

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

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REVENUE ACCOUNT FOR THE PERIOD ENDED 30th JUNE, 2023.

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Reinsurance ceded		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) Reinsurance accepted		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Profit on sale/redemption of investments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) Loss on sale/ redemption of investments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(d) Transfer/Gain on revaluation/change in fair value		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(e) Amortisation of Premium / Discount on investments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Others		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL (A)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Commission	L-5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating Expenses related to Insurance Business	L-6	0	0	0	0	0	0	0	0	0	0	0	0	122	0	0	0	0	0	122
Provision for doubtful debts		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bad debts written off		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provision for Tax		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisions (other than taxation)																				
(a) For diminution in the value of investments (Net)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) For others		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Goods and Services Tax on ULIP Charges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL (B)		0	0	0	0	0	0	0	0	0	0	0	122	0	0	0	0	0	0	122
Benefits Paid (Net)	L-7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interim Bonuses Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change in valuation of liability in respect of life policies																				
(a) Gross		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Amount ceded in Reinsurance		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c) Amount accepted in Reinsurance		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(d) Fund Reserve for Linked Policies		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(e) Fund for Discontinued Policies		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL (C)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		0	0	0	0	0	0	0	0	0	0	0	-122	0	0	0	0	0	-122	-122
Amount transferred from Shareholders' Account (Non-technical Account)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMOUNT AVAILABLE FOR APPROPRIATION		0	0	0	0	0	0	0	0	0	0	0	-122	0	0	0	0	0	-122	-122
APPROPRIATIONS																				
Transfer to Shareholders' Account		0	0	0	0	0	0	0	0	0	0	0	-122	0	0	0	0	0	-122	-122
Transfer to Other Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Balance being Funds for Future Appropriations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	0	0	0	0	0	0	0	0	0	-122	0	0	0	0	0	-122	-122

FORM L-2-A-PL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th JUNE, 2023.

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Corresponding Quarter of the Previous Year Jun-22	Up to the Corresponding Quarter of the Previous Year Jun-22
Amounts transferred from the Policyholders Account (Technical)		-122	-122	0	0
Income From Investments					
(a) Interest, Dividends & Rent – Gross		0	0	0	0
(b) Profit on sale/redemption of investments		1	1	0	0
(c) (Loss on sale/ redemption of investments)		0	0	0	0
(d) Amortisation of Premium / Discount on Investments		0	0	0	0
Other Income		0	0	0	0
TOTAL (A)		-121	-121	-	-
Expense other than those directly related to the insurance business		5	5	0	0
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		0	0	0	0
(b) Others		0	0	0	0
Interest on subordinated debt		0	0	0	0
Expenses towards CSR activities		0	0	0	0
Penalties		0	0	0	0
Bad debts written off		0	0	0	0
Amount Transferred to Policyholders' Account		0	0	0	0
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		0	0	0	0
(b) Provision for doubtful debts		0	0	0	0
(c) Others		0	0	0	0
TOTAL (B)		5	5	0	0
Profit/ (Loss) before tax		-126	-126	0	0
Provision for Taxation		0	0	0	0
Profit / (Loss) after tax		-126	-126	0	0
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-173	-173	0	0
(b) Interim dividend paid		0	0	0	0
(c) Final dividend paid		0	0	0	0
(d) Transfer to reserves/ other accounts (to be specified)		0	0	0	0
Profit/Loss carried forward to Balance Sheet		-299	-299	0	0

FORM L-3-A-BS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

BALANCE SHEET AS AT 30th JUNE, 2023.

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 30th June, 23	As at 30th June, 22
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	14,005	0
	SHARE APPLICATION MONEY PENDING ALLOTMENT		0	0
	RESERVES AND SURPLUS	L-10	0	0
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		251	0
	Sub-Total		14,256	0
	BORROWINGS	L-11	0	0
	POLICYHOLDERS' FUNDS:			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		0	0
	POLICY LIABILITIES		0	0
	FUNDS FOR DISCONTINUED POLICIES:		0	0
	(i) Discontinued on Account of non-payment of premiums		0	0
	(ii) Others		0	0
	INSURANCE RESERVES		0	0
	PROVISION FOR LINKED LIABILITIES		0	0
	Sub-Total		0	0
	FUNDS FOR FUTURE APPROPRIATIONS		0	0
	Linked		0	0
	Non-Linked (Non-PAR)		0	0
	Non-Linked (PAR)		0	0
	DEFERRED TAX LIABILITIES (Net)		0	0
	TOTAL		14,256	0
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	13,996	0
	Policyholders'	L-13	0	0
	Assets held to cover Linked liabilities	L-14	0	0
	LOANS	L-15	0	0
	FIXED ASSETS	L-16	0	0
	DEFERRED TAX ASSETS (Net)		0	0
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	37	0
	Advances and Other Assets	L-18	0	0
	Sub-Total (A)			
	CURRENT LIABILITIES	L-19	56	0
	PROVISIONS	L-20	20	0
	Sub-Total (B)		76	0
	NET CURRENT ASSETS (C) = (A – B)		-39	0
	MISCELLANEOUS EXPENDITURE (to the extent not written	L-21	0	0
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders'		299	0
	DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		0	0
	TOTAL		14,256	0

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 30th June, 23	As at 30th June, 22
1	Partly paid-up investments		0	0
2	Claims, other than against policies, not acknowledged as		0	0
3	Underwriting commitments outstanding (in respect of		0	0
4	Guarantees given by or on behalf of the Company		0	0
5	Statutory demands/ liabilities in dispute, not provided for		0	0
6	Reinsurance obligations to the extent not provided for in		0	0
7	Others		0	0
	TOTAL		0	0

FORM L-4-PREMIUM

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Corresponding Quarter of the Previous Year Jun-22	Up to the Corresponding Quarter of the Previous Year Jun-22
1	First year premiums	0	0	0	0
2	Renewal Premiums	0	0	0	0
3	Single Premiums	0	0	0	0
	TOTAL PREMIUM	0	0	0	0
	Premium Income from Business written :				
	In India	0	0	0	0
	Outside India	0	0	0	0

FORM L-5 - COMMISSION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Corresponding Quarter of the Previous Year Jun-22	Up to the Corresponding Quarter of the Previous Year Jun-22
	Commission	0	0	0	0
	Direct – First year premiums	0	0	0	0
	- Renewal premiums	0	0	0	0
	- Single premiums	0	0	0	0
	Gross Commission	0	0	0	0
	Add: Commission on Re-insurance	0	0	0	0
	Less: Commission on Re-insurance Ceded	0	0	0	0
	Net Commission	0	0	0	0
	Rewards	0	0	0	0
	TOTAL	0	0	0	0
	Channel wise break-up of Commission				
	Individual agents	0	0	0	0
	Corporate Agents -Others	0	0	0	0
	Brokers	0	0	0	0
	Micro Agents	0	0	0	0
	Direct Business - Online ¹	0	0	0	0
	Direct Business - Others	0	0	0	0
	Common Service Centre (CSC)	0	0	0	0
	Web Aggregators	0	0	0	0
	IMF	0	0	0	0
	Others	0	0	0	0
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	0	0	0	0
	Outside India	0	0	0	0

FORM L-6-OPERATING EXPENSES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Corresponding Quarter of the Previous Year Jun-22	Up to the Corresponding Quarter of the Previous Year Jun-22
1	Employees' remuneration & welfare benefits	113	113	0	0
2	Travel, conveyance and vehicle running	0	0	0	0
3	Training expenses	0	0	0	0
4	Rents, rates & taxes	0	0	0	0
5	Repairs	0	0	0	0
6	Printing & stationery	0	0	0	0
7	Communication expenses	0	0	0	0
8	Legal & professional charges	4	4	0	0
9	Medical fees	0	0	0	0
10	Auditors' fees, expenses etc	0	0	0	0
	a) as auditor	5	5	0	0
	b) as adviser or in any other capacity, in	0	0	0	0
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	0	0	0	0
12	Interest & Bank Charges	0	0	0	0
13	Depreciation	0	0	0	0
14	Brand/Trade Mark usage fee/charges	0	0	0	0
15	Business Development and Sales Promotion	0	0	0	0
16	Stamp duty on policies	0	0	0	0
17	Information Technology Expenses	0	0	0	0
18	Goods and Services Tax (GST)	0	0	0	0
19	Others (to be specified)	0	0	0	0
	TOTAL	122	122	0	0
	In India	122	122	0	0
	Outside India	0	0	0	0

FORM L-7-BENEFITS PAID

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Corresponding Quarter of the Previous Year Jun-22	Up to the Corresponding Quarter of the Previous Year Jun-22
	1. Insurance Claims				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Surrenders	0	0	0	0
	(g) any other	0	0	0	0
	Benefits Paid (Gross)				
	In India	0	0	0	0
	Outside India	0	0	0	0
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) any other	0	0	0	0
	3. Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) any other	0	0	0	0
	Benefits Paid (Net)				
	In India	0	0	0	0
	Outside India	0	0	0	0

FORM L-8-SHARE CAPITAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	Authorised Capital		
	200,000,000 (Previous period: Nil) Equity shares of Rs 10 each	20,000	0
	Preference Shares of Rs..... each	0	0
2	Issued Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	14,005	0
	Preference Shares of Rs..... each	0	0
3	Subscribed Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	14,005	0
	Preference Shares of Rs..... each	0	0
4	Called-up Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	14,005	0
	Less : Calls unpaid	0	0
	Add : Shares forfeited (Amount originally paid up)	0	0
	Less : Par value of Equity Shares bought back	0	0
	Less : Preliminary Expenses	0	0
	Expenses including commission or brokerage on	0	0
	Underwriting or subscription of shares	0	0
	Preference Shares of Rs..... each	0	0
	TOTAL	14,005	0

FORM L-9-PATTERN OF SHAREHOLDING**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023**

Shareholder	As at 30th Jun-23		As at 30th Jun-22	
	Number of	% of Holding	Number of	% of Holding
Promoters				
· Indian	140,050,000	100%	0	0
· Foreign	0	0	0	0
Investors				
· Indian	0	0	0	0
· Foreign	0	0	0	0
Others	0	0	0	0
TOTAL	140,050,000	100%	0	0

FORM L-9A-SHAREHOLDING PATTERN

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE ACKO LIFE INSURANCE LIMITED AS AT QUARTER ENDED JUNE 30, 2023

Sl.no.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
						Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
(I)	(II)		(III)	(IV)	(V)				
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate								
	i. Acko Technology & Services Private Limited		14,00,50,000	100	14,005	-	-	14,00,50,000	100
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
v	Persons acting in Concert (Please specify)		-	-	-	-	-	-	-
vi	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public shareholders								
1.1	Institutions								
	i. Mutual Funds		-	-	-	-	-	-	-
	ii. Foreign Portfolio Investors		-	-	-	-	-	-	-
	iii. Financial Institutions/Banks		-	-	-	-	-	-	-
	iv. Insurance Companies		-	-	-	-	-	-	-
	v. FII belonging to Foreign Promoter		-	-	-	-	-	-	-
	vi. FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
	vii. Provident Fund/Pension Fund		-	-	-	-	-	-	-
	viii. Alternative Investment Fund		-	-	-	-	-	-	-
	ix. Any other (Please specify)		-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
1.3	Non-Institutions								
	i. Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
	ii. Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
	iii. NBFC's registered with RBI		-	-	-	-	-	-	-
	iv. Others:		-	-	-	-	-	-	-
	-Trusts		-	-	-	-	-	-	-
	-Non Resident Indian (NRI)		-	-	-	-	-	-	-
	-Clearing Members		-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	-Bodies Corporate		-	-	-	-	-	-	-
	-IEPF		-	-	-	-	-	-	-
	v. Any other (Please specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder		-	-	-	-	-	-	-
2.2	Employee Benefit Trust		-	-	-	-	-	-	-
2.3	Any other (Please specify)		-	-	-	-	-	-	-
	Total		14,00,50,000	100	1,40,050	-	-	14,00,50,000	100

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(ii) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

FORM L-9A-SHAREHOLDING PATTERN

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

DETAILS OF EQUITY HOLDING OF INSURERS

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:

Acko Technology & Services Private Limited

Sl.no.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
						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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF								
	i Name of major shareholders:								
	ii Bodies Corporate								
	iii Financial Institutions/Banks		-	-	-	-	-	-	-
	iv Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
	v Persons acting in Concert (Please specify)		-	-	-	-	-	-	-
	vi Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
	i Individuals								
	(Name of major shareholders):		-	-	-	-	-	-	-
	ii Bodies Corporate		-	-	-	-	-	-	-
	iii Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
	i. Mutual Funds	-	-	-	-	-	-	-	-
	ii. Foreign Portfolio Investors	-	-	-	-	-	-	-	-
	iii. Financial Institutions/Banks	-	-	-	-	-	-	-	-
	iv. Insurance Companies	-	-	-	-	-	-	-	-
	v. FII belonging to Foreign Promoter#	-	-	-	-	-	-	-	-
	vi. FII belonging to Foreign Promoter of Indian Promoter#								
	vii. Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
	viii. Alternative Investment Fund	-	-	-	-	-	-	-	-
	a. Ascent Private Equity Trust [^]	1	4517000	3.58	11,475.42	-	-	-	-
	b. Ventureast Proactive Fund II [^]	1	1331430	1.05	3,595.18	-	-	-	-
	c. Baring Private Equity India AIF [^]	1	1335000	1.06	3,373.70	-	-	-	-
	d. Multiples Private Equity Fund III [^]	1	6081233	4.82	29,761.17	-	-	-	-
	ix. Any Other (Please specify)								
	a. Amazon.Com NV Investment Holdings LLC ^{^*}	1	5204000	4.12	10,491.47	-	-	-	-
	b. RPS Ventures I L.P. ^{^*}	1	1787000	1.42	4,549.90	-	-	-	-
	c. Intact Ventures Inc. ^{^*}	1	6360781	5.04	23,830.91	-	-	-	-
	d. RPS Sidecar Fund I L.P. ^{^*}	1	950000	0.75	2,850.13	-	-	-	-
	e. Munich Re Fund I L.P. ^{^*}	1	54,23,086	4.29	18,594.23	-	-	-	-
	f. TI JPNIN India Holdco Ltd ^{^*}	1	760000	0.6	2,250.21	-	-	-	-
	g. Accel India IV (Mauritius) Ltd. ^{^*}	1	1055000	0.84	10.55	-	-	-	-
	h. Accel India V (Mauritius) Ltd. ^{^*}	1	11543000	9.14	7,257.12	-	-	-	-
	i. SAIF India Partners IV Limited ^{^*}	1	8877000	7.03	5,122.95	-	-	-	-
	j. Highscale Ventures Classic Fund LLC ^{^*} (Formerly known as Transamerica Ventures Fund LLC)	1	2223000	1.76	22.23	-	-	-	-
	k. Techpro Ventures LLP ^{^*}	1	2256260	1.79	22.56	-	-	-	-
	l.General Atlantic Singapore ACK Pte. Ltd. ^{^*}	1	19768153	15.66	88,941.29	-	-	-	-
	m.Lightspeed Venture Partners Select IV Mauritius ^{^*}	1	5575177	4.42	25,565.31	-	-	-	-
	n.CPP Investment Board Private Holdings (4) Inc. ^{^*}	1	6081233	4.82	29,964.06	-	-	-	-
	o.Three State Capital Pte. Ltd ^{^*}	1	4556000	3.61	11,600.08	-	-	-	-

FORM L-9A-SHAREHOLDING PATTERN

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3	Non-Institutions								
	i. Individual share capital upto Rs. 2 Lacs								
	a. Venkatram Krishnan [^]	1	151000	0.12	1.51				
	b. Subba Rao Telidevara [^]	1	51000	0.04	0.51				
	ii. Individual share capital in excess of Rs. 2 Lacs								
	a. Varun Dua	1	5441557	4.31	54.42	-	-	-	-
	b. Ashish Dhawan [^]	1	1780000	1.41	2,194.90	-	-	-	-
	d. Rajeev Gupta [^]	1	1238000	0.98	12.38	-	-	-	-
	e. Sunil Mehta	1	220000	0.17	2.2	-	-	-	-
	iii. NBFC's registered with RBI	-	-	-	-	-	-	-	-
	iv. Others:								
	-Trusts								
	a. Alka DP Family Trust [^]	1	200000	0.16	509.22				
	b. Alka PN Family Trust [^]	1	200000	0.16	509.22				
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP [^]	1	3119000	2.47	2,220.59	-	-	-	-
	d. RA Trust represented by its trustee Aditya Agarwal [^]	1	253000	0.2	759.04	-	-	-	-
	f. FPGa Family Foundation, represented by its trustee Binarystar Holdings LLP [^]	1	2710000	2.15	6,874.60	-	-	-	-
	-Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	-Clearing Members	-	-	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	a. Binny Bansal [^]	1	4124000	3.27	10,500.16	-	-	-	-
	-Bodies Corporate	-	-	-	-	-	-	-	-
	-IEPF	-	-	-	-	-	-	-	-
	v. Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2	Employee Benefit Trust	-	-	-	-	-	-	-	-
	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra ITCL (India) Limited	1	11094140	8.79	110.94	-	-	-	-
2.3	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	32	126266050	100	3,03,028.13	-	-	-	-

d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

FORM L-10-RESERVES AND SURPLUS**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023****(Amount in Rs. Lakhs)**

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	Capital Reserve	0	0
2	Capital Redemption Reserve	0	0
3	Share Premium	0	0
4	Revaluation Reserve	0	0
5	General Reserves	0	0
	Less: Amount utilized for Buy-back of shares	0	0
	Less: Amount utilized for issue of Bonus shares	0	0
6	Catastrophe Reserve	0	0
7	Other Reserves (to be specified)	0	0
8	Balance of profit in Profit and Loss Account	0	0
	TOTAL	0	0

FORM L-11-BORROWINGS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	In the form of Debentures/ Bonds	0	0
2	From Banks	0	0
3	From Financial Institutions	0	0
4	From Others	0	0
	TOTAL	0	0

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	NA	0	0	0

FORM L-12-INVESTMENTS SHAREHOLDERS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	Other Investments	0	0
	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	Other Investments	0	0
	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	13,996	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
	TOTAL	13,996	0

FORM L-13-INVESTMENTS POLICYHOLDERS**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023****(Amount in Rs. Lakhs)**

	Particulars	As at 30th Jun-23	As at 30th Jun-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
	TOTAL	0	0

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	0	0
2	Other Approved Securities	0	0
3	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	0	0
	(e) Other Securities (to be specified)	0	0
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	0	0
5	Other than Approved Investments	0	0
6	Other Current Assets (Net)	0	0
	TOTAL	0	0

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30th June 2023	As at 30th June 2022 (Corresponding Previous Year)	As at 30th June 2023	As at 30th June 2022 (Corresponding Previous Year)	As at 30th June 2023	As at 30th June 2022 (Corresponding Previous Year)	As at 30th June 2023	As at 30th June 2022 (Corresponding Previous Year)
Long Term								
Book Value								
Market Value								
Short Term								
Book Value	13,745						13,745	
Market Value	13,996						13,996	

FORM L-15-LOANS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	SECURITY-WISE CLASSIFICATION		
	Secured	0	0
	(a) On mortgage of property	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	0	0
	(d) Others (to be specified)	0	0
	Unsecured	0	0
	TOTAL	0	0
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	0	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies	0	0
	(e) Loans against policies	0	0
	(f) Others (to be specified)	0	0
	TOTAL	0	0
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) Non-standard loans less provisions	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	TOTAL	0	0
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	0	0
	(b) Long Term	0	0
	TOTAL	0	0

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	0	0
	Doubtful	0	0
	Loss	0	0
	Total	0	0

FORM L-17-CASH AND BANK BALANCE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	Cash (including cheques ¹ , drafts and stamps)	0	0
2	Bank Balances	0	0
	(a) Deposit Accounts	0	0
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	0	0
	(bb) Others	0	0
	(b) Current Accounts	37	0
	(c) Others (to be specified)	0	0
3	Money at Call and Short Notice	0	0
	(a) With Banks	0	0
	(b) With other Institutions	0	0
4	Others (to be specified)	0	0
		0	0
	TOTAL	37	0
	Balances with non-scheduled banks included in 2 and 3 above	0	0
	CASH & BANK BALANCES		
	In India	37	0
	Outside India	0	0
	TOTAL	37	0

Cheques on hand amount to Rs. NIL (previous period Rs NIL)

FORM L-18-ADVANCE AND OTHER ASSETS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
	ADVANCES		
1	Reserve deposits with ceding companies	0	0
2	Application money for investments	0	0
3	Prepayments	0	0
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	0	0
6	Others	0	0
	TOTAL (A)	0	0
	OTHER ASSETS		
1	Income accrued on investments	0	0
2	Outstanding Premiums	0	0
3	Agents' Balances	0	0
4	Foreign Agencies Balances	0	0
5	Due from other entities carrying on insurance business (including reinsurers)	0	0
6	Due from subsidiaries / holding company	0	0
7	Investments held for Unclaimed Amount of Policyholders	0	0
8	Others	0	0
	TOTAL (B)	0	0
	TOTAL (A+B)	0	0

FORM L-19-CURRENT LIABILITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	Agents' Balances	0	0
2	Balances due to other insurance companies	0	0
3	Deposits held on re-insurance ceded	0	0
4	Premiums received in advance	0	0
5	Unallocated premium	0	0
6	Sundry creditors	42	0
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	0	0
9	Annuities Due	0	0
10	Due to Officers/ Directors	0	0
11	Unclaimed Amount of policyholders	0	0
12	Income accrued on Unclaimed amounts	0	0
13	Interest payable on debentures/bonds	0	0
14	Others	0	0
	Statutory dues payable	14	0
	TOTAL	56	0

FORM L-20-PROVISIONS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	For Taxation (less payments and taxes deducted at source)	0	0
2	For Employee Benefits	20	0
3	For Others	0	0
	TOTAL	20	-

FORM L-21-MISC EXPENDITURE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 30th Jun-23	As at 30th Jun-22
1	Discount Allowed in issue of shares/ debentures	0	0
2	Others	0	0
	TOTAL	0	0

FORM L-22-Analytical Ratios

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Sl.No.	Particular	For the Quarter Jun-23	Up to the Quarter Jun-23	For the Quarter Jun-22	Up to the Quarter Jun-22
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance				
	Non Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	NA	NA
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	NA	NA
4	Net Retention Ratio	NA	NA	NA	NA
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	NA	NA	NA	NA
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	NA	NA	NA	NA
8	Business Development and Sales Promotion Expenses to New Business Premium	NA	NA	NA	NA
9	Brand/Trade Mark usage fee/charges to New Business Premium	NA	NA	NA	NA
10	Ratio of Policyholders' Fund to Shareholders' funds	0%	0%	NA	NA
11	Change in net worth (Amount in Rs. Lakhs)	98	98	NA	NA
12	Growth in Networth	0.71%	0.71%	NA	NA
13	Ratio of Surplus to Policyholders' Fund	NA	NA	NA	NA
14	Profit after tax / Total Income	-10687.55%	-10687.55%	NA	NA
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	NA	NA
16	Total Investments/(Capital + Reserves and Surplus)	99.93%	99.93%	NA	NA
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	NA	NA
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain	NA	NA	NA	NA

FORM L-22-Analytical Ratios

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
For 37th month	NA	NA	NA	NA	
For 49th Month	NA	NA	NA	NA	
for 61st month	NA	NA	NA	NA	
Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)					
For 13th month	NA	NA	NA	NA	
For 25th month	NA	NA	NA	NA	
For 37th month	NA	NA	NA	NA	
For 49th Month	NA	NA	NA	NA	
for 61st month	NA	NA	NA	NA	
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
	Shareholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
Net NPA Ratio	NA	NA	NA	NA	
21	Solvency Ratio	274%	274%	NA	NA
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	NA	NA	NA	NA
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	140,050,000	140,050,000	NA	NA
2	Percentage of shareholding				
	Indian	100%	100%	NA	NA
	Foreign	0%	0%	NA	NA
3	Percentage of Government holding (in case of public sector insurance companies)	0%	0%	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.09	-0.09	NA	NA
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.09	-0.09	NA	NA
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.09	-0.09	NA	NA
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.09	-0.09	NA	NA
8	Book value per share (Rs)	9.97	9.97	NA	NA

Annexure to FORM L-22-Analytical Ratio

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

SI No.	Ratio	Calculation
1	New business premium growth (segment-wise) - (%)	(NB premium CY - NB premium PY)/
	Description of ratio:	
	(i) Data taken from segmental reporting of Schedule 1 of Revenue account	
	(ii) The segments being those shown in Schedule 1. Eg. Linked, Non-Linked, Life, Pension, Health, etc.	
	(iii) Numerator: (FY premium + Single premium) both net of GST for current year LESS (FY premium +	
	(iv) Denominator: (FY premium + Single premium) both net of GST for previous year	
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business) - (%)	(Single Premium Individual Business)/ (Total NB Premium Individual Business) *100
	(i) Numerator: Single Premium (Individual Business) net of GST for current year	
	(ii) Denominator: (FY premium Individual Business + Single premium Individual Business) both net of	
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business) - (%)	(Linked NB Premium Individual Business)/ (Total NB Premium Individual Business) * 100
	(i) Numerator: (FY premium Linked Individual Business+ Single Premium Linked Individual Business)	
	(ii) Denominator: (FY premium Individual Business + Single premium Individual Business) both net of	
4	Net Retention Ratio - (%)	(Net premium / Gross premium) *100
	Description of ratio:	
	(i) Data taken from Revenue account (i.e Policyholder's or Technical account) under the title 'Premiums	
	(ii) Numerator: Premium earned - Net (i.e., Premium net of Reinsurance ceded and accepted)	
	(iii) Denominator: Gross Premium (i.e., Premium excluding Reinsurance premium)	
5	Conservation ratio (Segment wise) - (%)	(Renewal Premium CY / (FY Premium PY+Renewal Premium PY) *100
	Description of Ratio:	
	(i) Data taken from segmental reporting of schedule 1 of Revenue Account	
	(ii) The segments being those shown in Schedule 1. E.g. Linked, Non-Linked, Life, Pension, Health, etc.	
	(iii) Numerator: Renewal Premium of the current year net of GST	
	(iv) Denominator: (FY premium + Renewal Prem) of previous year net of GST	
6	Expense of Management to Gross Direct Premium Ratio - (%)	(Expenses of management / Total Gross
	Description of ratio:	
	(i) Data taken from Schedule 1, Schedule 2 and Schedule 3 of Revenue account	
	(ii) Numerator: Gross commission and Rewards (schedule 2) + Operating Expenses related to insurance	
	(iii) Denominator: Total Gross Premium (Schedule 1) net of GST	
7	Commission ratio - (%)	(Gross commission+Rewards) / (Total Gross
	Description of ratio:	
	(i) Data taken from Schedule 1 and Schedule 2 of Revenue account	
	(ii) Numerator: Gross commission and Rewards paid (schedule 2)	
	(iii) Denominator: Total gross premium (Schedule 1) net of GST	
8	Business Development and Sales Promotion Expenses to New Business Premium (%)	(Business Development and Sales Promotion
	(i) Numerator: Business Development and Sales Promotion Expenses	
	(ii) Denominator: (FY premium + Single premium) both net of GST	
9	Brand/Trade Mark usage fee/charges to New Business Premium (%)	(Brand/Trade Mark usage fee/charges)/ (NB
	(i) Numerator: Brand/Trade Mark usage fee/charges	
	(ii) Denominator: (FY premium + Single premium) both net of GST	
10	Ratio of Policyholders' Fund to Shareholders' Funds	(Policyholders' Fund) / (Shareholders' Fund)
	Description of ratio:	
	(i) Data taken from Balance sheet	
	(ii) Numerator: Policyholders' fund viz.,Credit/(Debit) Fair value change account, Policy Liabilities, Funds	
	(iii) Denominator: Shareholders fund viz., (Share capital, Reserves and Surplus, Credit / (Debit) fair value	

Annexure to FORM L-22-Analytical Ratio

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

11	Change in Networth (Rs. in Lakhs)	(Shareholders' Fund CY) - (Shareholders' Fund PY)
	Description of ratio:	
	(i) Data taken from Balance sheet	
	(ii) Shareholders' fund- (Share capital, Reserves and Surplus, Credit / (Debit) Fair Value change account)	
12	Growth in Networth (%)	(Shareholders' Fund CY-Shareholders' Fund PY)
	Description of ratio:	
	(i) Data taken from Balance Sheet: Shareholders fund viz., (Share capital, Reserves and Surplus, Credit / (Debit) Fair Value change account) less (Miscellaneous expenditure, Debit balance in Profit and Loss account or Shareholders' account)	
	(ii) Numerator: Current year's Shareholders' fund less Previous year's Shareholders' fund	
	(iii) Denominator: Previous year's Shareholders' fund	
13	Ratio of Surplus to Policyholders' Fund	(Surplus)/(Policyholders' Fund)
	Description of ratio:	
	(i) Data taken from segmental reporting of Revenue account	
	(i) Numerator: Surplus / Deficit as shown in revenue account	
	(ii) Denominator is as described in point 10 (ii) above	
14	Profit after tax / Total income (%)	(Profit after Tax)/(Total Income) *100
	Description of ratio:	
	(i) Data taken from Profit & Loss account (i.e, Shareholders' account or Non-Technical account) and	
	(ii) Numerator: Profit after tax as indicated in Profit and Loss account	
	(iii) Denominator: Total income under Policyholders' account excluding contributions from	
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	(Total Real Estate + Loans)/ (Cash and Invested Assets)
	Description of ratio:	
	(i) Data taken from Schedules 8, 8A, 8B, 10 and Balance sheet	
	(ii) Numerator: 'Total Real Estate' is the sum of all real estate or property investments as shown in	
	(iii) Denominator: 'Cash' is the cash and bank balance (schedules 11) as shown in the balance sheet.	
16	Total investments/(Capital + Reserves and Surplus)	(Total Investments)/ (Capital+Reserves and Surplus)
	Description of ratio:	
	(i) Data taken from Balance sheet	
	(ii) Numerator: Sum of investments of shareholders' fund (schedule 8), investments of policyholders' fund (schedule 8A) and assets held to cover linked liabilities (schedule 8B).	
	(iii) Denominator: Sum of Share Capital (schedule 5) and Reserves and Surplus (schedule 6)	
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	(Total Affiliated Investments)/ (Capital + Reserves and Surplus)
	Description of ratio:	
	(i) This ratio cannot be directly arrived from the financial statements. However, data can be taken from	
	(ii) Numerator: Investments made to parties related to the insurer	
	(iii) Denominator: Sum of Share capital (Schedule 5) and Reserves and Surplus (Schedule 6)	
18	Investment yield (Gross and Net) - Yield calculated on Fund wise (Policyholders' Fund -Linked PAR, NPA ratio (%))	$r(t) = \frac{\{MV(T) - MV(0) - \text{Sum } [C(t)]\}}{\{MV(0) + \text{Sum } [C(t)]\}}$
	Description of ratio:	
	(i) Data taken from Appointed Actuary's Annual Report. This method of evaluating a portfolio's return Where:	
	r(t) – Modified Dietz return, MV(T) – Ending market value	
	MV (0) – Beginning market value, C(t) – Net contribution occurring on day t	
	W(t) – weight of the net contribution on day t.	
	W(t) = {T – t} / T, where:	
	T – Total number of days, and t – day the net contribution occurs	
	The modified Dietz method assumes that net contributions are invested at the end of the respective day	
19	Persistency ratio (%)	
	In case of financial year end, data from the Appointed Actuary's Annual Report will be taken. For other	
20	NPA ratio (%)	
	Description of ratio:	
	Data taken from Appendix C (para d) of Appointed Actuary's Annual Report (Part of Circular	
21	Solvency Ratio - As per Form KT-3	
22	Debt Equity Ratio	(Debt/Equity)
23	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Tax)
24	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)
25	Average ticket size in Rs. - Individual premium (Non-Single)	(Individual Non-Single New Business Premium/Number of Individual Non-Single new policies)

Form L-24-VALUATION OF NET LIABILITIES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated 31st March, 2023
Date: June 30, 2023

Net Liabilities (Rs.lakhs)				
Type	Category of business	Mathematical Reserves as at 30th June for the year 2023	Mathematical Reserves as at 30th June for the year 2022	
Par	Non-Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Non-Linked -Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked-Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
Health	NA	NA		
	Total Par	NA	NA	
Non-Par	Non-Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Non-Linked -Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked-Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
Health	NA	NA		
	Total Non Par	NA	NA	
Total Business	Non-Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Non-Linked -Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked -VIP	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
	Health	NA	NA	
	Linked-Others	NA	NA	
	Life	NA	NA	
	General Annuity	NA	NA	
	Pension	NA	NA	
Health	NA	NA		
	Total	NA	NA	

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Upto the Quarter: 30th June 2023

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

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement² Renewal Premium has to be reported on accrual basis.

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Upto the Quarter: 30th June 2023

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 ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (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																
1	Andhra Pradesh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Arunachal Pradesh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	Assam	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	Bihar	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	Chhattisgarh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	Goa	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	Gujarat	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	Haryana	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	Himachal Pradesh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	Jharkhand	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	Karnataka	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	Kerala	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	Madhya Pradesh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	Maharashtra	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	Manipur	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
16	Meghalaya	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
17	Mizoram	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
18	Nagaland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
19	Odisha	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
20	Punjab	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
21	Rajasthan	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
22	Sikkim	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
23	Tamil Nadu	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
24	Telangana	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	Tripura	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	Uttarakhand	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	Uttar Pradesh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	West Bengal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
UNION TERRITORIES ¹																
1	Andaman and Nicobar Islands	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Chandigarh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	Dadra and Nagar Haveli and Daman &	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	Govt. of NCT of Delhi	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	Jammu & Kashmir	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	Ladakh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	Lakshadweep	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	Puducherry	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
GRAND TOTAL		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
IN INDIA																
OUTSIDE INDIA																

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement² Renewal Premium has to be reported on accrual basis.

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

Name of the Insurer: Acko Life Insurance Limited
 Registration No. 164 dated 31st March, 2023
 Date: June 30, 2023

PART - A

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	13996
	Investments (Policyholders)	8A	
	Investments (Linked Liabilities)	8B	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash & Bank Balance	11	37
	b. Advances & Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	56
	b. Provisions	14	20
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		299
	Application of Funds as per Balance Sheet (A)		14256
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	
3	Cash and Bank Balance (if any)	11	37
4	Advances & Other Assets (if any)	12	
5	Current Liabilities	13	56
6	Provisions	14	20
7	Misc. Exp not written off	15	
8	Investments held Outside India		
9	Debit Balance of P&L A/c		299
	Total (B)		260
	Investment Assets (A-B)		13996

(Amount in Rs. Lakhs)

Amount

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

13,995.82

Balance Sheet Value of:

A. Life Fund

13,995.82

B. Pension & General Annuity and Group Business

C. Unit Linked Funds

0

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	NON PAR					
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f)- (a)]%	(h)	(i)=(f+h)	(j)
1	Central Govt. Sec	Not Less than 25%										
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%										
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%										
	2. Other Investments											
	b. i) Approved Investments	Not exceeding	-	13745 -	-	-	-	13745	100%	251	13996	13,996
	ii) Other Investments											
	TOTAL LIFE FUND	100%	-	13745 -	-	-	-	13745	100%	251	13996	13,996

	B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%							
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less than 40%							
3	Balance in Approved investment	Not Exceeding 60%							
	TOTAL PENSION, GENERAL ANNUITY FUND	100%							

LINKED BUSINESS

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

Note:

- a) * FRSM refers to 'Funds Representing Solvency Margin'
 b) Funds beyond Solvency Margin shall have a separate Custody Account.
 c) Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
 d) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 e) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Refer IRDAI (Investment) Regulations, 2016

Schedule numbers refer to the Schedules to Balance Sheet as prescribed in IRDAI (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

FORM L-27-UNIT LINKED BUSINESS-3A

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

PART - B

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Rs. Lakhs

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

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

Note:

- The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 13 of FORM ULB 2 of IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulation, 2016 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: Acko Life Insurance Limited

[Link to FORM 3A \(Part B\)](#)

PART - C

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Rs. Lakhs

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date ¹	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
NA	NA	NA	NA	NA	0	0	0	0	0	0	0	0	0	0
Total					0	0								

Note:

¹ NAV should reflect the published NAV on the reporting date

NAV should be upto 4 decimal

Refer IRDAI (Investment) Regulations, 2016

FORM L-29-DETAILS REGARDING DEBT SECURITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at June 30, 2023	As % of total for this class	As at June 30, 2022	As % of total for this class	As at June 30, 2023	As % of total for this class	As at June 30, 2022	As % of total for this class
Breakdown by credit rating								
AAA rated	0	0	0	0	0	0	0	0
AA or better	0	0	0	0	0	0	0	0
Rated below AA but above A	0	0	0	0	0	0	0	0
Rated below A but above B	0	0	0	0	0	0	0	0
Any other	0	0	0	0	0	0	0	0
Breakdown by residual maturity								
Up to 1 year	0	0	0	0	0	0	0	0
more than 1 year and upto 3 years	0	0	0	0	0	0	0	0
More than 3 years and up to 7 years	0	0	0	0	0	0	0	0
More than 7 years and up to 10 years	0	0	0	0	0	0	0	0
More than 10 years and up to 15 years	0	0	0	0	0	0	0	0
More than 15 years and up to 20 years	0	0	0	0	0	0	0	0
Above 20 years	0	0	0	0	0	0	0	0
Breakdown by type of the issuer								
a. Central Government	0	0	0	0	0	0	0	0
b. State Government	0	0	0	0	0	0	0	0
c. Corporate Securities	0	0	0	0	0	0	0	0

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.

FORM L-31- Board of Directors & Key Management Persons**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023**

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Mr. G N Agarwal	Non-Executive Director	Independent Director	Appointed on 13 June 2023
2	Mr. Srinivasan V	Non-Executive Director	Independent Director	Appointed on 13 June 2023
3	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	Appointed on 11 July 2022
4	Ms. Ruchi Deepak	Non-Executive Director	Non-Independent Director	Appointed on 11 July 2022
5	Mr. Sanjeev Srinivasan	Non-Executive Director	Non-Independent Director	Appointed on 11 July 2022
6	Mr. Amit Kumar Tiwari	Executive Director	MD & CEO	Appointed on 20 April 2023
7	Mr. Sandip Goenka	Chief Financial Officer	Finance	Appointed on 20 April 2023
8	Ms. Shilpa Mittal	Chief Investment Officer	Investment	Appointed on 25 May 2023
10	Mr. Kiron Kelakkurumbil	Chief Risk Officer and Head Internal Audit	Risk	Appointed on 20 April 2023
11	Mr. Pankaj Gera	Chief Compliance Officer	Compliance	Appointed on 20 April 2023
12	Mr. Gufran Ahmed Siddiqui	Company Secretary	Secretarial	Appointed on 20 April 2023

Note:

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

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Form No. L-32 Available Solvency Margin and Solvency Ratio**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023**

Name of the Insurer: ACKO Life Insurance Limited

Classification: **Total Business**

Form Code:

KT-3

Registration Number:

164

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	-
	Deduct:		
02	Mathematical Reserves	2	-
03	Other Liabilities	3	76
04	Excess in Policyholders' funds (01-02-03)		(76)
05	Available Assets in Shareholders Fund:	4	13,781
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		13,781
08	Total ASM (04)+(07)		13,706
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		274%

Note:

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

FORM L-33-NPAs**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: June 30, 2023****DETAILS OF NON-PERFORMING ASSETS****Name of the Fund: NA** (Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)	YTD (As on date)	Prev. FY (As on 31 Mar 2023)
1	Investments Assets (As per Form 5)							13,745	-	13,745	
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)							13,745	-	13,745	
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Name of the Fund: NA

Date: June 30, 2023

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²
1	G. Sec		-	-	-	-	-	-	-	-	-	-	-	
	Central Government I	CGSB	-	-	-	-	-	-	-	-	-	-	-	
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	
2	Other Approved Sec/Guaranteed Sec		-	-	-	-	-	-	-	-	-	-	-	
	Deposit under Sector	CDSS	-	-	-	-	-	-	-	-	-	-	-	
	State Government Bo	SGGB	-	-	-	-	-	-	-	-	-	-	-	
	Other Approved Secu	SGOA	-	-	-	-	-	-	-	-	-	-	-	
3	Housing & Loans to State Govt. for H		-	-	-	-	-	-	-	-	-	-	-	
	Bonds / Debentures i:	HTDN	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Papers - I	HTLN	-	-	-	-	-	-	-	-	-	-	-	
	Reclassified Approvec	HORD	-	-	-	-	-	-	-	-	-	-	-	
4	Infrastructure Investment		-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU -	ITPE	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Corpc	ITCE	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU -	IPTD	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU -	IPFD	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Other	ICTD	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Other	ICCP	-	-	-	-	-	-	-	-	-	-	-	
5	Approved Investments		-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities -	EACE	-	-	-	-	-	-	-	-	-	-	-	
	PSU - Equity shares - I	EAEQ	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Papers - I	ECCP	-	-	-	-	-	-	-	-	-	-	-	
	Deposits - Deposit wii	ECDB	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities -	ECOS	-	-	-	-	-	-	-	-	-	-	-	
	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	
	Deposits - CDs with Si	EDCD	-	-	-	-	-	-	-	-	-	-	-	
	Mutual Funds - Gilt /	EGMF	13,771.70	1.18	0.21%	0.21%	13,771.70	1.18	0.21%	0.21%	-	-	-	
	Corporate Securities -	EPBT	-	-	-	-	-	-	-	-	-	-	-	
6	Other Investment		-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares (Incl Co	OESH	-	-	-	-	-	-	-	-	-	-	-	
	Mutual Funds - Debt,	OMGS	-	-	-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		13,771.70	1.18	0.21%	0.21%	13,771.70	1.18	0.21%	0.21%	-	-	-	

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

¹ Based on daily simple Average of Investments

² Yield netted for Tax

³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM L - 35 - Statement of Down Graded Investments

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

						Name of Fund		NA	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> ¹									
B.	<u>As on Date</u> ²									

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

Category of Investmet (COI) shall be as per Guidelines issued by the Authority

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

2	Renewal Premium																	
	i	Individual																
		From 0-10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 10,001-25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 25001-50,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 50,001- 75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 75,001-100,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 1,00,001 -1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Above Rs. 1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	ii	Individual- Annuity																
		From 0-10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 10,001-25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 25001-50,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 50,001- 75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 75,001-100,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 1,00,001 -1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Above Rs. 1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	iii	Group																
		From 0-10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 10,001-25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 25001-50,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 50,001- 75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 75,001-100,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 1,00,001 -1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Above Rs. 1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	iv	Group- Annuity																
		From 0-10000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 10,001-25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 25001-50,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 50,001- 75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 75,001-100,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		From 1,00,001 -1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Above Rs. 1,25,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note:

- a) Premium stands for premium amount.
- b) No. of lives means no. of lives insured under the policies.
- c) Premium collected for Annuity will be disclosed separately as stated above.
- d) Premium slabs given in the form are based on annualized premium.
- e) When the premium is required to be taken on an annualized basis, number of lives will have to be covered once. Repetition of number of lives (in other than annual premium payments) must be avoided.
- f) In respect of Group Business, insurers not to use annualized premium for group fund business like gratuity, leave encashment and superannuation.
- g) In respect of Individual Business, No. of policies needs to be reported and No. of lives need not be reported.
- h) In respect of Group Business, No. of Lives needs to be reported and No. of Policies need not be reported.

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Business Acquisition through Different Channels (Individual)

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

Note:

1. No of Policies stand for no. of policies sold

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In
		On or before	1 month	1 - 3	3 - 6	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit ²								
3	Annuities / Pension								
4	Surrender ³								
5	Other benefits ⁴								
	Death Claims								

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In
		On or before	1 month	1 - 3	3 - 6	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender								
5	Other benefits								
	Death Claims								

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

FORM L-40- Quarterly Claims Data for Life

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Death Claims (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		
(a)	Less than 3 years from the date of acceptance of risk		
(b)	Greater than 3 years from the date of acceptance of risk		
3	Claims Paid during the period		
4	Claims Repudiated during the period ²		
5	Claims Rejected ³		
6	Unclaimed ⁴		
7	Claims O/S at End of the period		
	Outstanding Claims:-		
	Less than 3months		
	3 months and less than 6 months		
	6 months and less than 1 year		
	1year and above		

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims (No. of claims only)

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

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

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

³ 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: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Sl No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	0	0	0	0	0	0	0
b)	Policy Servicing	0	0	0	0	0	0	0
c)	Proposal Processing	0	0	0	0	0	0	0
d)	Survival Claims	0	0	0	0	0	0	0
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	0	0	0	0	0	0	0
g)	Others	0	0	0	0	0	0	0
	Total Number of Complaints	0	0	0	0	0	0	0

2	Total No. of Policies upto corresponding period of previous year	0
3	Total No. of Claims upto corresponding period of previous year	0
4	Total No. of Policies during current year	0
5	Total No. of Claims during current year	0
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	0
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	0

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	0	0%	0	0%	0	0%
b)	15 - 30 days	0	0%	0	0%	0	0%
c)	30 - 90 days	0	0%	0	0%	0	0%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	0	0%	0	0%	0	0%

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Valuation Basis (Frequency -Quarterly and Annual)

Quarter End: June 30, 2023
Date: June 30, 2023

I. INDIVIDUAL / GROUP BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	As at 30th June for the year 2023	As at 30th June for the year 2022	
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked-Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Linked -Others		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked -VIP		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked-Others		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

¹ Individual and Group Business are to be reported separately
² Fixed per policy expenses
³ Premium related expenses
⁴ Restricted to Lapse and Surrender
In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.
1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
2 Brief mention of any significant change in the valuation basis and /or methodology

Form L 43-Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

For Quarter ended June 2023

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision

FORM L-45 OFFICES AND OTHER INFORMATION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: June 30, 2023

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	0
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	0
6	No. of branches at the end of the year***	1
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	0
10	No. of Directors:-	(a) 2
	(a) Independent Director	(b) 1
	(b) Executive Director	(c) 5*
	(c) Non-executive Director	(d) 1**
	(d) Women Director	(e) 1#
11	No. of Employees	
	(a) On-roll:	8
	(b) Off-roll:	0
	(c) Total	8
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	
	(b) Corporate Agents-Banks	
	(c) Corporate Agents-Others	
	(d) Insurance Brokers	
	(e) Web Aggregators	
	(f) Insurance Marketing Firm	
	(g) Micro Agents	
	(h) Point of Sales persons (DIRECT)	
(i) Other as allowed by IRDAI (To be specified)	NA	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	6	NA
Recruitments during the quarter	2	NA
Attrition during the quarter	0	NA
Number at the end of the quarter	8	NA

The Company has total 1 Executive Director as on June 30, 2023, who is Managing Director & CEO.

*The Company has total 5 Non-Executive Directors, out of which 2 are Non-Executive, Independent Directors and 3 is Non-Executive, Non-Independent Director.

** The Company has 1 Women Director. She is also the Non-Executive, Non-Independent Director of the Company.

*** There is only 1 office and NIL branches