

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
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23	L-24	Valuation of Net Liabilities
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## FORM L-1-A-RA

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

REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

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	-	-	-	-	-	-	-	-	-	-	-	-	38,243	-	-	-	-	38,243	38,243
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	(2)	-	-	-	-	(2)	(2.00)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	642	-	-	-	-	642	642
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	378	-	-	-	-	378	378
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	(260)	-	-	-	-	(260)	(260)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	55	-	-	-	-	55	55
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	39,056	-	-	-	-	39,056	39,056
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	14,608	-	-	-	-	14,608	14,608
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	4,989	-	-	-	-	4,989	4,989
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)		-	-	-	-	-	-	-	-	-	-	-	-	19,597	-	-	-	-	19,597	19,597
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	4,618	-	-	-	-	4,618	4,618
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	13,458	-	-	-	-	13,458	13,458
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	18,076	-	-	-	-	18,076	18,076
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	1,383	-	-	-	-	1,383	1,383
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	1,383	-	-	-	-	1,383	1,383
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	1,383	-	-	-	-	1,383	1,383
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	1,383	-	-	-	-	1,383	1,383

## REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

(Amount in Rs. Lakhs)



PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
							PARTICIPATING						NON-PARTICIPATING						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	5,139	-	-	-	-	5,139	5,139
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	191	-	-	-	-	191	191
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	138	-	-	-	-	138	138
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(22)	-	-	-	-	(22)	(22)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	38	-	-	-	-	38	38
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	11	11
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	5,495	-	-	-	-	5,495	5,495
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	698	-	-	-	-	698	698
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,345	-	-	-	-	1,345	1,345
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)		-	-	-	-	-	-	-	-	-	-	-	2,043	-	-	-	-	2,043	2,043
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	1,544	-	-	-	-	1,544	1,544
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	2,919	-	-	-	-	2,919	2,919
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	4,463	-	-	-	-	4,463	4,463
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(1,010)	-	-	-	-	(1,010)	(1,010)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	1,010	-	-	-	-	1,010	1,010
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## FORM L-1-A-RA

Name of the Insurer: CreditAccess Life Insurance Limited

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



## REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2025

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
							PARTICIPATING					NON-PARTICIPATING								
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	32,988	-	-	-	-	32,988	32,988	
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(2)	-	-	-	-	(2)	(2)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	366	-	-	-	-	366	366	
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	148	-	-	-	-	148	148	
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(158)	-	-	-	-	(158)	(158)	
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	-	24	24	
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	33,367	-	-	-	-	33,367	33,367	
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	13,695	-	-	-	-	13,695	13,695	
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	4,106	-	-	-	-	4,106	4,106	
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)		-	-	-	-	-	-	-	-	-	-	-	17,801	-	-	-	-	17,801	17,801	
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	2,611	-	-	-	-	2,611	2,611	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	10,206	-	-	-	-	10,206	10,206	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	12,817	-	-	-	-	12,817	12,817	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	2,749	-	-	-	-	2,749	2,749	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	2,749	-	-	-	-	2,749	2,749	
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	2,749	-	-	-	-	2,749	2,749	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	-	-	-	-	-	-	2,749	-	-	-	-	2,749	2,749	

REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2024

(Amount in Rs. Lakhs)



PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
							PARTICIPATING						NON-PARTICIPATING						
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	3,005	-	-	-	-	3,005	3,005
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	99	-	-	-	-	99	99
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	94	-	-	-	-	94	94
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(12)	-	-	-	-	(12)	(12)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	21	21
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	11	11
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	3,219	-	-	-	-	3,219	3,219
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	450	-	-	-	-	450	450
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	687	-	-	-	-	687	687
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)		-	-	-	-	-	-	-	-	-	-	-	1,137	-	-	-	-	1,137	1,137
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	902	-	-	-	-	902	902
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,889	-	-	-	-	1,889	1,889
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	2,791	-	-	-	-	2,791	2,791
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(709)	-	-	-	-	(709)	(709)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	709	-	-	-	-	709	709
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## FORM L-2-A-PL

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



## PROFIT &amp; LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
Amounts transferred from the Policyholders Account (Technical Account)		1,383	1,383	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		223	452	156	374
(b) Profit on sale/redemption of investments		464	800	794	1,135
(c) (Loss on sale/ redemption of investments)		(198)	(269)	(10)	(21)
(d) Amortisation of Premium / Discount on Investments		23	66	46	88
Other Income (to be specified)		0	1	0	1
<b>TOTAL (A)</b>		<b>1,894</b>	<b>2,433</b>	<b>988</b>	<b>1,577</b>
Expense other than those directly related to the insurance business		30	51	17	30
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		(1,365)	-	709	1,010
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)					
<b>TOTAL (B)</b>		<b>(1,335)</b>	<b>51</b>	<b>726</b>	<b>1,040</b>
Profit/ (Loss) before tax		<b>3,229</b>	<b>2,382</b>	<b>262</b>	<b>537</b>
Provision for Taxation		347	347	78	78
Profit / (Loss) after tax		<b>2,882</b>	<b>2,035</b>	<b>183</b>	<b>459</b>
APPROPRIATIONS					
(a) Balance at the beginning of the year.		503	1,350	338	62
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		<b>3,385</b>	<b>3,385</b>	<b>521</b>	<b>521</b>

## FORM L-3-A-BS

Name of the Insurer: CreditAccess Life Insurance Limited

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



## BALANCE SHEET AS AT 30TH SEPTEMBER 2025

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30th September 2025	As at 30th September 2024
	<b>SOURCES OF FUNDS</b>			
	<b>SHAREHOLDERS' FUNDS:</b>			
	SHARE CAPITAL	L-8, L-9	16,800	16,800
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	3,428	521
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		352	639
	<b>Sub-Total</b>		<b>20,580</b>	<b>17,960</b>
	BORROWINGS	L-11	-	-
	<b>POLICYHOLDERS' FUNDS:</b>			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(140)	74
	POLICY LIABILITIES		31,884	10,169
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	<b>Sub-Total</b>		<b>31,744</b>	<b>10,244</b>
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	<b>TOTAL</b>		<b>52,324</b>	<b>28,204</b>
	<b>APPLICATION OF FUNDS</b>			
	<b>INVESTMENTS</b>			
	Shareholders'	L-12	16,199	12,553
	Policyholders'	L-13	29,290	7,493
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	572	231
	DEFERRED TAX ASSETS (Net)			
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	L-17	731	194
	Advances and Other Assets	L-18	7,405	8,457
	<b>Sub-Total (A)</b>		<b>8,136</b>	<b>8,651</b>
	CURRENT LIABILITIES	L-19	1,703	641
	PROVISIONS	L-20	168	83
	<b>Sub-Total (B)</b>		<b>1,871</b>	<b>724</b>
	NET CURRENT ASSETS (C) = (A – B)		6,265	7,927
	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)			
	<b>TOTAL</b>		<b>52,326</b>	<b>28,204</b>

**CONTINGENT LIABILITIES**(Amount in Rs.  
Lakhs)

	Particulars		As at 30th September 2025	As at 30th September 2024
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)		-	-
	<b>TOTAL</b>		-	-



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-4-PREMIUM SCHEDULE  
PREMIUM**



(Amount in Rs.  
Lakhs)

	PARTICULARS	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
1	First year premiums	45	54	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	32,943	38,189	3,005	5,139
	<b>TOTAL PREMIUM</b>	<b>32,988</b>	<b>38,243</b>	<b>3,005</b>	<b>5,139</b>
	<b>Premium Income from Business written :</b>		-		-
	In India	32,988	38,243	3,005	5,139
	Outside India	-	-	-	-

**FORM L-5 - COMMISSION SCHEDULE**  
**COMMISSION EXPENSES**



(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
Commission				
Direct – First year premiums	0	1	-	-
- Renewal premiums	-	-	-	-
- Single premiums	13,694	14,607	450	698
<b>Gross Commission</b>	<b>13,695</b>	<b>14,608</b>	<b>450</b>	<b>698</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>13,695</b>	<b>14,608</b>	<b>450</b>	<b>698</b>
<b>Rewards</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>13,695</b>	<b>14,608</b>	<b>450</b>	<b>698</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	-	-	-	-
Corporate Agents -Others	1,213	1,946	435	666
Brokers	8,613	8,792	15	32
Micro Agents	-	0	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	3,870	3,870	-	-
Others (Please Specify, for e.g. POS)	-	-	-	-
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>	<b>13,695</b>	<b>14,608</b>	<b>450</b>	<b>698</b>
In India	13,695	14,608	450	698
Outside India				

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
1	Employees' remuneration & welfare benefits	533	867	291	565
2	Travel, conveyance and vehicle running expenses	33	55	14	25
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	25	49	9	18
5	Repairs	4	8	-	1
6	Printing & stationery	10	12	15	30
7	Communication expenses	7	15	4	7
8	Legal & professional charges	29	60	21	45
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	9	10	1	2
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	27	59	18	30
12	Interest & Bank Charges	3	5	2	3
13	Depreciation	49	95	20	39
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	700	766	38	69
17	Information Technology Expenses	59	98	80	167
18	Goods and Services Tax (GST)	2,447	2,665	117	200
19	Others (to be specified)	-	-	-	-
	Recruitment expenses	0	0	-	-
	Office expenses	15	28	9	15
	Insurance Awareness	11	14	15	92
	Foreign Exchange Fluctuation	-	-	-	-
	Miscellaneous Expenses	144	182	33	37
	<b>TOTAL</b>	<b>4,106</b>	<b>4,989</b>	<b>687</b>	<b>1,345</b>
	In India	4,106	4,989	687	1,345
	Outside India	-	-	-	-

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



(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
	1. Insurance Claims				
	(a) Claims by Death	2,607	4,617	902	1,543
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	4	5	0	0
	(g) any other (please specify)	-	-	-	-
	<b>Benefits Paid (Gross)</b>	<b>2,611</b>	<b>4,622</b>	<b>902</b>	<b>1,544</b>
	In India	2,611	4,622	902	1,544
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):	-	-	-	-
	(a) Claims by Death	0	(4)	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
		<b>0</b>	<b>(4)</b>	<b>-</b>	<b>-</b>
	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)	-	-	-	-
		-	-	-	-
	<b>Benefits Paid (Net)</b>				
	In India	<b>2,612</b>	<b>4,618</b>	<b>902</b>	<b>1,544</b>
	Outside India	-	-	-	-

**FORM L-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
<b>1</b>	<b>Authorised Capital</b>		
	25,00,00,000 Equity Shares of Rs.10 Each	25,000	16,800
	Preference Shares of Rs..... each		
<b>2</b>	<b>Issued Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
<b>3</b>	<b>Subscribed Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Preference Shares of Rs..... each		
<b>4</b>	<b>Called-up Capital</b>		
	16,80,00,000 Equity Shares of Rs.10 Each	16,800	16,800
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	Preference Shares of Rs..... each		
	<b>TOTAL</b>	<b>25,000</b>	<b>16,800</b>

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



Shareholder	As at 30th September 2025		As at 30th September 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	1,00,80,000	6%	1,00,80,000	6%
· Foreign	12,43,20,000	74%	12,43,20,000	74%
Investors				
· Indian	3,36,00,000	20%	3,36,00,000	20%
· Foreign				
Others (to be specified), e.g. ESOP etc.				
<b>TOTAL</b>	<b>16,80,00,000</b>	<b>100%</b>	<b>16,80,00,000</b>	<b>100%</b>

## 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 30TH SEPTEMBER 2025

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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	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>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
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)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	-	-	0%	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1	84,00,000	5%	840	-	-	84,00,000	100%
iii)	NBFCs registered with RBI	-	-	0%	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	0%	-	-	-	-	-
	- Non Resident Indian	-	-	0%	-	-	-	-	-
	- Clearing Members	-	-	0%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	0%	-	-	-	-	-
	- Bodies Corporate	2	2,52,00,000	15%	2,520	-	-	2,52,00,000	100%
	- IEPF	-	-	0%	-	-	-	-	-
v)	Any other (Please specify)	-	-	0%	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	0%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0%	-	-	-	-	-
<b>Total</b>		<b>11</b>	<b>16,80,00,000</b>	<b>100%</b>	<b>16,800</b>	<b>0</b>	<b>0</b>	<b>16,80,00,000</b>	<b>100%</b>

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

**PART B:**

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



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
	Avalahalli Investments Private Limited								
i)	Individuals/HUF (Names of major shareholders):								
	a) Vinatha Madhusudan Reddy	1	23,45,000	23%	235	-	-	-	-
	b) Suresh Kodihalli Krishna	1	4,99,000	5%	50	-	-	-	-
	c) Dr. Srinivas Shivaprasad	1	98,000	1%	10	-	-	-	-
	d) Neetu Chandanmal	1	2,00,000	2%	20	-	-	-	-
	e) Mitin C Jain	1	2,50,000	3%	25	-	-	-	-
	f) Anand Surana	1	2,50,000	3%	25	-	-	-	-
	g) Nithya Lakshmi Reddy	1	4,99,000	5%	50	-	-	-	-
	h) Prathima NT	1	4,99,000	5%	50	-	-	-	-
	i) Jayaram Reddy	1	8,49,000	9%	85	-	-	-	-
	j) S Venkatram Reddy	1	9,98,000	10%	100	-	-	-	-
	k) Prathap Surendra Reddy	1	9,98,000	10%	100	-	-	-	-
	l) 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	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Shares under Lock in Period	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)		Number of shares (VIII)	
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	0%	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	0%	-	-	-	-	-
	(ii)	-	-	0%	-	-	-	-	-
	(iii)	-	-	0%	-	-	-	-	-
iii)	Any other (Please specify)								
<b>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>								
	2.1) Custodian/DR Holder	-	-	0%	-	-	-	-	-
	2.2) Employee Benefit Trust	-	-	0%	-	-	-	-	-
	2.3) Any other (Please specify)	-	-	0%	-	-	-	-	-
	<b>Total</b>		<b>99,80,000</b>	<b>100%</b>	<b>998</b>	<b>-</b>			



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

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
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)	-	-
	a)ESOP Outstanding	43	
8	Balance of profit in Profit and Loss Account	3,385	521
	<b>TOTAL</b>	<b>3,428</b>	<b>521</b>

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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 30th September 2025	As at 30th September 2024
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
		-	-
	<b>TOTAL</b>	-	-

**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	<b>Total</b>	-	-	

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,124	2,657
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,004	2,619
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,268	1,096
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	399	3,443
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	3,801	1,678
	(bb) Preference	-	-
	(b) Mutual Funds	605	60
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	a. Fixed Deposits with Bank	-	-
	b. Commercial Papers	998	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	1,000
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>16,199</b>	<b>12,553</b>

Note: The market value of the above total investment is Rs. 16,094 lakhs (As at September 30, 2024 -12,623 lakhs)

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,212	2,176
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,023	2,005
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
	Equity	-	-
	Debt	6,409	-
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,048	1,865
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	1,850	864
	(bb) Preference	-	-
	(b) Mutual Funds	123	25
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	120	70
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Commercial Papers	-	488
4	Investments in Infrastructure and Social Sector	505	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>29,290</b>	<b>7,492</b>

Note: The market value of the above total investment is Rs. 29,224 lakhs (As at September 30, 2024 - 7,565 lakhs)

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
	<b>LONG TERM INVESTMENTS</b>		
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	-	-
	<b>SHORT TERM INVESTMENTS</b>		
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)	-	-
	<b>TOTAL</b>	-	-

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024
<b>Long Term Investments:</b>								
Book Value	10,395	6,371	22,644	4,180	-	-	33,039	10,552
Market Value	10,291	6,437	22,577	4,251	-	-	32,868	10,688
<b>Short Term Investments:</b>								
Book Value	6,318	5,543	9,847	3,238	-	-	16,166	8,780
Market Value	6,670	4,508	9,709	2,450	-	-	16,379	6,958

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

FORM 16-FXED ASSETS SCHEDULE



FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As at 1st April 2025	Additions	Deductions	Closing As at 30th September 2025	Up to Last Year	For The Period	On Sales/ Adjustments	As at 30th September 2025	As at 30th September 2025	As at 30th Sept 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Computer Software	260	-	-	260	85	43	-	128	132	59
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	117	29	-	146	35	24	-	59	87	20
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	10	-	-	10	6	0	-	6	4	0
Information Technology Equipment	80	69	-	149	33	18	-	51	98	34
Vehicles	54	36	-	90	11	6	-	17	73	46
Office Equipment	35	1	-	36	2	4	-	6	30	1
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>556</b>	<b>135</b>	<b>-</b>	<b>691</b>	<b>172</b>	<b>95</b>	<b>-</b>	<b>267</b>	<b>425</b>	<b>160</b>
Work in progress	107	197	157	147	-	-	-	-	147	71
<b>Grand Total</b>	<b>663</b>	<b>332</b>	<b>157</b>	<b>838</b>	<b>172</b>	<b>95</b>	<b>-</b>	<b>267</b>	<b>572</b>	<b>231</b>
<b>PREVIOUS YEAR</b>	<b>282</b>	<b>73</b>	<b>13</b>	<b>342</b>	<b>72</b>	<b>39</b>	<b>-</b>	<b>110</b>	<b>231</b>	<b>-</b>



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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
1	Cash (including cheques <sup>1</sup> , drafts and stamps)	150	16
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	19	15
	(b) Current Accounts	562	164
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	<b>TOTAL</b>	<b>731</b>	<b>194</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	731	194
	Outside India		
	<b>TOTAL</b>	<b>731</b>	<b>194</b>

<sup>1</sup> Cheques on hand amount to Rs. 0 (in Lakhs)

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	5,162	7,822
3	Prepayments	95	38
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Advances to Suppliers	4	40
7	Others (to be specified)	312	94
	<b>TOTAL (A)</b>	<b>5,573</b>	<b>7,994</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	980	336
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others (to be specified)	101	-
	a. Deposits	-	60
	b. Other Advances	19	1
	c. Goods and Services Tax Receivable	694	67
	d. Goods and Service Tax Unutilized Credit	34	-
	<b>TOTAL (B)</b>	<b>1,832</b>	<b>463</b>
	<b>TOTAL (A+B)</b>	<b>7,405</b>	<b>8,457</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**  
**CURRENT LIABILITIES**



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
1	Agents' Balances	421	3
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	2	-
4	Premiums received in advance	-	-
5	Unallocated premium	717	218
6	Sundry creditors	349	302
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	33	79
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	-	-
12	Income accrued on Unclaimed amounts	-	-
13	Interest payable on debentures/bonds	-	-
14	Others (to be specified)		
	(a) Taxes deducted at source payable	87	25
	(b) Broker Payable	-	-
	(c) Goods and Services Tax payable	81	6
	(d) Statutory Liability	13	8
	<b>TOTAL</b>	<b>1,703</b>	<b>641</b>

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

(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
1	For Taxation (less payments and taxes deducted at	66	32
2	For Employee Benefits		
	Gratuity	57	28
	Compensated absences	45	24
3	For Others (To be specified)	-	-
	<b>TOTAL</b>	<b>168</b>	<b>83</b>

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



(Amount in Rs. Lakhs)

	Particulars	As at 30th September 2025	As at 30th September 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>		-		-
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	<b>Non Participating:</b>				
	a) Life	997.96%	644.36%	65%	155.49%
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	-	-	-	-
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	-	-	-	-
4	<b>Net Retention Ratio</b>	99.99%	99.99%	100.00%	100.00%
5	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-	-	-	-
	b) Pension	-	-	-	-
	c) Health	-	-	-	-
	d) Variable Insurance	-	-	-	-
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
	<b>Non Participating:</b>				
	a) Life	-	-	-	-
	b) Annuity	-	-	-	-
	c) Pension	-	-	-	-
	d) Health	-	-	-	-
	e) Variable Insurance	-	-	-	-
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	54%	51%	38%	40%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	42%	38%	15%	14%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	-	-	-	-
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	-	-	-	-
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	154%	154%	57%	57%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	2,907	2,907	852	852
12	<b>Growth in Networth</b>	15%	15%	5%	5%
13	<b>Ratio of Surplus to Policyholders' Fund</b>	9%	4%	-7%	-10%
14	<b>Profit after tax / Total Income</b>	8%	5%	4%	6%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	-	-	-	-
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	225%	225%	116%	116%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	-	-	-	-
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>	-	-	-	-
	<b>a. Shareholder's Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	13.93%	4.45%	10.08%	13.96%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	58.20%	17.31%	5.75%	9.43%
	<b>b. Policyholder's Fund:</b>				
	Investment Yield - (Gross and Net) -Fund wise and With realised gain	2.35%	2.01%	4.05%	5.98%
	Investment Yield - (Gross and Net) -Fund wise and Without realised gain	39.78%	12.25%	2.32%	4.15%

Sl.No.	Particular	For the Quarter ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
19	Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
	Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)	-	-	-	-
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
20	NPA Ratio				
	Policyholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	243.36%	243.36%	345%	345%
22	Debt Equity Ratio	-	-	-	-
23	Debt Service Coverage Ratio	-	-	-	-
24	Interest Service Coverage Ratio	-	-	-	-
25	Average ticket size in Rs. - Individual premium (Non-Single)	-	-	-	-

**Equity Holding Pattern for Life Insurers and information on earnings:**

1	No. of shares	16,80,00,000	16,80,00,000	16,80,00,000	16,80,00,000
2	Percentage of shareholding	-	-	-	-
	Indian	26%	26%	26%	26%
	Foreign	74%	74%	74%	74%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.21	0.11	0.27
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.21	0.11	0.27
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.21	0.11	0.27
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.21	0.11	0.27
8	Book value per share (Rs)	12.04	12.04	10.31	10.31

Form L-24

**VALUATION OF NET LIABILITIES**

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th September 2025	Mathematical Reserves as at 30th September 2024
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par			
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	31,884	10,169
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		31,884	10,169
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	31,884	10,169
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		31,884	10,169



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

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025



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

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	-	157	1	126	2	162	1	199	2	319	2	325	-	2.20
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	26	0	4	1	98	0	17	1	124	0	21	-	0.22
4	Bihar	-	349	0	92	-	106	0	30	-	455	0	122	-	0.38
5	Chhattisgarh	-	-	-	-	1	20	1	59	1	20	1	59	-	0.53
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	167	25	810	1	322	84	2,574	1	489	109	3,384	-	109.24
8	Haryana	-	507	10	1,158	-	2,304	17	2,125	-	2,811	27	3,283	-	26.55
9	Himachal Pradesh	-	6	1	53	1	4	0	13	1	10	1	66	-	1.41
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	5	2,62,676	3,359	1,73,683	22	3,33,207	4,191	2,47,292	27	5,95,883	7,550	4,20,975	-	7,550.39
12	Kerala	-	6,722	21	3,077	-	10,580	33	4,874	-	17,302	54	7,952	-	54.17
13	Madhya Pradesh	1	28	1	112	5	418	6	665	6	446	8	777	-	7.50
14	Maharashtra	1	4,391	16	3,627	3	6,654	30	5,878	4	11,045	46	9,504	-	46.34
15	Manipur	-	156	2	100	1	2,174	7	881	1	2,330	8	980	-	8.28
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	49	0	27	-	69	0	38	-	118	1	64	-	0.62
20	Punjab	-	10	0	21	-	7	0	19	-	17	1	40	-	0.69
21	Rajasthan	-	3,919	51	3,363	2	3,464	32	3,066	2	7,383	84	6,429	-	83.58
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3	15,609	65	6,309	7	15,614	65	6,480	10	31,223	130	12,789	-	130.42
24	Telangana	-	7,34,811	12,181	14,63,061	3	7,64,841	12,656	15,20,768	3	14,99,652	24,838	29,83,829	-	24,837.91
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	808	3	381	2	2,667	14	1,776	2	3,475	18	2,157	-	17.71
28	West Bengal	-	4,328	21	2,333	-	4,448	21	2,496	-	8,776	42	4,829	-	42
	TOTAL	10	10,34,719	15,760	16,58,336	51	11,47,159	17,160	17,99,250	61	21,81,878	32,920	34,57,586	-	32,920
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	1,087	26	1,751	3	1,477	40	3,598	3	2,564	66	5,349	-	66
5	Jammu & Kashmir	-	23	0	36	-	23	1	32	-	46	1	68	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	1,110	26	1,787	3	1,500	41	3,630	3	2,610	67	5,417	-	67
	GRAND TOTAL	10	10,35,829	15,786	16,60,123	54	11,48,659	17,201	18,02,880	64	21,84,488	32,988	34,63,003	-	32,988
	IN INDIA	10	10,35,829	15,786	16,60,123	54	11,48,659	17,201	18,02,880	64	21,84,488	32,988	34,63,003	-	32,988
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	1	41	0	11	1	428	1	176	2	469	1	187	-	0.72
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	1	0	1	2	81	0	38	2	82	0	39	-	0.27
4	Bihar	1	286	0	71	2	92	0	20	3	378	0	91	-	0.31
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	16	0	8	1	16	0	8	-	0.06
8	Haryana	-	-	-	-	1	46	0	39	1	46	0	39	-	0.41
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	16	1,02,672	1,225	64,816	8	1,23,777	1,475	78,292	24	2,26,449	2,700	1,43,108	-	2,699.91
12	Kerala	11	8,269	17	2,617	4	15,199	33	4,976	15	23,468	49	7,593	-	49.49
13	Madhya Pradesh	2	87	0	26	1	232	1	69	3	319	1	95	-	0.96
14	Maharashtra	9	447	4	552	6	1,156	10	625	15	1,603	14	1,177	-	13.89
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2	126	0	35	-	158	0	45	2	284	1	81	-	0.50
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	8	321	2	256	5	1,223	7	1,481	13	1,544	9	1,737	-	8.72
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	43	16,475	61	8,696	18	32,526	62	11,150	61	49,001	123	19,846	-	123.32
24	Telangana	31	10,180	38	6,695	6	17,521	67	10,803	37	27,701	104	17,498	-	104.50
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	2	29	0	9	1	194	1	88	3	223	1	97	-	0.73
28	West Bengal	2	4	0	12	-	17	0	48	2	21	0	60	-	0
TOTAL		128	1,38,938	1,347	83,797	56	1,92,666	1,657	1,07,858	184	3,31,604	3,004	1,91,654	-	3,004
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	268	0	75	1	648	1	214	3	916	1	288	-	1.32
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2	268	0	75	1	648	1	214	3	916	1	288	-	1
GRAND TOTAL		130	1,39,206	1,347	83,871	57	1,93,314	1,658	1,08,071	187	3,32,520	3,005	1,91,943	-	3,005
IN INDIA		130	1,39,206	1,347	83,871	57	1,93,314	1,658	1,08,071	187	3,32,520	3,005	1,91,943	-	3,005
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES														
1	Andhra Pradesh	-	285	2	252	6	374	3	478	6	659	5	730	-	5
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	26	0	4	1	98	0	17	1	124	0	21	-	0
4	Bihar	-	811	1	215	-	331	0	99	-	1,142	1	314	-	1
5	Chhattisgarh	-	-	-	-	1	20	1	59	1	20	1	59	-	1
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	357	50	1,645	3	633	147	4,524	4	990	197	6,170	-	197
8	Haryana	-	763	15	1,718	-	3,944	29	3,650	-	4,707	43	5,367	-	43
9	Himachal Pradesh	-	6	1	53	1	4	0	13	1	10	1	66	-	1
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	11	4,06,846	5,287	2,73,517	37	5,33,332	6,770	4,43,871	48	9,40,178	12,057	7,17,388	-	12,057
12	Kerala	-	12,866	38	5,668	2	20,561	60	9,105	2	33,427	98	14,773	-	98
13	Madhya Pradesh	2	229	2	178	5	942	8	900	7	1,171	10	1,078	-	10
14	Maharashtra	2	4,919	19	3,956	9	7,731	34	6,734	11	12,650	53	10,690	-	53
15	Manipur	-	156	2	100	1	2,174	7	881	1	2,330	8	980	-	8
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	57	0	32	1	71	0	40	1	128	1	72	-	1
20	Punjab	1	136	5	422	-	113	3	315	1	249	9	736	-	9
21	Rajasthan	2	16,225	195	12,220	8	18,245	204	13,973	10	34,470	399	26,193	-	399
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3	29,923	120	12,589	11	33,332	139	14,671	14	63,255	258	27,259	-	258
24	Telangana	13	7,40,252	12,204	14,66,732	9	7,71,995	12,688	15,25,818	22	15,12,247	24,892	29,92,549	-	24,892
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	2,465	9	1,125	4	6,523	62	7,171	8	8,988	71	8,297	-	71
28	West Bengal	-	5,968	28	3,276	4	6,955	32	3,891	4	12,923	60	7,167	-	60
	TOTAL	39	12,22,290	17,976	17,83,699	103	14,07,378	20,189	20,36,210	142	26,29,668	38,165	38,19,909	-	38,165
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	1,688	30	2,079	6	1,922	45	4,172	6	3,610	75	6,251	-	75
5	Jammu & Kashmir	1	48	1	86	-	59	2	106	1	107	3	192	-	3
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	1,736	31	2,165	6	1,981	47	4,278	7	3,717	78	6,442	-	78
	GRAND TOTAL	40	12,24,026	18,007	17,85,864	109	14,09,359	20,236	20,40,487	149	26,33,385	38,243	38,26,351	-	38,243
	IN INDIA	40	12,24,026	18,007	17,85,864	109	14,09,359	20,236	20,40,487	149	26,33,385	38,243	38,26,351	-	38,243
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(In Lakhs)

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium Lakhs) (Rs	Sum Assured (Rs Lakhs)		
STATES															
1	Andhra Pradesh	1	83	0	35	1	959	1	367	2	1,042	2	403	-	2
2	Anunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	1	0	1	2	81	0	38	2	82	0	39	-	0
4	Bihar	4	727	1	181	2	261	0	62	6	988	1	244	-	1
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	314	1	128	2	728	2	356	2	1,042	3	484	-	3
8	Haryana	-	-	-	-	1	46	0	39	1	46	0	39	-	0
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	30	1,88,916	2,028	1,10,999	12	2,37,714	2,497	1,38,414	42	4,26,630	4,525	2,49,413	-	4,525
12	Kerala	13	16,958	33	5,424	4	30,941	62	9,946	17	47,899	95	15,370	-	95
13	Madhya Pradesh	4	141	0	41	2	578	2	162	6	719	2	203	-	2
14	Maharashtra	10	922	9	964	8	2,217	22	1,482	18	3,139	31	2,446	-	31
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	2	126	0	35	-	158	0	45	2	284	1	81	-	1
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	10	942	4	691	5	2,352	14	2,752	15	3,294	19	3,443	-	19
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	50	31,864	132	18,045	24	58,590	125	21,762	74	90,454	257	39,807	-	257
24	Telangana	36	20,646	75	12,554	7	35,034	124	19,628	43	55,680	199	32,182	-	199
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	3	48	0	22	2	379	1	187	5	427	2	209	-	2
28	West Bengal	3	19	0	23	-	41	0	66	3	60	0	89	-	0
	TOTAL	166	2,61,707	2,284	1,49,142	72	3,70,079	2,852	1,95,309	238	6,31,786	5,136	3,44,451	-	5,136
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	4	611	1	197	1	1,438	2	473	5	2,049	3	670	-	3
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	4	611	1	197	1	1,438	2	473	5	2,049	3	670	-	3
	GRAND TOTAL	170	2,62,318	2,285	1,49,339	73	3,71,517	2,854	1,95,782	243	6,33,835	5,139	3,45,121	-	5,139
	IN INDIA	170	2,62,318	2,285	1,49,339	73	3,71,517	2,854	1,95,782	243	6,33,835	5,139	3,45,121	-	5,139
	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: 30th September 2025  
Statement of Investment Assets (Life Insurers)  
(Business within India)  
Periodicity of Submission: Quarterly  
Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	16,199
	Investments (Policyholders)	8A	29,290
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	570
4	Current Assets		
	a. Cash & Bank Balance	11	731
	b. Advances & Other Assets	12	7,405
5	Current Liabilities		
	a. Current Liabilities	13	1,703
	b. Provisions	14	168
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet			52,324
(A)			52,324

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	570
3	Cash & Bank Balance (if any)	11	731
4	Advances & Other Assets (if any)	12	7,405
5	Current Liabilities	13	1,704
6	Provisions	14	168
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
Total (B)			6,835

Investment Assets (A-B) 45,489

(Amount in Rs. Lakhs)

## PART - A

### Reconciliation of Investment Assets Total Investment Assets (as per Balance Sheet) Balance Sheet Value of:

A. Life Fund  
B. Pension & General Annuity and Group Business  
C. Unit Linked Funds

### Amount

45,489
24,184
21,305
-
<u>45,489</u>

## Section II

### NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM	UL-Non Unit Res	PAR					
				(a)	(b)	(c)	(d)	(e)	(f)= [a+b+c+d+e]	(g)= [(f)-(a)]%	(h)	(i)=(f+h)
1	Central Govt. Sec	Not Less than 25%	1,972	6,052	-	-	4,470	12,494	52.49%	-	12,494	12,366
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	1,972	6,152	-	-	4,470	12,594	52.91%	-	12,594	12,468
3	Investment subject to Exposure Norms		-	-	-	-	-	-	0.00%	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	0.00%	-	-	-
	1. Approved Investments	Not Less than 15%	47	1,281	-	-	2,032	3,361	14.12%	(5)	3,355	3,361
	2. Other Investments		-	-	-	-	-	-	0.00%	-	-	-
	b. i) Approved Investments		861	2,166	-	-	363	3,390	14.24%	22	3,412	3,412
	ii) Other Investments	Not exceeding 35%	2,221	1,146	-	-	1,090	4,458	18.73%	365	4,823	4,823

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	Central Govt. Sec	Not Less than 20%	-	12,220	12,220	57%	-	12,220	12,163
2	Central Govt Sec, State Govt Sec or Other	Not Less than 40%	-	12,391	12,391	58%	-	12,391	12,334
3	Balance in Approved investment	Not Exceeding 60%	-	9,084	9,084	42%	(170)	8,914	8,922
TOTAL PENSION, GENERAL ANNUITY FUND			-	21,475	21,475	100%	(170)	21,305	21,256

### LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investments	Not Less than 75%	-	-	-	-
2	Other Investments	Not More than 25%	-	-	-	-
TOTAL LINKED INSURANCE FUND			-	-	-	-

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

## FORM 3A

## Unit Linked Insurance Business

Name of the Insurer: CreditAccess Life Insurance Limited

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

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

Periodicity of Submission: Quarterly

Statement as on: 30th September 2025



PART - B

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	-		-		-		-	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	-		-		-		-	

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
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-
Other Approved Securities	-	-	-	-	-	-	-	-
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Money Market Investments	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	-	-	-	-	-	-	-	-
<b>Current Assets:</b>								
Accrued Interest	-	-	-	-	-	-	-	-
Dividend Recievable	-	-	-	-	-	-	-	-
Bank Balance	-	-	-	-	-	-	-	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
<b>Less: Current Liabilities</b>								
Payable for Investments	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	-	-	-	-	-	-	-	-
Other Current Liabilities (for Investments)	-	-	-	-	-	-	-	-
<b>Sub Total (B)</b>	-	-	-	-	-	-	-	-
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	-	-	-	-	-	-	-	-
<b>Total (A + B + C)</b>	-	-	-	-	-	-	-	-
<b>Fund Carried Forward (as per LB 2)</b>	-	-	-	-	-	-	-	-

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: 30th September 2025

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 <sup>1</sup>	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Segregated Fund 1				-	-	-	-	-	-	-	-	-	-
2	Segregated Fund 2				-	-	-	-	-	-	-	-	-	-
3	Segregated Fund n				-	-	-	-	-	-	-	-	-	-
				Total	-	-	-	-	-	-	-	-	-	-



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th September 2025	As % of total for this class	As at 30th September 2024	As % of total for this class	As at 30th September 2025	As % of total for this class	As at 30th September 2024	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	36,416	94%	14,594	93%	25,283	88%	14,451	90%
AA or better	2,524	6%	2,470	7%	3,504	12%	2,470	10%
Rated below AA but above A	-	0%	497	0%	-	0%	497	0%
Rated below A but above B	-	-	-	0%	-	0%	-	0%
Any other	-	-	-	0%	-	0%	-	0%
<b>Breakdown by residual maturity</b>								
Up to 1 year	6,180	16%	6,873	44%	4,138	14%	6,866	44%
more than 1 year and upto 3 years	8,010	20%	1,393	2%	6,170	21%	1,389	2%
More than 3 years and up to 7 years	8,634	22%	3,021	14%	8,175	28%	3,006	14%
More than 7 years and up to 10 years	15,229	38%	2,644	18%	8,748	30%	2,600	18%
More than 10 years and up to 15 years	548	1%	3,630	23%	1,555	5%	3,556	23%
More than 15 years and up to 20 years	-	-	-	0%	-	0%	-	0%
Above 20 years	986	2%	-	0%	-	0%	-	0%
<b>Breakdown by type of the issuer</b>								
a. Central Government	24,840	63%	8,763	56%	15,604	54%	8,659	56%
b. State Government	1,128	3%	1,483	5%	1,169	4%	1,479	5%
c. Corporate Securities	13,617	34%	7,316	39%	12,014	42%	7,280	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

Date: 30th September 2025

PART-A Related Party Transactions							
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 ended 30th September 2025	Up to the Quarter ended 30th September 2025	For the Quarter ended 30th September 2024	Up to the Quarter ended 30th September 2024
	CreditAccess Grameen Limited	Fellow Subsidiary	Premium Received	6,997	11,234	2,518	4,287
			Commission Paid	1,210	1,943	435	666
			Claims Paid	1,347	2,435	504	863
			Insurance awareness and marketing campaigns	-	-	-	77
			Refund to MPH	2	3	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	Managerial Remuneration	48	100	12	74

## PART-B Related Party Transaction Balances - As at 30th September 2025

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	35	Payable	No	No	0	0
			0	Commission Payable	No	No	0	0
			-	Claims	No	No	0	0
			-	Insurance awareness and marketing campaigns	No	No	0	0
2	Diwakar Ram Boddupalli	Managing Director and CEO	16	Managerial Remuneration	No	No	0	0

**FORM L-31 Board of Directors & Key Management Persons**

Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

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	Gary Raymond Bennett	Chairperson & Nominee Director	Director	NA
2	Paresh Shreesh Parasnis	Independent Director	Director	NA
3	Diwakar Ram Boddupalli	Managing Director and CEO	MD and CEO	NA
4	P H Vijaya Deepti	Independent Director	Director	NA
5	Matteo Pusineri	Nominee Director	Director	NA
6	Koen Slobbe	Nominee Director	Director	NA
7	Apparao Adivi	Independent Director	Director	NA
8	Arundhati Ghosal	Appointed Actuary	Actuarial	NA
9	Uday Shanker	Chief Operating Officer	Business Operations	NA
10	Sai Gunaranjan Jain	Investment Manager	Investment	NA
11	Talipadi Vasudeva Ramakrishna	Chief Financial Officer	Finance	NA
12	Manoj K Nair	Chief Compliance Officer	Compliance	Appointed w.e.f. 30.09.2025
13	Dr. Shrinivas Sathya Susarla	Chief Risk Officer	Risk Management	Appointed w.e.f. 31.07.2025
14	Nagaraj R Dhavaskar	Company Secretary & Compliance Officer	Company Secretary	NA
15	Gowthaman Sounderraj	Chief Business Officer	Business Development	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 2024

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



As at 30th September 2025

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	33,194
	Deduct:		-
02	Mathematical Reserves	2	31,784
03	Other Liabilities	3	100
04	<b>Excess in Policyholders' funds (01-02-03)</b>		1,310
05	Available Assets in Shareholders Fund: *	4	18,687
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		18,687
08	Total ASM (04)+(07)		19,997
09	Total RSM		8,217
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>243.36%</b>

Note:

- a) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholder
- 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 Shareholder

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2024

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

## FORM L-33-NPAs

## DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: CreditAccess Life Insurance Limited

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

Name of the Fund: Life Fund

As on: 30th September 2025



(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)
1	Investments Assets (As per Form 5)	17,896	7,894	-	-	699	2,921	5,208	1,110	23,803	11,925
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)	17,896	7,894	-	-	699	2,921	5,208	1,110	23,803	11,925
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 &amp; General Annuity and Group Business

As on: 30th September 2025

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)	YTD (As on 30-September-2025)	Prev. FY (As on 30-September-2024)
1	Investments Assets (As per Form 5)	20,416	5,155	-	-	99	1,449	959	803	21,474	7,407
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)	20,416	5,155	-	-	99	1,449	959	803	21,474	7,407
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: 30th September 2025

Periodicity of Submission: Quarterly

Name of the Fund: Life Fund



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>2</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	10,774.06	76.31	0.71%	0.71%	8,914.97	331.90	3.72%	3.72%	4,333.79	242.87	5.60%	5.60%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	856.37	11.12	1.30%	1.30%	832.19	12.70	1.53%	1.53%	2,692.34	93.85	3.49%	3.49%
5	STATE GOVERNMENT BONDS	SGGB	100.47	1.85	1.84%	1.84%	101.63	3.82	3.76%	3.76%	419.79	14.38	3.43%	3.43%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGQA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	122.40	17.83	14.57%	14.57%	304.95	28.04	9.20%	9.20%	627.30	23.76	3.79%	3.79%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	TAXABLE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	756.91	15.92	2.10%	2.10%	756.79	31.84	4.21%	4.21%	199.86	9.11	4.56%	4.56%
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	TAX FREE BONDS - BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IPCG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	501.25	17.07	3.41%	3.41%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIT	-	-	0.00%	0.00%	52.63	(9.81)	-18.64%	-18.64%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	3.86	0.93	24.12%	24.12%	6.73	0.93	13.82%	13.82%	860.72	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment - Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Debt Instruments of Invts - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	2,175.12	35.60	1.64%	1.64%	1,535.23	79.01	5.15%	5.15%	995.56	38.54	3.87%	3.87%
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	560.22	25.77	4.60%	4.60%	491.92	39.92	8.12%	8.12%	1,101.01	46.40	4.21%	4.21%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	16.54	(2.95)	-17.82%	-17.82%	134.47	6.48	4.82%	4.82%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	10.80	(0.18)	-1.69%	-1.69%	6.82	(1.22)	-17.87%	-17.87%	-	-	0.00%	0.00%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	0.38	1.92	509.73%	509.73%	1.29	1.48	114.47%	114.47%	15.90	-	0.00%	0.00%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAEQ	26.03	4.49	17.24%	17.24%	57.02	10.91	19.13%	19.13%	-	-	0.00%	0.00%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	942.70	26.24	2.78%	2.78%	1,025.68	67.73	6.60%	6.60%	649.17	26.81	4.13%	4.13%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	28.18	0.28	1.01%	1.01%	14.17	0.28	2.01%	2.01%	8,491.80	4.11	0.05%	0.05%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	1,504.43	20.49	1.36%	1.36%	1,382.83	39.33	2.84%	2.84%	2,746.06	64.46	2.35%	2.35%
54	CCIL - CBO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED	EACE	772.25	53.76	6.96%	6.96%	658.23	78.32	11.90%	11.90%	8,254.24	17.81	0.20%	0.20%
56	COMMERCIAL PAPERS	ECCP	986.48	22.56	2.29%	2.29%	1,249.35	51.66	4.13%	4.13%	-	-	0.00%	0.00%
57	APPLICATION MONEY	ECAM	314.21	3.17	0.00%	0.00%	157.98	3.17	2.01%	2.01%	-	6.37	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GILT / TO SEC / LIQUID SCHEMES	EQMC	18.69	-	0.00%	0.00%	18.69	-	0.00%	0.00%	110.46	2.98	3.80%	3.80%
60	MUTUAL FUNDS - UNDER INSURERS PROMOTER GROUP	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%



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

Name of the Insurer: CreditAccess Life Insurance Limited

Statement as on: 30th September 2025

Periodicity of Submission: Quarterly

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



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>2</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT BONDS	CGSB	8,598	104	1.21%	1.21%	7,812	328	4.20%	4.20%	2,577	89	3.47%	3.47%
2	SPECIAL DEPOSITS	CSPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CSSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	TREASURY BILLS	CTRB	2,321	31	1.32%	1.32%	1,563	41	2.64%	2.64%	824	27	3.34%	3.34%
5	STATE GOVERNMENT BONDS	SGGB	170	3	1.81%	1.81%	171	6	3.63%	3.63%	808	15	1.82%	1.82%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	OTHER APPROVED SECURITIES EXCLUDING INFRASTRUCTURE INVESTMENTS	SGOA	-	-	0.00%	0.00%	196	8	3.92%	3.92%	-	-	0.00%	0.00%
8	GUARANTEED EQUITY	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CSGL	-	-	0.00%	0.00%	230	22	9.54%	9.54%	215	7	3.15%	3.15%
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	HOUSING - SECURITISED ASSETS	HMBB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	0.00%	0.00%	45	1	3.24%	3.24%	-	-	0.00%	0.00%
19	TAXABLE BONDS- BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	859	20	2.34%	2.34%	858	40	4.61%	4.61%	988	1	0.11%	0.11%
20	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	TAX FREE BONDS- BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFBN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	INFRASTRUCTURE - PSU - CPS	ICPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	IEIT	3	(9)	-315.44%	-315.44%	73	(11)	-15.04%	-15.04%	-	-	0.00%	0.00%
31	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	OTHER INV - INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	Debt Instruments of Invts - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	TAXABLE BONDS-INFRASTRUCTURE - PSU - DEBENTURES / BONDS	ITPD	2,647	41	1.55%	1.55%	1,733	60	3.46%	3.46%	100	0	0.39%	0.39%
36	TAXABLE BONDS-INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	460	34	7.44%	7.44%	494	49	9.93%	9.93%	401	18	4.39%	4.39%
37	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	0.00%	0.00%	2	(1)	-65.21%	-65.21%	36	2	5.04%	5.04%
41	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	0.00%	0.00%	10	(0)	-5.13%	-5.13%	893	1	0.11%	0.11%
42	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
45	PSU - EQUITY SHARES - QUOTED	EAEQ	0	10	2006.17%	2006.17%	8	4	51.18%	51.18%	33	(1)	-8.94%	-8.94%
46	CORPORATE SECURITIES (APPROVED INVESTMENT) - DEBENTURES	ECOS	3,225	68	2.12%	2.12%	3,144	138	4.37%	4.37%	1,211	53	4.40%	4.40%
47	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
48	INVESTMENT PROPERTIES - IMMOVABLE	ENIP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
49	LOANS - POLICY LOANS	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
50	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
51	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
52	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
53	DEPOSITS - REPO / REVERSE REPO	ECMR	339	5	1.38%	1.38%	711	21	3.02%	3.02%	1,126	31	2.79%	2.79%
54	CCIL - CBLI	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
55	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	802	(10)	-1.20%	-1.20%	601	1	0.19%	0.19%	11,874	80	0.67%	0.67%
56	COMMERCIAL PAPERS	ECCP	-	-	0.00%	0.00%	382	12	3.19%	3.19%	530	17	3.16%	3.16%
57	APPLICATION MONEY	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
58	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
59	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	99	-	0.00%	0.00%	96	-	0.00%	0.00%	8	1	-0.05%	-0.05%
60	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%



Version 1.0 Date of upload: November 14, 2025

**FORM L - 35 - Statement of Down Graded Investments**

**Name of the Insurer: CreditAccess Life Insurance Limited**

**Statement as on: 30th September 2025**

**Name of Fund**

Life Fund and Pension, General Annuity and Group Business

**Periodicity of Submission: Quarterly**

**PART - A**



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 30th September 2025				For the Quarter ended 30th September 2024				Up to the Quarter ended 30th September 2025				Up to the Quarter ended 30th September 2024			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	7,880	58	692973	4,45,445	2,944	182	3,31,364	1,89,674	12,917	141	11,38,656	7,37,546	5,061	238	6,32,575	3,42,038
	From 10,001-25,000	98	-	622	5,219	31	-	203	1,521	184	-	1,198	9,601	45	-	294	2,238
	From 25001-50,000	79	-	218	2,706	15	-	46	384	140	-	401	4,756	19	-	59	481
	From 50,001- 75,000	31	-	49	845	3.82	-	6.00	68.65	52	-	86	1,380	4	-	6	69
	From 75,001-100,000	28	-	32	562	-	-	-	-	36	-	42	755	-	-	-	-
	From 1,00,001 -1.25,000	9	-	7	141	-	-	-	-	18	-	15	320	-	-	-	-
	Above Rs. 1.25,000	15	-	8	193	-	-	-	-	19	-	11	265	-	-	-	-
	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- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sl. No	Particulars		For the Quarter ended 30th September 2025				For the Quarter ended 30th September 2024				Up to the Quarter ended 30th September 2025				Up to the Quarter ended 30th September 2024			
			Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
	vii	Group Non Single Premium (GNSP)																
		From 0-10000	24.845	6	14,90,562	30,00,928	1	4	829	288	24,856	8	14,92,958	30,64,673	1	4	829	288
		From 10,001-25,000	3	-	13	4,184	-	-	-	-	3	-	14	4,274	-	-	-	-
		From 25001-50,000	1	-	4	2,781	-	-	-	-	1	-	4	2,781	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	10	1	72	7	17	-	-	-	10	1	72	7
	viii	Group Non Single Premium- Annuity- GNSPA																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2		Renewal Premium																
	i	Individual																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii	Individual- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii	Group																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv	Group- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: CreditAccess Life Insurance Limited



## Business Acquisition through Different Channels (Group)

Date: 30th September 2025

(In Lakhs)

Sl.No.	Channels	For the Quarter ended 30th September 2025			For the Quarter ended 30th September 2024			Up to the Quarter ended 30th September 2025			Up to the Quarter ended 30th September 2024		
		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	3	5,37,196	7,008	4	2,07,186	2,518	3	8,52,877	11,244	6	4,00,738	4287
4	Brokers	40	11,20,566	17,496	172	1,04,285	293	105	12,25,006	18,122	222	2,04,774	598
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	19	58,700	744	11	21,049	194	35	86,827	1,135	15	28,323	254
7	IMF	2	4,68,026	7,740	-	-	-	5	4,68,086	7,741	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	1	589	1	-	-	-
					-	-	-				-	-	-
					-	-	-				-	-	-
					-	-	-				-	-	-
	<b>Total</b>	<b>64</b>	<b>21,84,488</b>	<b>32,988</b>	<b>187</b>	<b>3,32,520</b>	<b>3,005</b>	<b>149</b>	<b>26,33,385</b>	<b>38,243</b>	<b>243</b>	<b>6,33,835</b>	<b>5,139</b>
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

\* No of Schemes refers to Number of Policies

**Name of the Insurer: CreditAccess Life Insurance Limited**

**Date: 30th September 2025**



Sl. No.	Channels	For the Quarter ended 30th September 2025		For the Quarter ended 30th September 2024		Up to the Quarter ended 30th September 2025		Up to the Quarter ended 30th September 2024	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-
	Referral Arrangements	-	-	-	-	-	-	-	-

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

Ageing of Claims upto the Quarter 30th September 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims upto the Quarter 30th September 2025									
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	-	53	-	-	-	-	53	4
5	Other benefits	-	-	-	-	-	-	-	-
								-	
	Death Claims	-	6,186	4	1	-	-	6,191	4,584

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



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

Ageing of Claims for the Quarter ended 30th September 2025									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

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

Ageing of Claims for the Quarter ended 30th September 2025									
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	-	34	-	-	-	-	34	3
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	3,455	3	1	-	-	3,459	2,578



**FORM L-40 Quarterly Claims Data for Life**

**Name of the Insurer: CreditAccess Life Insurance Limited**



**Death Claims : Upto the Quarter 30th September 2025**

**No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	1
2	Claims Intimated / Booked during the period	-	6,222
(a)	Less than 3 years from the date of acceptance of risk	-	6,222
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	6,191
4	Claims Repudiated during the period <sup>2</sup>	-	-
5	Claims Rejected	-	8
6	Unclaimed	-	-
7	<b>Claims O/S at End of the period</b>	-	<b>24</b>
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	24
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

**Individual Claims**

**No. of claims only**

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	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



Death Claims : For the Quarter 30th September 2025

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	7
2	Claims Intimated / Booked during the period	-	3,479
(a)	Less than 3 years from the date of acceptance of risk	-	3,479
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	3,459
4	Claims Repudiated during the period <sup>2</sup>	-	-
5	Claims Rejected	-	3
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	24
	<b>Outstanding Claims:-</b>		
	Less than 3months	-	24
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

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

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

<sup>3</sup> Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

FORM L-41 GRIEVANCE DISPOSAL



Name of the Insurer: CreditAccess Life Insurance Limited

Date: 30th September 2025

GRIEVANCE DISPOSAL FOR THE QUARTER 30th September 2025

Sl No.	Particulars	Opening Balance <sup>1</sup> 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	<b>Complaints made by the customers</b>							
a)	Death Claims	-	2	2	-	-	-	2
b)	Policy Servicing	-	1	1	-	-	-	1
c)	Proposal Processing	-	-	-	-	-	-	-
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	-	-	-	-	-	-
g)	Others	-	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	-	3	3	-	-	-	3

2	Total No. of Policies upto corresponding period of previous year	243
3	Total No. of Claims upto corresponding period of previous year	2,392
4	Total No. of Policies during current year	149
5	Total No. of Claims during current year *	6,222
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	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	-	-	-	-	-	-

Noe:

\* Number of Lives are considered as Total Number of Claims

<sup>1</sup> 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

Date: 30th September 2025

<sup>1</sup> Individual and Group Business are to be reported separately  
<sup>2</sup> Fixed per policy expenses  
<sup>3</sup> Premium related expenses  
<sup>4</sup> 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: 30th September 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
06-07-2025	ASHOK LEYLAND LIMITED	PBL	Ordinary Resolution	To approve Issue of Bonus Shares	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve Material Related Party Transactions with TVS Trucks and Buses Private Limited for the FY 2025-26	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve Material Related Party Transactions with AML Motors Private Limited for the FY 2025-26	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve Material Related Party Transactions with Switch Mobility Automotive Limited for the FY 2025-26	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve Material Related Party Transactions between Switch Mobility Automotive Limited and OHM Global Mobility Private Limited for the FY 2025-26, the Company's Subsidiaries	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve Material Related Party Transactions with TVS Vehicle Mobility Solution Private Limited for the FY 2026-27	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To ratify the remuneration payable to Cost Auditors, Messer's. Geeyes & Co., Cost & Management Accountants, (Firm Registration No.000044), for the financial year ended March 31, 2025	NIL	FOR	As per provisions.
09-07-2025	AWFIS SPACE SOLUTIONS LIMITED EQ	PBL	Ordinary Resolution	To re-classify the status of Peak XV Partners Investments V and persons belonging to its Promoter Group from Promoter and Promoter Group category to Public category	NIL	FOR	As per provisions.
		PBL	Special Resolution	Amendment to the Object Clause of Memorandum of Association of the Company	NIL	FOR	As per provisions.
22-Jul-25	JUNGLE CAMPS INDIA LIMITED	PBL	Ordinary Resolution	The resolution seeks the approval of the members of the Company for a variation in the Prospectus dated 13th December 2024, specifically relating to the change in vendor selection for the renovation of the Company's flagship property, Pench Jungle Camp, located at Pench National Park, Madhya Pradesh. The new vendor, Shivaay Luxury Living LLP, has been selected to supply furniture, furnishings, and lighting, offering more competitive pricing while maintaining the required quality standards and delivery timelines. This change results in a total cost saving of 11.77 lakhs. The resolution is in compliance with Section 27 read with Section 13(8) of the Companies Act, 2013 and applicable SEBI regulations, and authorizes the Directors to take all necessary steps to give effect to the variation	NIL	FOR	As per provisions.
10-07-2025	SUPREME FACILITY MANAGEMENT LIMITED	PBL	Ordinary Resolution	Alteration in Articles of Associates for insertion of new articles for introducing ESOP/ESOS.	NIL	FOR	As per provisions.
09-Aug-25	TRANSRAIL LIGHTING LIMITED	PBL	Special Resolution	To consider and if thought fit, to pass, with or without modification(s), the following Resolution as a Special Resolution Approval of appointment of Dr. Indu Shekhar Jha (DIN 00015615) as an Independent Director of the Company for a period of 3(three)consecutive years with effect from 9th June, 2025 to 8th June, 2028 (both days inclusive) pursuant to applicable provisions of Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and pursuant to the recommendation and approvals of the Nomination and Remuneration Committee and the Board of Directors.	NIL	FOR	As per provisions.
17-Jul-25	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Adoption of the Annual Audited Financial Statements and Reports thereon	NIL	FOR	As per provisions.
17-Jul-25	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Declaration of Dividend	NIL	FOR	As per provisions.
17-Jul-25	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Appointment of a Director in place of one retiring by rotation	NIL	FOR	As per provisions.
17-Jul-25	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Ratification of remuneration of Cost Auditors	NIL	FOR	As per provisions.
17-Jul-25	JSW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Appointment of Secretarial Auditors	NIL	FOR	As per provisions.
16-07-2025	SUPREME POWER EQUIPMENT LIMITED	PBL	Special Resolution	INCREASE IN AUTHORIZED SHARE CAPITAL AND CONSEQUENT ALTERATION OF CAPITAL CLAUSE OF MEMORANDUM OF ASSOCIATION OF THE COMPANY.	NIL	FOR	As per provisions.
16-07-2025	SUPREME POWER EQUIPMENT LIMITED	PBL	Special Resolution	ISSUANCE OF UP TO 12,47,000 FULLY CONVERTIBLE WARRANTS TO THE PERSONS BELONGING TO PROMOTER AND PROMOTER GROUP AND NON-PROMOTER CATEGORY ON PREFERENTIAL BASIS.	NIL	FOR	As per provisions.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
16-08-2025	BAJAJ AUTO LIMITED	PBL	Ordinary Resolution	Approval of Material Related Party Transaction(s) between Bajaj Auto International Holdings BV, a wholly owned subsidiary of the Company and Pierer Bajaj AG, PIERER Mobility AG and KTM AG for restructuring support for KTM AG and its subsidiaries.	NIL	FOR	As per provisions.
07-08-2025	HERO MOTOCORP LIMITED	PBL	Ordinary Resolution	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2025 together with the reports of the Board of Directors and Auditors thereon and the audited consolidated financial statements of the Company for the financial year ended March 31, 2025, together with the report of the Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To confirm the payment of interim dividend of Rs. 100 per equity share for the financial year 2024-25 and to declare final dividend of Rs. 65 per equity share for the financial year 2024-25.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a Director in place of Ms. Vasudha Dinodia (DIN: 00327151), who retires by rotation and being eligible, offers herself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ratification of remuneration of Cost Auditors for financial year 2025-26.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Appointment of Secretarial Auditors of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Re-appointment of Air Chief Marshal Birender Singh Dhanoo (Retd.) (DIN: 08851613) as an Independent Director of the Company.	NIL	FOR	As per provisions.
24-08-2025	ISW INFRASTRUCTURE LIMITED	PBL	Ordinary Resolution	Appointment of Mr. Rajive Kumar (DIN:06620110) as a Non-executive, Independent Director of the Company	NIL	FOR	As per provisions.
08-08-2025	BAJAJ AUTO LIMITED	PBL	Ordinary Resolution	To consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended 31 March 2025, together with the Directors' and Auditors' Reports thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To declare a dividend	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a director in place of Niraj Bajaj (DIN: 00028261), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and being eligible, offers himself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Ratification of the remuneration to the Cost Auditor	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint M/s Makarand M Joshi & Co. as Secretarial Auditor for a term of five (5) consecutive years and to fix their remuneration	NIL	FOR	As per provisions.
19-08-2025	BAJAJ AUTO LIMITED	PBL	Ordinary Resolution	Approval of Material Related Party Transaction(s) between Bajaj Auto International Holdings BV, a wholly owned subsidiary of the Company and Pierer Bajaj AG, PIERER Mobility AG and KTM AG for restructuring support for KTM AG and its subsidiaries.	NIL	FOR	As per provisions.
08-09-2025	RAJOO ENGINEERS LIMITED	PBL	Special Resolution	Appointment of Mr. Hasmukhlal Ambavibhai Manavadarla (DIN: 11155297) as a Non-Executive Independent Director of the Company	NIL	FOR	As per provisions.
04-09-2025	HDB FINANCIAL SERVICES LIMITED	PBL	Special Resolution	RATIFICATION OF THE HDB FINANCIAL SERVICES LIMITED - EMPLOYEES STOCK OPTION SCHEME - 2014	NIL	FOR	As per provisions.
		PBL	Special Resolution	RATIFICATION OF THE HDB FINANCIAL SERVICES LIMITED - EMPLOYEES STOCK OPTION SCHEME - 2017	NIL	FOR	As per provisions.
		PBL	Special Resolution	RATIFICATION OF THE HDB FINANCIAL SERVICES LIMITED - EMPLOYEES STOCK OPTION SCHEME - 2022	NIL	FOR	As per provisions.
13-08-2025	BATA INDIA LTD	PBL	Ordinary Resolution	ADOPTION OF AUDITED FINANCIAL STATEMENTS (BOTH STANDALONE AND CONSOLIDATED) OF THE COMPANY FOR THE FINANCIAL YEAR ENDED MARCH 31, 2025, TOGETHER WITH THE REPORTS OF THE BOARD OF DIRECTORS AND THE AUDITORS THEREON.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	CONFIRMATION OF PAYMENT OF INTERIM DIVIDEND OF RS. 10 PER EQUITY SHARE OF RS. 5 EACH, FULLY PAID-UP AND DECLARATION OF FINAL DIVIDEND OF RS. 9 PER EQUITY SHARE OF RS. 5 EACH, FULLY PAID-UP, FOR THE FINANCIAL YEAR ENDED MARCH 31, 2025, AS RECOMMENDED BY THE BOARD.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	RE-APPOINTMENT OF MR. SHAIBAL SINHA (DIN: 00082504) AS A DIRECTOR OF THE COMPANY, LIABLE TO RETIRE BY ROTATION.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	APPOINTMENT OF MS. CHANDRASHEKHARAN ASSOCIATES, COMPANY SECRETARIES, TO CONDUCT SECRETARIAL AUDIT FOR A TERM OF 5 (FIVE) CONSECUTIVE YEARS AND AUTHORISATION TO THE BOARD OF DIRECTORS TO FIX REMUNERATION.	NIL	FOR	As per provisions.
19-08-2025	ASHOK LEYLAND LIMITED	PBL	Ordinary Resolution	1. To receive, consider and adopt: a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2025, together with the Reports of the Board of Directors and the Auditors thereon. and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2025 together with the Report of Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To confirm the 1st interim dividend of Rs.2.00 per equity share and the 2nd interim dividend of Rs. 4.25 per equity share and consider the same as final dividend for the financial year ended on March 31, 2025.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a Director in place of Mr. Gopal Mahadevan (DIN: 01746102) who retires by rotation and being eligible, offers himself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Appointment of Messrs. B.Chandra and Associates, Practicing Company Secretaries, Chennai (Firm Reg. No. - P2017TN065700) as Secretarial Auditors of the Company for a term of upto 5 (Five) consecutive years to hold office from the conclusion of this Annual General Meeting till the conclusion of 81st (Eighty First) AGM of the Company to be held in the Year 2030.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Appointment of Mr. Sven Christoph Ennerst (DIN: 10942860) as Non-Executive Independent Director who was appointed as an Additional Director of the Company by the Board of Directors with effect from June 1, 2025.	NIL	FOR	As per provisions.
14-08-2025	KPIIT TECHNOLOGIES LIMITED	PBL	Ordinary Resolution	To receive, consider and adopt the Audited Standalone Financial Statements for the Financial Year ended March 31, 2025, together with the reports of the Board of Directors and Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To receive, consider and adopt the Audited Consolidated Financial Statements for the Financial Year ended March 31, 2025, together with the report of the Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To declare a final dividend for the Financial Year ended March 31, 2025, (The Board has recommended final dividend of Rs. 6 per equity share of Rs. 10 each (at 60 Percentage) in addition to the interim dividend paid at Rs. 2.50 per equity share of Rs. 10 each (at 25 Percentage))	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a director in place of Mr. Anup Sable (DIN: 00940115), who retires by rotation and being eligible, offers himself for reappointment.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a director in place of Mr. Chinmay Pandit (DIN: 07109290), who retires by rotation and being eligible, offers himself for reappointment.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Dr. K. R. Chandratra, a Company Secretary in Whole-time Practice, as a Secretarial Auditor of the Company for a consecutive period of five years, from April 1, 2025, to March 31, 2030.	NIL	FOR	As per provisions.
21-08-2025	BARFLEX POLYFILMS LIMITED	PBL	Ordinary Resolution	To receive, consider and adopt the audited financial statements (including audited consolidated financial statements) for the financial year ended 31st March, 2025 and the Reports of the Board of Directors and Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint a Director in place of Mrs. Nomita Bery (DIN: 00380502), who retires by rotation and being eligible, offers her candidature for re-appointment.	NIL	FOR	As per provisions.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
		PBL	Ordinary Resolution	<p>To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:</p> <p>RESOLVED THAT pursuant to the provisions of Sections 139, 142 and other applicable provisions, if any, of the Companies Act, 2013 read with the Rules framed thereunder as amended from time to time (including any statutory modification(s) or re-enactment thereof for the time being in force) and based on the recommendation of Audit Committee and the Board of Directors, M S PARY AND Co. Chartered Accountants FRN-0295828 be and are hereby appointed as the Statutory Auditors of the Company, to hold office for a term of five consecutive years from the conclusion of the 20th Annual General Meeting (AGM) until the conclusion of the 25th AGM of the Company, on such remuneration as may be mutually agreed upon between the Board of Directors and the Statutory Auditors.</p> <p>RESOLVED FURTHER THAT the Board or any duly constituted Committee of the Board, be and is hereby authorised to do all acts, deeds, matters and things as may be deemed necessary and or expedient in connection therewith or incidental thereto, to give effect to the foregoing resolution.</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:</p> <p>RESOLVED THAT pursuant to the provisions of Section 148(3) and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, (including any statutory modification(s) or re-enactment thereof for the time being in force), the remuneration payable to M S Harendra Kumar Pareek and Co., Cost Accountants (Registration Membership Number-37928), appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ending 31st March, 2026, amounting to Rs. 70,000 (Rupees Seventy Thousand) plus applicable taxes and reimbursement of out-of-pocket expenses incurred in connection with the aforesaid audit, be and is hereby ratified.</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>To consider and if thought fit, to pass the following resolution as an Ordinary Resolution:</p> <p>RESOLVED THAT pursuant to the provisions of Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and applicable provisions of the Companies Act, 2013 and rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and on the recommendation of the Audit Committee and Board of Directors of the Company, the approval of the Members be and is hereby accorded for the appointment of Cs. Niraj Kumar Goel, of M S. GNM and ASSOCIATES, Company Secretaries (COP-7391) as Secretarial Auditors of the Company for a term of five (5) consecutive Financial Years (FY) commencing from FY 2025-26 to FY 2029-30.</p> <p>RESOLVED FURTHER THAT approval of Members be and is hereby accorded for payment of Secretarial Audit fee, as agreed by the Board of Directors (including any Committee thereof) and said Secretarial Auditor for the Secretarial Audit and other certifications as may be deemed fit for the remaining tenure.</p> <p>RESOLVED FURTHER THAT the Board of Directors (including any Committee thereof) and or the Company Secretary of the Company be and are hereby severally authorized to do all such acts, deeds and things and to settle all questions or difficulties that may arise in this regard and to execute any documents, papers, etc. as may be necessary or desirable in connection with or incidental to give effect to this resolution.</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>To regularise the appointment of Mr. Ravi Jitendra Modi, (DIN-10932249), Additional Director as a Director (Independent) of the Company. To consider and if thought fit, to pass, the following resolution as a Special Resolution:</p> <p>RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 and other applicable provisions, if any, of the Companies Act, 2013, read with the Companies (Appointment and Qualification of Directors) Rules, 2014, Schedule IV to the Companies Act, 2013, Regulation 16 and 17 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any statutory modification(s) or re-enactment(s) thereof, and on the recommendation of the Nomination and Remuneration Committee and the Board of Directors, approval of the members be and is hereby accorded to the appointment of Mr. Ravi Jitendra Modi, (DIN-10932249), who was appointed as an Additional Director (Independent) of the Company with effect from 16th July, 2025 and who holds office up to the date of this Annual General Meeting under Section 161(1) of the Companies Act, 2013, as a Non-Executive Independent Director of the Company, not liable to retire by rotation, for a term of five consecutive years commencing from 16th July, 2025 to 15th July 2030.</p> <p>RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to do all acts and take all such steps as may be necessary, proper or expedient to give effect to this resolution.</p>	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	<p>To regularise the appointment of Mr. Sobhit Sanjivkumar Agarwal, (DIN-08215641), Additional Director as a Director (Independent) of the Company. To consider and if thought fit, to pass, the following resolution as a Special Resolution:</p> <p>RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 and other applicable provisions, if any, of the Companies Act, 2013, read with the Companies (Appointment and Qualification of Directors) Rules, 2014, Schedule IV to the Companies Act, 2013, Regulation 16 and 17 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any statutory modification(s) or re-enactment(s) thereof, and on the recommendation of the Nomination and Remuneration Committee and the Board of Directors, approval of the members be and is hereby accorded to the appointment of Mr. Sobhit Sanjivkumar Agarwal, (DIN-08215641), who was appointed as an Additional Director (Independent) of the Company with effect from 16th July, 2025 and who holds office up to the date of this Annual General Meeting under Section 161(1) of the Companies Act, 2013, as a Non-Executive Independent Director of the Company, not liable to retire by rotation, for a term of five consecutive years commencing from 16th July, 2025 to 15th July 2030.</p> <p>RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to do all acts and take all such steps as may be necessary, proper or expedient to give effect to this resolution.</p>	NIL	FOR	As per provisions.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
21-08-2025	YES BANK LIMITED	PBL	Ordinary Resolution	To receive, consider and adopt: a. the audited standalone financial statements of the Bank for the financial year ended March 31, 2025 and the Reports of the Board of Directors and the Auditors thereon and b. the audited consolidated financial statements of the Bank for the financial year ended March 31, 2025 and the Report of the Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint BNP And Associates, firm of Practicing Company Secretaries, as Secretarial Auditors	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve appointment of Mr. Shivakumar Dega (DIN: 00364444) as a Non-Executive Director	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve extension of tenure i.e. Reappointment of Mr. Prashant Kumar, Managing Director And Chief Executive Officer of the Bank and payment of Remuneration thereto	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve material related party transactions with State Bank of India and modification[s] thereto	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve the YBL Restricted Stock Units Plan 2025	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve special rights granted to Verveenta Holdings Limited	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve special rights granted to Sumitomo Mitsui Banking Corporation and Amendment to the Articles of Association of the Bank to include certain special rights	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve special rights granted to State Bank of India and Amendment to the Articles of Association of the Bank to include certain special rights	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve raising of funds by way of issuance of eligible equity securities	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve borrowings raising of funds by way of issuance of eligible debt securities	NIL	FOR	As per provisions.
30-08-2025	INDUSIND BANK LTD	PBL	Ordinary Resolution	To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Bank for the Financial Year ended March 31, 2025, together with the Reports of the Board of Directors' and Auditors' thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To re-appoint Mr. Sudip Basu (DIN: 09743986) as a Non-Executive and Non-Independent director who retires by rotation and being eligible has offered himself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To approve payment of additional remuneration of the Joint Statutory Auditors for the financial year 2024-25.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Ms. Borkar And Muzumdar, Chartered Accountants (Firm Registration No. 101569W), as one of the Joint Statutory Auditors of the Bank.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	To appoint Ms. Alwyn Jay And Co., Practicing Company Secretaries (Firm Registration No. P2010MH021500), as Secretarial Auditors of the Bank.	NIL	FOR	As per provisions.
		PBL	Ordinary Resolution	Issue of Long-Term Bonds - Debt Securities on Private Placement Basis.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Issue of Long-Term Bonds - Debt Securities on Private Placement Basis.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Augmentation of capital through further issue or placement of securities including American Depository Receipts, Global Depository Receipts, Qualified Institutional Placement, etc.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Amendment in Articles of Association of the Bank.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Appointment of Mr. Rajiv Anand (DIN: 02541753) as a Director and Managing Director And Chief Executive Officer of the Bank and payment of remuneration.	NIL	FOR	As per provisions.
15-09-2025	ANTHEM BIOSCIENCES LIMITED	PBL	Special Resolution	Ratification of Anthem Employee Stock Option Plan 2024	NIL	FOR	As per provisions.
		PBL	Special Resolution	Ratification of the extension of the benefits of Anthem Employee Stock Option Plan 2024 to the employees of subsidiary Company(ies) of the Company	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To approve the Remuneration proposed to be paid to the related parties	NIL	FOR	As per provisions.
16-09-2025	INDIQUEBE SPACES LIMITED	PBL	Ordinary resolution	Approval for Reclassification of Authorised Share Capital and alteration to the Capital Clause	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Ratification of the Indiquebe Employee Stock Option Plan 2022	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Approval and adoption of the Articles of Association of the Company	NIL	FOR	As per provisions.
26-09-2025	TRAVEL FOOD SERVICES LIMITED	PBL	Special Resolution	Approval for alteration of the Articles of Association of the Company.	NIL	FOR	As per provisions.
		PBL	Special Resolution	Approve ratification of the Travel Food Services - Employee Stock Option Plan	NIL	FOR	As per provisions.
		PBL	Special Resolution	Approve ratification to extend benefits of the Travel Food Services - Employee Stock Option Plan to the employees of the Group Company including Subsidiary Company or Associate Company or Holding Company.	NIL	FOR	As per provisions.
23-09-2025	EPPELTONE ENGINEERS LIMITED	PBL	Ordinary resolution	To receive, consider and adopt the audited financial statements of the Company for the financial year ended on March 31, 2025 together with the Reports of the Board of Directors and Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To elect a director in place of Mrs. Reshu Chowdhary (DIN 10510320) who retires by rotation at this Annual General Meeting and being eligible offers herself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To consider and if thought fit, approve the appointment of Ms. Anshika and Associates, Practicing Company Secretaries as the Secretarial Auditors of the Company for a term of 5 (five) consecutive years.	NIL	FOR	As per provisions.



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
24-09-2025	SHAKTI PUMPS (INDIA) LIMITED	PBL	Ordinary resolution	To receive, consider and adopt audited standalone and consolidated Financial Statements of the Company for the financial year ended March 31, 2025.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To declare a final dividend of Rs. 1/- for the financial year ended March 31, 2025.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint a Director in place of Mr. Ashwin Bhootda (DIN: 10236282), who retires by rotation, and being eligible, offered himself for re-appointment.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint Messrs M. Maheshwari and Associates, Practicing Company Secretaries as a Secretarial Auditor of the company.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To Re-appoint Mr. Sunil Patidar (DIN: 02561763) as a Whole Time Director of the company for a period of Five Years.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Consider payment of Remuneration to Mr. Ramakrishna Sataluri (DIN: 08903553), Non-executive and Non-Independent Director of the Company for the Financial Year 2025-26.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Ratification and confirm the payment of Remuneration of Cost Auditors for the financial year 2025-26.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Consider payment of Remuneration to Mr. Ramakrishna Sataluri (DIN: 08903553), Non-executive and Non-Independent Director of the Company for the Financial Year 2025-26.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Approval for power to borrow funds pursuant to the provisions of Section 180(1)(c) of the Companies Act, 2013, not exceeding the limit of Rs. 3,000 Crores.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Approval for power to create charge on the assets of the company to secure borrowings upto Rs. 3,000 Crores pursuant to Section 180(1)(a) of the Companies Act, 2013.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Revision in remuneration payable to Mr. Dinesh Patidar (DIN: 00549552), Chairman cum Whole time Director of the Company.	NIL	FOR	As per provisions.
22-09-2025	SUPREME FACILITY MANAGEMENT LIMITED	PBL	Ordinary resolution	To receive, consider and, adopt if thought fit, to pass the following resolution as an Ordinary Resolution a) the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2025, together with the Report of the Board of Directors and the Auditors thereon; b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2025, together with the Report of the Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	Re-appointment of Mr. Lalasaheb Vitthal Rao Shinde (DIN: 02053259), Whole Time Director of the Company, liable to retire by rotation.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint M/s. Jaiswal A & Company (FIRM CODE: S2016WB399700), Practicing Company Secretaries, as the Secretarial Auditors of the Company to hold office for a period of 5 (Five) consecutive financial years, commencing from April 01, 2025, until March 31, 2030.	NIL	FOR	As per provisions.
27-09-2025	FRESHARA AGRO EXPORTS LIMITED	PBL	Ordinary resolution	To receive, consider and adopt the audited Financial Statements of the Company for the financial year ended 31st March, 2025 together with the Audited Balance Sheet, the Statement of Profit and Loss Account and statement of cash flow for the year on that date along with the summary of significant accounting policies and notes forming part of the financial statements together with the reports of the Board of Directors and Auditor Report thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint a Director in the place of Mr. Iqbal Ahmed Khudrathullah Mohammed, (DIN: 03363277), who retires by rotation and, being eligible, offers himself for re-appointment	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To consider the continuation of P P N and Company, Chartered Accountants (Firm Registration Number: 0136235) as Statutory Auditors of the Company	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint Mrs. Anisa Suhena. S (Membership No. A44042 COP-17321, Peer Review No.3526 2023), Practicing Company Secretary as Secretarial Auditor of the Company, to hold office for the term of 5 (Five) consecutive years effective from FY 2025-26 to FY 2029-2030.	NIL	FOR	As per provisions.
26-09-2025	AWFIS SPACE SOLUTIONS LIMITED	PBL	Ordinary resolution	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2025, together with the reports of Board of Directors and Auditors thereon.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint a Director in place of Mr. Rajesh Kharasanda (DIN: 01485928), who retires by rotation and being eligible, offers his candidature for re-appointment	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To appoint Secretarial Auditors of the Company.	NIL	FOR	As per provisions.
26-09-2025	HVAX TECHNOLOGIES LIMITED	PBL	Ordinary resolution	To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended on 31st March, 2025, together with the Report of the Board of Directors and Auditors thereon	NIL	FOR	As per provisions.
27-09-2025	NATCO PHARMA LIMITED	PBL	Ordinary resolution	To receive, consider and adopt the Audited Financial Statements, both on Standalone and Consolidated basis of the Company for the Financial Year ended March 31 2025 together with the reports of Board of Directors and the Auditors and other reports thereon	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	To confirm three interim dividends aggregating to Rs. 6.00 per share paid on equity shares during the Financial Year 2024-25 as dividend for the FY 2024-25.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	RESOLVED THAT Sri Rajeev Nannapaneni (DIN: 00183872) who retires by rotation and being eligible offers himself for re-appointment, be and is hereby re-appointed as a Director of the Company, who shall be liable for retirement by rotation.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	RESOLVED THAT pursuant to the provisions of Section 204 of the Companies Act, 2013 read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, Regulation 24A of SEBI (ICOR) Regulations, 2015 and all other applicable provisions, if any including any statutory modification or re-enactment thereof, as recommended by the Audit Committee and the Board of Directors of the Company, consent of the members be and is hereby accorded to appoint CS Kiran Kumar Bodla, Proprietor of M s. BK and Associates, Company Secretary in Practice having FCS No.11093, CP No.15876, Peer Review No. 6428 or 2025 as Secretarial Auditors of the Company for a term of 5 (five) consecutive years i.e., from the Financial Year 2025-26 to 2029-30 at a remuneration of Rs.2,50,000 (Rupees Two Lakhs Fifty Thousand only) per annum.	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	RESOLVED THAT pursuant to the provisions of Section 180(1)(c), and all other applicable provisions, if any, of the Companies Act, 2013 and Rules made there under, as may be amended, from time to time, including any statutory modification(s) or re-enactment thereof, for the time being in force and Articles of Association of the Company and in supersession of the earlier resolution passed in this regard, the consent of the members of the Company be and is hereby accorded to the Board of Directors and or any Committee thereof to borrow at its discretion, either from the Company's Bankers or any other Indian or Foreign Bank(s), Financial Institution(s) and or any other Lending Institutions or persons from time to time such that the sum(s) of money(s) and the sum(s) to be borrowed for the purpose of Company's business together with the money(s) already borrowed by the Company (apart from temporary loans obtained or working capital arrangements obtained or to be obtained from the Company's bankers in the ordinary course of business) on such terms and conditions as they may think fit and necessary in the best interest of the Company, up to an amount of Rs.1,000 Crores (Rupees One Thousand Crores only) over and above the aggregate of paid-up capital and free reserves and securities premium of the Company at any time.	NIL	FOR	As per provisions.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
		PBL	Ordinary resolution	RESOLVED THAT pursuant to the provisions of Section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 and Rules made there under as may be amended, from time to time and Articles of Association of the Company and in supersession of the Resolution passed earlier, the consent of the members of the Company be and is hereby accorded to the Board of Directors and or any Committee thereof to create such charge(s), mortgages and hypothecations in addition to the existing charges, mortgages and hypothecations, if any, created by the Company, on such movable and immovable properties, both present and future or the whole or substantially the whole of the undertaking(s), and in such manner as the Board may deem fit, together with power to take over the substantial assets of the Company in certain events, in favour of Banks, Financial Institutions or other lending or investing agencies or bodies or trustees for holders of debentures or bonds or other instruments and or any issue of Non-Convertible Debentures and or Compulsorily or Optionally, Fully or Partly Convertible Debentures and or Bonds (including FCCBs), and or any other Non-Convertible and or other Partly or Fully Convertible instruments/securities, provided that the total amount of Loans together with interest thereon, additional interest, compound interest, liquidated damages, commitment charges, premium on prepayment or on redemption, costs, charges, expenses and all other monies payable by the Company in respect of the said Loans for which the charge(s) are to be created, shall be within the overall borrowing powers delegated to the Board of Directors from time to time pursuant to section 180(1)(c) of the Companies Act, 2013	NIL	FOR	As per provisions.
		PBL	Ordinary resolution	RESOLVED THAT in accordance with the provisions of Sections 13, 61 and all other applicable provisions of the Companies Act, 2013 and rules framed thereunder(including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and the Articles of Association of the Company, the consent of the members of the Company be and is hereby accorded to increase the Authorised Share Capital of the Company from Rs.40,00,00,000 (Rupees Forty Crore only) divided into 20,00,00,000 (Twenty Crore) equity shares of Rs.2 (Rupees Two only) each to Rs.45,00,00,000 (Rupees Forty Five Crore only) divided into 22,50,00,000 (Twenty Two Crores and Fifty Lakhs) equity shares of Rs.2 (Rupees Two only) each and consequently, the existing Clause V of the Memorandum of Association of the Company be and is hereby altered and substituted by the following as Clause V.	NIL	FOR	As per provisions.

**FORM L-45 OFFICES AND OTHER INFORMATION**

**As at 30th September 2025**
**Name of the Insurer: CreditAccess Life Insurance Limited**

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		4
2	No. of branches approved during the year		5
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 *		3
7	No. of branches approved but not opened		15
8	No. of rural branches		-
9	No. of urban branches		1
10	No. of Directors:-		
	(a) Independent Director		3
	(b) Executive Director		1
	(c) Non-executive Director		6
	(d) Women Director		1
	(e) Whole time director		-
11	No. of Employees		
	(a) On-roll:		66
	(b) Off-roll:		-
	(c) Total		66
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		-
	(b) Corporate Agents-Banks		-
	(c)Corporate Agents-Others		9
	(d) Insurance Brokers		30
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		4
	(g) Micro Agents		1
	(h) Point of Sales persons (DIRECT)		-
	(i) Other as allowed by IRDAI (To be specified)		-

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	52	28
Recruitments during the quarter	20	16
Attrition during the quarter	6	-
Number at the end of the quarter	66	44

\* Including Corporate Office