSE REPO | ECMR | 1,946 | 29 | 2 | 2 | 1,915 | 54 | 3 | - | - | - | - | |
| 54 | CCL - CBLO | ECBO | - | - | - | - | - | - | - | - | - | - | - | |
| 55 | CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED | EACE | 6,714 | 9 | 0 | 0 | 2,823 | 11 | 0 | - | - | - | - | |
| 56 | COMMERCIAL PAPERS | ECCP | - | - | - | - | 497 | 14 | 3 | - | - | - | - | |
| 57 | APPLICATION MONEY | ECAM | - | - | - | - | - | 30 | - | - | - | - | - | |
| 58 | DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA | EDPD | - | - | - | - | - | - | - | - | - | - | - | |
| 59 | MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES | EGMF | 356 | 7 | 2 | 2 | 608 | 33 | 5 | - | - | - | - | |
| 60 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | EMPG | - | - | - | - | - | - | - | - | - | - | - | |

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

Name of the Insurer: CreditAccess Life Insurance Limited



Statement as on: 31st March 2024

Name of the Fund Pension & General Annuity and Group Business

Periodicity of Submission: Quarterly

Rs. Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) ³ | | | |
|-----|---|---------------|------------------------|----------------------------------|-----------------|---------------|-----------------------------|----------------------------------|-----------------|---------------|---|----------------------------------|-----------------|---------------|
| | | | Investment (Rs. Lakhs) | Income on Investment (Rs. Lakhs) | Gross Yield (%) | Net Yield (%) | Investment (Rs. Lakhs) | Income on Investment (Rs. Lakhs) | Gross Yield (%) | Net Yield (%) | Investment (Rs. Lakhs) | Income on Investment (Rs. Lakhs) | Gross Yield (%) | Net Yield (%) |
| 1 | CENTRAL GOVERNMENT BONDS | CGSB | 1,510 | 38 | 3 | 3 | 1,284 | 73 | 6 | 6 | - | - | - | - |
| 2 | SPECIAL DEPOSITS | CSPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938 | CDSS | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | TREASURY BILLS | CTRB | 747 | 9 | 1 | 1 | 718 | 18 | 2 | 2 | - | - | - | - |
| 5 | STATE GOVERNMENT BONDS | SGGB | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | STATE GOVERNMENT GUARANTEED LOANS | SGGL | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS) | SGOA | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | GUARANTEED EQUITY | SGGE | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | CENTRAL GOVERNMENT GUARANTEED LOANS | CGSL | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | LOANS TO STATE GOVERNMENT FOR HOUSING BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HLSH | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | HOUSING - SECURITISED ASSETS | HFDA | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | HMBS | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | DEBENTURES / BONDS / CPS / LOANS | HDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS | HODS | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB | HLSF | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB | HTLH | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | BONDS / DEBENTURES ISSUED BY HUDCO | HTLN | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HTHD | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HTDN | 988 | 1 | 0 | 0 | 988 | 1 | 0 | 0 | - | - | - | - |
| 20 | BONDS / DEBENTURES ISSUED BY HUDCO | HTDA | - | - | - | - | - | - | - | - | - | - | - | - |
| 21 | TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HFHD | - | - | - | - | - | - | - | - | - | - | - | - |
| 22 | INFRASTRUCTURE - OTHER APPROVED SECURITIES | HFDN | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 | INFRASTRUCTURE - SECURITISED ASSETS | ISAS | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | IESA | - | - | - | - | - | - | - | - | - | - | - | - |
| 25 | INFRASTRUCTURE - PSU - CPS | IDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - FUND (IDF) | IPCP | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 | INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT | ICCP | - | - | - | - | - | - | - | - | - | - | - | - |
| 28 | Long Term Bank Bonds Approved Investment - Infrastructure | IDDF | - | - | - | - | - | - | - | - | - | - | - | - |
| 29 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST | ILBI | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED) | EIIT | - | - | - | - | - | - | - | - | - | - | - | - |
| 31 | OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS | IOEQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Long Term Bank Bonds Other Investment - Infrastructure | IODS | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Debt Instruments of InvTIs - Approved Investments | IOLB | - | - | - | - | - | - | - | - | - | - | - | - |
| 34 | TAXABLE BONDS - INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IDIT | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | TAXABLE BONDS - INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS | IPTD | - | - | - | - | - | - | - | - | - | - | - | - |
| 36 | INFRASTRUCTURE - TERM LOANS (WITH CHARGE) | ICTD | 401 | 6 | 1 | 1 | 401 | 6 | 1 | 1 | - | - | - | - |
| 37 | INFRASTRUCTURE - PSU - DEBENTURES / BONDS | ILWC | - | - | - | - | - | - | - | - | - | - | - | - |
| 38 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS | IPFD | - | - | - | - | - | - | - | - | - | - | - | - |
| 39 | INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED | ICFD | - | - | - | - | - | - | - | - | - | - | - | - |
| 40 | INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED | ITPE | - | - | - | - | - | - | - | - | - | - | - | - |
| 41 | INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP) | ITCE | - | - | - | - | - | - | - | - | - | - | - | - |
| 42 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | IEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 43 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | EETF | - | - | - | - | - | - | - | - | - | - | - | - |
| 44 | PSU - EQUITY SHARES - QUOTED | EETP | - | - | - | - | - | - | - | - | - | - | - | - |
| 45 | CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES | EAEQ | - | - | - | - | - | - | - | - | - | - | - | - |
| 46 | CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS | ECOS | 939 | 20 | 2 | 2 | 601 | 29 | 5 | 5 | - | - | - | - |
| 47 | INVESTMENT PROPERTIES - IMMOVABLE | ECDI | - | - | - | - | - | - | - | - | - | - | - | - |
| 48 | LOANS - POLICY LOANS | EINP | - | - | - | - | - | - | - | - | - | - | - | - |
| 49 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN) | ELPL | - | - | - | - | - | - | - | - | - | - | - | - |
| 50 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN) | ELMI | - | - | - | - | - | - | - | - | - | - | - | - |
| 51 | DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI | ELMO | - | - | - | - | - | - | - | - | - | - | - | - |
| 52 | DEPOSITS - REPO / REVERSE REPO | ECDB | - | - | - | - | - | - | - | - | - | - | - | - |
| 53 | CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED | ECMR | 885 | 13 | 1 | 1 | 763 | 22 | 3 | 3 | - | - | - | - |
| 54 | COMMERCIAL PAPERS | ECBO | - | - | - | - | - | - | - | - | - | - | - | - |
| 55 | APPLICATION MONEY | EACE | 6,052 | 11 | 0 | 0 | 3,911 | 24 | 1 | 1 | - | - | - | - |
| 56 | DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA | ECCP | - | - | - | - | - | - | - | - | - | - | - | - |
| 57 | MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES | ECAM | - | - | - | - | - | - | - | - | - | - | - | - |
| 58 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | EDPD | 630 | 3 | 0 | 0 | 256 | 9 | 3 | 3 | - | - | - | - |
| 59 | EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS) | EMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 60 | EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP | EFES | - | - | - | - | - | - | - | - | - | - | - | - |
| 61 | CORPORATE SECURITIES - DEBENTURES / BONDS / CPS / LOAN - (PROMOTER GROUP) | EERP | - | - | - | - | - | - | - | - | - | - | - | - |
| 62 | DEPOSITS - CDS WITH SCHEDULED BANKS | EDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| 63 | PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS | EDCD | - | - | - | - | - | - | - | - | - | - | - | - |
| 64 | PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANKS | EUPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 65 | PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS | EPPD | - | - | - | - | - | - | - | - | - | - | - | - |
| 66 | PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS | EUPS | - | - | - | - | - | - | - | - | - | - | - | - |
| 67 | FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS) | EPDS | - | - | - | - | - | - | - | - | - | - | - | - |
| 68 | NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS) | ENCA | - | - | - | - | - | - | - | - | - | - | - | - |
| 69 | | | | | | | | | | | | | | |
| 70 | | | | | | | | | | | | | | |

| 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) | Income on Investment (Rs. Lakhs) | Gross Yield (%) ¹ | Net Yield (%) ¹ | Investment (Rs. Lakhs) | Income on Investment (Rs. Lakhs) | Gross Yield (%) ¹ | Net Yield (%) ¹ |
| 71 | UNITS OF REAL ESTATE INVESTMENT TRUST(REITs) | ERIT | - | - | - | - | - | - | - | - | - | - | - | |
| 72 | DEBT INSTRUMENTS OF REIT | EDRT | - | - | - | - | - | - | - | - | - | - | - | |
| 73 | CORPORATE SECURITIES-BOND-(TAXABLE) | EPBT | - | - | - | - | - | - | - | - | - | - | - | |
| 74 | CORPORATE SECURITIES - BONDS (TAX FREE) | EPBF | - | - | - | - | - | - | - | - | - | - | - | |
| 75 | CORPORATE SECURITIES - PREFERENCE SHARES | EPNQ | - | - | - | - | - | - | - | - | - | - | - | |
| 76 | CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES | ECIS | - | - | - | - | - | - | - | - | - | - | - | |
| 77 | DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES | ECCR | - | - | - | - | - | - | - | - | - | - | - | |
| 78 | Debt Instruments of InvTIs - Other Investments | IOIT | - | - | - | - | - | - | - | - | - | - | - | |
| 79 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS) | EAPS | - | - | - | - | - | - | - | - | - | - | - | |
| 80 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS) | EAPB | - | - | - | - | - | - | - | - | - | - | - | |
| 81 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) OTH | OETF | - | - | - | - | - | - | - | - | - | - | - | |
| 82 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | OETP | - | - | - | - | - | - | - | - | - | - | - | |
| 83 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PSU BONDS) | OAPS | - | - | - | - | - | - | - | - | - | - | - | |
| 84 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - (PRIVATE BONDS) | OAPB | - | - | - | - | - | - | - | - | - | - | - | |
| 85 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST | OIIT | - | - | - | - | - | - | - | - | - | - | - | |
| 86 | Units of Real Estate Investment Trust (REITs) | ORIT | - | - | - | - | - | - | - | - | - | - | - | |
| 87 | BONDS - PSU - TAXABLE | OBPT | - | - | - | - | - | - | - | - | - | - | - | |
| 88 | SECURITISED ASSETS | OPSA | - | - | - | - | - | - | - | - | - | - | - | |
| 89 | EQUITY SHARES (PSUs & UNLISTED) | OEPU | - | - | - | - | - | - | - | - | - | - | - | |
| 90 | EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP | OEPG | - | - | - | - | - | - | - | - | - | - | - | |
| 91 | DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP) | ODPG | - | - | - | - | - | - | - | - | - | - | - | |
| 92 | COMMERCIAL PAPERS | OACP | - | - | - | - | - | - | - | - | - | - | - | |
| 93 | VENTURE FUND | OVNF | - | - | - | - | - | - | - | - | - | - | - | |
| 94 | DERIVATIVE INSTRUMENTS | OCDI | - | - | - | - | - | - | - | - | - | - | - | |
| 95 | OAFB - ALTERNATE INVESTMENT FUND | OAFB | - | - | - | - | - | - | - | - | - | - | - | |
| 96 | INVESTMENT PROPERTIES - IMMOVABLE | OIPI | - | - | - | - | - | - | - | - | - | - | - | |
| 97 | OAFA - ALTERNATE INVESTMENT FUNDS | OAFA | - | - | - | - | - | - | - | - | - | - | - | |
| 98 | BONDS - PSU - TAX FREE | OBPF | - | - | - | - | - | - | - | - | - | - | - | |
| 99 | EQUITY SHARES (INCL CO-OP SOCIETIES) | OESH | - | - | - | - | - | - | - | - | - | - | - | |
| 100 | RECLASSIFIED APPROVED INVESTMENTS - EQUITY | ORAE | - | - | - | - | - | - | - | - | - | - | - | |
| 101 | DEBT INSTRUMENTS OF REIT | ODRT | - | - | - | - | - | - | - | - | - | - | - | |
| 102 | OTHER THAN APPROVED INVESTMENTS - DEBENTURES | OLDB | - | - | - | - | - | - | - | - | - | - | - | |
| 103 | PREFERENCE SHARES | OPSH | - | - | - | - | - | - | - | - | - | - | - | |
| 104 | SHORT TERM LOANS (UNSECURED DEPOSITS) | OSLU | - | - | - | - | - | - | - | - | - | - | - | |
| 105 | TERM LOANS (WITHOUT CHARGE) | OTLW | - | - | - | - | - | - | - | - | - | - | - | |
| 106 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | OMPG | - | - | - | - | - | - | - | - | - | - | - | |
| 107 | MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECUMES | OMGS | - | - | - | - | - | - | - | - | - | - | - | |
| 108 | INV - EQUITY | MM | - | - | - | - | - | - | - | - | - | - | - | |
| 109 | SPECIAL INVESTMENTS | | - | - | - | - | - | - | - | - | - | - | - | |
| | TOTAL | | 12,153 | 100 | 3.30 | 3.30 | 8,921 | 184 | 2.05 | 2.05 | - | - | 0.00 | 0.00 |

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: 31st March 2024

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 March 2024 | | | | For the Quarter ended 31st March 2023 | | | | Up to the Quarter 31st March 2024 | | | | Up to the Quarter 31st March 2023 | | | |
|--------|---|---------------------------------------|-----------------|--------------|---|---------------------------------------|-----------------|--------------|---|-----------------------------------|-----------------|--------------|---|-----------------------------------|-----------------|--------------|---|
| | | Premium (Rs. In Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (Rs.Lakhs) | Premium (Rs. In Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (Rs.Lakhs) | Premium (Rs. In Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (Rs.Lakhs) | Premium (Rs. In Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (Rs.Lakhs) |
| 1 | First year Premium | | | | | | | | | | | | | | | | |
| | i Individual Single Premium- (ISP) | | | | | | | | | | | | | | | | |
| | From 0-10000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 10,001-25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 25001-50,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 75,001-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above Rs. 1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | ii Individual Single Premium (SPA)- 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 | 5,367 | 50 | 5,33,882 | 3,18,384 | - | - | - | - | 9,689 | 131 | 10,12,376 | 5,76,130 | - | - | - | - |
| | From 10,001-25,000 | 4 | - | 24 | 233 | - | - | - | - | 7 | - | 45 | 436 | - | - | - | - |
| | From 25001-50,000 | 1 | - | 6 | 59 | - | - | - | - | 2 | - | 9 | 92 | - | - | - | - |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | 1 | - | 2 | 23 | - | - | - | - |
| | 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- INSP | | | | | | | | | | | | | | | | |
| | 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

Name of the Insurer: CreditAccess Life Insurance Limited



Business Acquisition through Different Channels (Group)

Date: 31st March 2024
(In Lakhs)

| Sl.No. | Channels | For the Quarter ended 31st March 2024 | | | For the Quarter ended 31st March 2023 | | | Up to the Quarter 31st March 2024 | | | Up to the Quarter 31st March 2023 | | |
|--------|--------------------------|---------------------------------------|----------------------|---------------------|---------------------------------------|----------------------|---------------------|-----------------------------------|----------------------|---------------------|-----------------------------------|----------------------|---------------------|
| | | 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 | - | 4,39,078 | 4,972 | - | - | - | 2 | 8,24,063 | 8,963 | - | - | - |
| 4 | Brokers | 48 | 78,374 | 271 | - | - | - | 124 | 1,58,460 | 534 | - | - | - |
| 5 | Micro Agents | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Direct Business | 2 | 16,460 | 130 | - | - | - | 5 | 29,909 | 203 | - | - | - |
| 7 | IMF | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Others (Please Specify) | - | - | - | - | - | - | - | - | - | - | - | - |
| | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | - | - | - | - | - | - | - | - | - | - | - | - |
| | Total | 50 | 5,33,912 | 5,373 | - | - | - | 131 | 10,12,432 | 9,700 | - | - | - |
| | Referral Arrangements | - | - | - | - | - | - | - | - | - | - | - | - |

* No of Schemes refers to Number of Policies

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024

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

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

| Ageing of Claims For the Year Ended 31st March 2024 | | | | | | | | | |
|---|---------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|--|
| Sl.No. | Types of Claims | No. of claims paid | | | | | | Total No. of claims paid | Total amount of claims paid (Rs. In Lakhs) |
| | | On or before maturity | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Maturity Claims | - | - | - | - | - | - | - | - |
| 2 | Survival Benefit | - | - | - | - | - | - | - | - |
| 3 | Annuities / Pension | - | - | - | - | - | - | - | - |
| 4 | Surrender | - | - | - | - | - | - | - | - |
| 5 | Other benefits | - | - | - | - | - | - | - | - |
| | Death Claims | - | 993 | - | - | - | - | 993 | 592 |

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024

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

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

| Ageing of For the Quarter 31st March 2024 | | | | | | | | | |
|---|---------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|--|
| Sl.No. | Types of Claims | No. of claims paid | | | | | | Total No. of claims paid | Total amount of claims paid (Rs. In Lakhs) |
| | | On or before maturity | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year | | |
| 1 | Maturity Claims | - | - | - | - | - | - | - | - |
| 2 | Survival Benefit | - | - | - | - | - | - | - | - |
| 3 | Annuities / Pension | - | - | - | - | - | - | - | - |
| 4 | Surrender | - | - | - | - | - | - | - | - |
| 5 | Other benefits | - | - | - | - | - | - | - | - |
| | Death Claims | - | 682 | - | - | - | - | 682 | 408 |

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024



Death Claims : Upto the Quarter 31st March 2024

No. of claims only

| SI. No. | Claims Experience | Individual | Group |
|---------|--|------------|-----------|
| 1 | Claims O/S at the beginning of the period | - | - |
| 2 | Claims Intimated / Booked during the period | - | 1,009 |
| (a) | Less than 3 years from the date of acceptance of risk | - | 1,009 |
| (b) | Greater than 3 years from the date of acceptance of risk | - | - |
| 3 | Claims Paid during the period | - | 993 |
| 4 | Claims Repudiated during the period | - | - |
| 5 | Claims Rejected | - | 1 |
| 6 | Unclaimed | - | - |
| 7 | Claims O/S at End of the period | - | 15 |
| | Outstanding Claims:- | | |
| | Less than 3months | - | 15 |
| | 3 months and less than 6 months | - | - |
| | 6 months and less than 1 year | - | - |
| | 1year and above | - | - |

Individual Claims

No. of claims only

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

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024



Death Claims : For the Quarter 31 March 2024

No. of claims only

| SI. No. | Claims Experience | Individual | Group |
|---------|--|------------|-----------|
| 1 | Claims O/S at the beginning of the period | - | 53 |
| 2 | Claims Intimated / Booked during the period | - | 645 |
| (a) | Less than 3 years from the date of acceptance of risk | - | 645 |
| (b) | Greater than 3 years from the date of acceptance of risk | - | - |
| 3 | Claims Paid during the period | - | 682 |
| 4 | Claims Repudiated during the period | - | - |
| 5 | Claims Rejected | - | 1 |
| 6 | Unclaimed | - | - |
| 7 | Claims O/S at End of the period | - | 15 |
| | Outstanding Claims:- | | |
| | Less than 3months | - | 15 |
| | 3 months and less than 6 months | - | - |
| | 6 months and less than 1 year | - | - |
| | 1year and above | - | - |

Individual Claims

No. of claims only

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 31st March 2024



GRIEVANCE DISPOSAL FOR THE QUARTER 31st March 2024

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

| | | |
|----------|--|-----|
| 2 | Total No. of Policies upto corresponding period of previous year | - |
| 3 | Total No. of Claims upto corresponding period of previous year | - |
| 4 | Total No. of Policies during current year | 131 |
| 5 | Total No. of Claims during current year * | 993 |
| 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: 31st March 2024

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 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 for the year 2023-24 | As at 30/09/2022 for the year 2022-23 | As at 31/03/2024 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 | | | | | | | | | | | | | | | | | | |
| Non-Par | Linked-Others | | | | | | | | | | | | | | | | | |
| | Life | | | | | | | | | | | | | | | | | |
| | General Annuity | | | | | | | | | | | | | | | | | |
| | Pension | | | | | | | | | | | | | | | | | |
| | Health | | | | | | | | | | | | | | | | | |
| | Non-Linked -VIP | | | | | | | | | | | | | | | | | |
| | Life | | | | | | | | | | | | | | | | | |
| | General Annuity | | | | | | | | | | | | | | | | | |
| | Pension | | | | | | | | | | | | | | | | | |
| | Health | | | | | | | | | | | | | | | | | |
| | Non-Linked -Others | | | | | | | | | | | | | | | | | |
| | Life | 6.53% pa | NA | 250% to 300% | NA | NA | NA | Rs.60 Per Claim | NA | 0 (Single Premiums) | NA | 4.52% | 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: 31st March 2024

| Meeting Date | Investee Company Name | Type of Meeting (AGM / EGM) | Proposar or Management / Shareholders | Description of the proposal | Management Recommendation | Vote (For / Against/ Abstain) | Reason supporting the vote decision |
|---------------------|---|-----------------------------|---------------------------------------|---|---------------------------|-------------------------------|--|
| January 11, 2024 | HDFC Bank Limited | PBL | Special Business | To approve the re-appointment of Mr. M.D. Ranganath as an Independent Director | NIL | FOR | Mr. MD Ranganath is an ideal candidate for the role of Independent Director due to his extensive experience spanning over 32 years in the Global IT services and financial services industries. He has held leadership roles in critical areas such as Strategy, Finance, M&A, and Risk Management. As the former Chief Financial Officer of Infosys Limited, he played a significant role in the company's growth and transformation. Mr. Ranganath's recognition and awards, combined with his strong educational background and membership in professional associations, highlight his expertise and commitment to excellence. Despite his executive background, his experience outside Infosys ensures independence and objectivity. Overall, his qualifications, experience, and credibility make him well-suited to provide valuable insights and guidance as an Independent Director. |
| | | | | To approve the re-appointment of Mr. Sandeep Parekh as an Independent Director | NIL | FOR | Mr. Sandeep Parekh's extensive experience in financial sector law, including his tenure at SEBI and as managing partner of Finsec Law Advisors, coupled with his academic engagement and international exposure, make him a highly qualified Independent Director. His leadership roles in regulatory committees and recognition by prestigious organizations underscore his expertise and influence in the field. Overall, Mr. Parekh's combination of legal knowledge, regulatory insight, and leadership capabilities make him a valuable asset to the bank's board. |
| | | | | To approve re-appointment of Mr. Sashidhar Jagdishan as Managing Director & Chief Executive Officer | NIL | FOR | Mr. Sashidhar Jagdishan's appointment as CEO and MD of HDFC Bank is backed by his 27-year tenure, former role as CFO, industry recognition, versatile leadership, educational background, and commitment to governance. |
| | | | | To approve appointment of Mr. V. Srinivasa Rangan as the Executive Director including remuneration | NIL | FOR | Mr. V. Srinivasa Rangan, an Associate of The Institute of Chartered Accountants of India (ICAI) with a Bachelor of Commerce from the University of Delhi, serves as Executive Director with an extensive background in finance and housing finance. As the former Chief Financial Officer of Housing Development Finance Corporation Limited (HDFC), he brings deep expertise in corporate governance, risk management, accounting, and auditing. Mr. Rangan's international consultancy experience in Ghana and the Maldives, coupled with his involvement in RBI and NHB committees, underscores his industry influence and regulatory insight. His accolades, including the 'Best CFO in the Financial Sector' award from ICAI and a 'Lifetime Achievement Award' at the Financial Express CFO Awards, highlight his exemplary contributions to the financial sector. |
| January 22, 2024 | JSW Infrastructure Limited | PBL | Special Business | Approval for Material Related Party Transaction between JSW Jaigarh Port Limited with JSW Steel Limited for Financial Year 2023-24 | NIL | FOR | As per Provisions |
| | | | | Approval for Material Related Party Transaction between JSW Dharamtar Port Private Limited with JSW Steel Limited for Financial Year 2023-24 | NIL | FOR | As per Provisions |
| February 19, 2024 | Protean Technologies Limited | PBL | Special Business | Ratification of the Protean eGov Technologies Limited - Employee Stock Option Plan, 2017. | NIL | FOR | As per Provisions |
| | | | | Ratification of the extension of Protean eGov Technologies Limited - Employee Stock Option Plan, 2017 to the employees of subsidiary companies / associate companies (present or future). | NIL | FOR | As per Provisions |
| 6th March, 2024 | Hindustan Unilever Limited | PBL | Special Business | Introduction and Implementation of 'Hindustan Unilever Limited Performance Share Plan 2024' to Employees | NIL | FOR | As per Provisions |
| | | | | Extension of 'Hindustan Unilever Limited Performance Share Scheme 2024' to Employees | NIL | FOR | As per Provisions |
| 22nd February, 2024 | FEDBANK FINANCIAL SERVICES LIMITED | EGM | Special Business | APPROVAL OF THE AMENDED SHAREHOLDERS' AGREEMENT (SHA) DATED 15.02.2024 | NIL | FOR | As per Provisions |
| | | | | ADOPTION OF THE ALTERED ARTICLES OF ASSOCIATION OF THE COMPANY DATED 15.02.2024 | NIL | FOR | As per Provisions |
| | | | | RATIFICATION OF THE EXISTING FEDBANK FINANCIAL SERVICES LIMITED - SHARE SCHEME 2017 | NIL | FOR | As per Provisions |
| March 15, 2024 | TATA TECHNOLOGIES LIMITED | PBL | Special Resolution | Ratification and amendments in Tata Technologies Limited Share Based Long Term Incentive Scheme 2022 to the employees of Holding / Subsidiary companies of the Company | NIL | FOR | As per Provisions |
| | | | Special Resolution | Approval to extend the benefits under Tata Technologies Limited Share Based Long Term Incentive Scheme 2022 to the employees of Holding / Subsidiary companies of the Company | NIL | FOR | As per Provisions |
| | | | Ordinary Resolution | Material Related Party Transaction(s) between the Company and Tata Motors Limited | NIL | FOR | As per Provisions |
| | | | Ordinary Resolution | Material Related Party Transaction(s) between Tata Technologies Europe Limited (TTTE) and Tata Technologies Limited | NIL | FOR | As per Provisions |
| 20th March, 2024 | ITC Limited | PBL | Ordinary Resolution | Appointment of Mr. Atul Singh as Non-Executive Director | NIL | FOR | Mr. Atul Singh's 35+ years of diverse experience in consumer-oriented roles globally, including senior positions at Colgate-Palmolive and Coca-Cola, make him an ideal candidate for Non-Executive Director. His leadership at Raymond Limited, current board positions, and involvement with organizations like the Young Presidents' Organisation and Plan International reflect his strategic acumen and commitment to corporate responsibility. |
| | | | Special Resolution | Appointment of Ms. Pushpa Subrahmanyam as Independent Director | NIL | FOR | Ms. Subrahmanyam's distinguished career in the Indian Administrative Service, spanning over three decades, includes significant roles such as Secretary of the Ministry of Food Processing Industries and Finance Secretary of the combined State of Andhra Pradesh. She has also served in the Prime Minister's Office for four years and worked as Governance Adviser for the Department for International Development, UK, for three years. Her board positions include National Textile Corporation Limited and Andhra Pradesh Power Generation Corporation Limited |
| 20th March, 2024 | India Shelter Finance Corporation Limited | PBL | Special Resolution | 1. To amend the Memorandum of Association of the company as a Special Resolution | NIL | FOR | As per Provisions |
| | | | | 2. To approve the ratification in the ESOP Schemes 2021 and 2023, as a Special Resolution | NIL | FOR | As per Provisions |
| | | | | 3. To approve the payment of commission to Independent Directors as a Special Resolution | NIL | FOR | As per Provisions |

| Meeting Date | Investee Company Name | Type of Meeting (AGM / EGM) | Proposar or Management / Shareholders | Description of the proposal | Management Recommendation | Vote (For / Against/ Abstain) | Reason supporting the vote decision |
|--------------|-----------------------|-----------------------------|---------------------------------------|--|---------------------------|-------------------------------|---|
| | | | Special Resolution | Appointment of Mr. Arun Adhikari as an Independent Director. | NIL | FOR | With a B.Tech in Chemical Engineering from IIT Kanpur and an MBA from IIM Calcutta, he boasts extensive experience, having held senior positions at Hindustan Unilever Limited across diverse regions and functions. His contributions include overseeing corporate governance, external relations, and strategic management. Additionally, his tenure as an Independent Director on various company boards since 2014 underscores his commitment to governance practices. With expertise in areas such as Corporate Governance, Legal and Compliance, Environmental and Social Sustainability, Finance Literacy, and Risk Management, Mr. Adhikari's appointment promises to bolster Hindalco's leadership team, enhancing its growth trajectory and governance standards. |
| | | | Ordinary Resolution | Appointment of Mr. Sushil Agarwal as a Non-Executive Director. | NIL | FOR | With over 30 years of experience at the Aditya Birla Group, including working closely with Mr. Aditya Vikram Birla and Mr. Kumar Mangalam Birla, he currently serves as the Group CFO and Director at Aditya Birla Management Corporation Private Limited. Additionally, he holds the position of Nominee Director at Zand Bank. Recognized as 'India's Greatest CFO' and receiving various awards, his expertise lies in Corporate Governance, Legal and Compliance, Finance Literacy, General Management, Industry Knowledge, and Strategic Expertise, making him a valuable asset to Hindalco's board. |
| | | | Special Resolution | Re-appointment of Dr. Vikas Balia as an Independent Director. | NIL | FOR | With expertise in commercial law, finance, and economics-related laws, he serves on several company boards and lectures at prestigious institutions. As the founder of Legalsphere, he brings extensive experience in Corporate Governance, Legal and Compliance, Finance Literacy, and Strategic Expertise, enhancing Hindalco's board. |
| | | | Ordinary Resolution | Re-appointment of Mr. Satish Pai as the Managing Director. | NIL | FOR | A Mechanical Engineer from IIT-Madras, he led major projects like Aditya and Mahan smelters and Utkal Alumina refinery expansion. Facilitated Hindalco's transition into a value-added solutions provider. Successfully led Aleris Inc. acquisition in 2020 amidst pandemic disruptions. Recognized as the world's most sustainable aluminum company for four consecutive years. Expertise spans Corporate Governance, Environmental Sustainability, Finance, and Strategic Management. |

FORM L-45 OFFICES AND OTHER INFORMATION



As at 31st March 2024

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 | 9 |
| | (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 | 27 | 9 |
| Recruitments during the quarter | 3 | 1 |
| Attrition during the quarter | 3 | - |
| Number at the end of the quarter | 27 | 10 |

* Including Corporate Office