Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

FORM L-1-A-RA
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

REVENUE ACCOUNT FOR THE QUARTER ENDED June 30, 2025

Policyholders' Account (Technical Account)

(₹ in 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	-	-	-	-	-	-	-	-	-	-	-	2,289		-	-	-	2,289	2,289
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(62)	-	-	-	-	(62)	(62)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																		-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	143	-	-	-	-	143	143
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	10	10
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	2
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																		-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	**2,381**		-	-	-	**2,381**	**2,381**
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	213	-	-	-	-	213	213
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,347	-	-	-	-	1,347	1,347
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	**1,560**	-	-	-	-	**1,560**	**1,560**
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	586	-	-	-	-	586	586
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																		-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	550	-	-	-	-	550	550
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(11)	-	-	-	-	(11)	(11)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	**1,125**		-	-	-	**1,125**	**1,125**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	**(304)**		-	-	-	**(304)**	**(304)**
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	304	-	-	-	-	304	304
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-1-A-RA
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

REVENUE ACCOUNT UPTO THE QUARTER ENDED June 30, 2025

Policyholders' Account (Technical Account)

(₹ in 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	-	-	-	-	-	-	-	-	-	-	-	2,289	-	-	-	-	2,289	2,289
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(62)	-	-	-	-	(62)	(62)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																		-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	143	-	-	-	-	143	143
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	10	10
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	2
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																		-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-							
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	**2,381**	-	-	-	-	**2,381**	**2,381**
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	213	-	-	-	-	213	213
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,347	-	-	-	-	1,347	1,347
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	**1,560**	-	-	-	-	**1,560**	**1,560**
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	586	-	-	-	-	586	586
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																		-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	550	-	-	-	-	550	550
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(11)	-	-	-	-	(11)	(11)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	**1,125**	-	-	-	-	**1,125**	**1,125**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	**(304)**	-	-	-	-	**(304)**	**(304)**
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	304	-	-	-	-	304	304
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-1-A-RA
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

REVENUE ACCOUNT FOR THE QUARTER ENDED June 30, 2024

Policyholders' Account (Technical Account)

(₹ in 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**	-	-	-	-	-	-	-	-	-	-	-	1,813	-	-	-	-	1,813	1,813
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(15)	-	-	-	-	(15)	(15)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																		-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	86	-	-	-	-	86	86
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	4	4
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	2
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																		-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,888**	**-**	**-**	**-**	**-**	**1,888**	**1,888**
Commission	**L-5**	-	-	-	-	-	-	-	-	-	-	-	291	-	-	-	-	291	291
Operating Expenses related to Insurance Business	**L-6**	-	-	-	-	-	-	-	-	-	-	-	1,034	-	-	-	-	1,034	1,034
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,325**	**-**	**-**	**-**	**-**	**1,325**	**1,325**
Benefits Paid (Net)	**L-7**	-	-	-	-	-	-	-	-	-	-	-	161	-	-	-	-	161	161
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																		-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,153	-	-	-	-	1,153	1,153
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(29)	-	-	-	-	(29)	(29)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,285**	**-**	**-**	**-**	**-**	**1,285**	**1,285**
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(723)**	**-**	**-**	**-**	**-**	**(723)**	**(723)**
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	723	-	-	-	-	723	723
AMOUNT AVAILABLE FOR APPROPRIATION		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
APPROPRIATIONS																			
Transfer to Shareholders' Account		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

FORM L-1-A-RA
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

REVENUE ACCOUNT UPTO THE QUARTER ENDED June 30, 2024.

Policyholders' Account (Technical Account)

(₹ in 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	-	-	-	-	-	-	-	-	-	-	-	-	1,813	-	-	-	-	-	1,813	1,813
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	(15)	-	-	-	-	-	(15)	(15)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments														-						-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	86	-	-	-	-	-	86	86
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	4	4
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)
(d)Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	2
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c														-						-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	1,888	-	-	-	-	-	1,888	1,888
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	291	-	-	-	-	-	291	291
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	1,034	-	-	-	-	-	1,034	1,034
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	-	1,325	-	-	-	-	-	1,325	1,325
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	161	-	-	-	-	-	161	161
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies														-						-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	1,153	-	-	-	-	-	1,153	1,153
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	(29)	-	-	-	-	-	(29)	(29)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	1,285	-	-	-	-	-	1,285	1,285
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	(723)	-	-	-	-	-	(723)	(723)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	723	-	-	-	-	-	723	723
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS														-							
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-PL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED June 30, 2025

Shareholders’ Account (Non-technical Account)

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		136	136	222	222
(b) Profit on sale/redemption of investments		36	36	15	15
(c) (Loss on sale/ redemption of investments)		-	-	(0)	(0)
(d) Amortisation of Premium / Discount on Investments		5	5	16	16
Other Income		-	-	-	-
TOTAL (A)		**176**	**176**	**253**	**253**
Expense other than those directly related to the insurance business	**6A**	20	20	24	24
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		304	304	723	723
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		**324**	**325**	**747**	**747**
Profit/ (Loss) before tax		(148)	(148)	(538)	(538)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(148)	(148)	(538)	(538)
APPROPRIATIONS					
(a) Balance at the beginning of the quarter.		(4,547)	(4,547)	(2,297)	(2,297)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		**(4,695)**	**(4,695)**	**(2,835)**	**(2,835)**

FORM L-3-A-BS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

BALANCE SHEET AS AT June 30, 2025

(₹ in Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at June 30, 2025	As at June 30, 2024
	Sources of Funds			
	Shareholders' Funds:			
	Share Capital	**L-8, L-9**	14,005	14,005
	Share Application Money Pending Allotment		-	-
	Reserves And Surplus	**L-10**	402	190
	Credit/[Debit] Fair Value Change Account		30	1
	Sub-Total		**14,437**	**14,197**
	Borrowings	**L-11**	-	-
	Policyholders' Funds:			
	Credit/[Debit] Fair Value Change Account		-	1
	Policy Liabilities		7,503	4,792
	Funds For Discontinued Policies:		-	-
	(I) Discontinued on Account of non-payment of premiums		-	-
	(Ii) Others		-	-
	Insurance Reserves		-	-
	Provision For Linked Liabilities		-	-
	Sub-Total		**7,503**	**4,792**
	Funds For Future Appropriations		-	-
	Linked		-	-
	Non-Linked (Non-Par)		-	-
	Non-Linked (Par)		-	-
	Deferred Tax Liabilities (Net)		-	-
	TOTAL		**21,940**	**18,989**
	Application Of Funds			
	Investments			
	Shareholders'	**L-12**	8,129	11,238
	Policyholders'	**L-13**	8,784	5,254
	Assets Held To Cover Linked Liablities	**L-14**	-	-
	Loans	**L-15**	-	-
	Fixed Assets	**L-16**	39	35
	Deferred Tax Assets (Net)		-	-
	Current Assets			
	Cash And Bank Balances	**L-17**	1,281	25
	Advances And Other Assets	**L-18**	692	539
	Sub-Total (A)		**1,973**	**564**
	Current Liabilities	**L-19**	859	547
	Provisions	**L-20**	821	389
	Sub-Total (B)		**1,680**	**936**
	Net Current Assets (C) = (A – B)		293	(372)
	Miscellaneous Expenditure (to the extent not written off or adjusted)	**L-21**	-	-
	Debit Balance In Profit & Loss Account (Shareholders' Account)		4,695	2,835
	Defict In Revenue Account (Policyholders' Account)		-	-
	TOTAL		**21,940**	**18,989**

CONTINGENT LIABILITIES

(₹ in Lakhs)

	Particulars		As at June 30, 2025	As at June 30, 2024
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the		-	-
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		-	-
	TOTAL		**-**	**-**

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4 - PREMIUM
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
1	First year premiums	75	75	64	64
2	Renewal Premiums	71	71	-	-
3	Single Premiums	2,143	2,143	1,749	1,749
	TOTAL PREMIUM	**2,289**	**2,289**	**1,813**	**1,813**
	Premium Income from Business written :				
	In India	2,289	2,289	1,813	1,813
	Outside India	-	-	-	-

FORM L-5 - COMMISSION
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
	Commission	-	-	-	-
	Direct - First year premiums	-	-	-	-
	- Renewal premiums	-	-	-	-
	- Single premiums	213	213	291	291
	Gross Commission	**213**	**213**	**291**	**291**
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	**213**	**213**	**291**	**291**
	Rewards	-	-	-	-
	TOTAL	**213**	**213**	**291**	**291**
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	-	-	-	-
	Corporate Agents -Others	95	95	189	189
	Brokers	117	117	102	102
	Micro Agents	-	-	-	-
	Direct Business - Online[1]	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	213	213	291	291
	Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
1	Employees' remuneration & welfare benefits	366	366	314	314
2	Travel, conveyance and vehicle running expenses	5	5	0	0
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	11	11	11	11
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	0	0	-	-
8	Legal & professional charges	25	25	25	25
9	Medical fees	14	14	12	12
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	5	5	6	6
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) Tax audit	-	-	-	-
	d) Other certifications	0	0	0	0
	e) Out of pocket reimbursement	-	-	1	1
11	Advertisement and publicity	726	726	441	441
12	Interest & Bank Charges	1	1	1	1
13	Depreciation & Amortisation	3	3	1	1
14	Brand/Trade Mark usage fee/charges	11	11	9	9
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	35	35	35	35
17	Information Technology Expenses	119	119	103	103
18	Goods and Services Tax (GST)	10	10	43	43
19	Others (to be specified)	-	-	-	-
	(a) License Fees to IRDA	2	2	23	23
	(b) Subscriptions	4	4	3	3
	(c) Seminars / Conferences Fees	1	1	0	0
	(d) Newspapers Publication	2	2	2	2
	(e) Office Admin Expenses	2	2	1	1
	(f) Payment Gateway Charges	4	4	2	2
	(g) Staff Welfare Expenses	0	0	1	1
	(h) IIB MMIC Contribution	-	-	-	-
	(i) Policy administration expenses	0	0	-	-
	TOTAL	**1,347**	**1,347**	**1,034**	**1,034**
	In India	1,347	1,347	1,034	1,034
	Outside India	-	-	-	-

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
1	Employees' remuneration & welfare benefits	18	18	21	21
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	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	-	-	-	-
12	Interest & Bank Charges	-	-	-	-
13	Depreciation & Amortisation	2	2	3	3
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	-	-	-	-
19	Others (to be specified)	-	-	-	-
	TOTAL	**20**	**20**	**24**	**24**
	In India	20	20	24	24
	Outside India	-	-	-	-

FORM L-7-BENEFITS PAID
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
	1. Insurance Claims				
	(a) Claims by Death	622	622	158	158
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	1	1	3	3
	(g) any other	-	-	-	-
	Benefits Paid (Gross)				
	In India	622	622	161	161
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(37)	(37)	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	-
	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	-	-	-	-
	Benefits Paid (Net)				
	In India	586	586	161	161
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	**Authorised Capital**		
	200,000,000 (Previous Year: 200,000,000) Equity shares of ₹ 10 each	20,000	20,000
	Preference Shares of ₹ ..... each	-	-
2	**Issued Capital**		
	140,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	14,005	14,005
	Preference Shares of ₹ ..... each	-	-
3	**Subscribed Capital**		
	140,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	14,005	14,005
	Preference Shares of ₹ ..... each	-	-
4	**Called-up Capital**		
	140,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	14,005	14,005
	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 ₹ ..... each	-	-
	TOTAL	14,005	14,005

FORM L-9-PATTERN OF SHAREHOLDING
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Shareholder	As at June 30, 2025		As at June 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	140,050,000	100%	140,050,000	100%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	**140,050,000**	**100%**	**140,050,000**	**100%**

FORM L-9A-SHAREHOLDING PATTERN
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ACKO LIFE INSURANCE LIMITED AS AT QUARTER ENDED June 30, 2025

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	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
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		140,050,000	100%	14,005	-	-	140,050,000	100%
iii	Financial Institutions/Banks		-	-	-	-	-	-	-
iv	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
v	(Please specify)		-	-	-	-	-	-	-
vi	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	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		**140,050,000**	**100%**	**14,005**	**-**	**-**	**140,050,000**	**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 March 31, 2023
Date: June 30, 2025

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-	Paid up equity	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares	As a percentage of Total	Number of shares	As a percentage of Total
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**		-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
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):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
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 of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	3,590,558	2.55%	7,066	-	-	-	-
	b. Ventureast Proactive Fund II^	1	1,331,430	0.95%	3,595	-	-	-	-
	c. Baring Private Equity India AIF^	1	1,335,000	0.95%	3,374	-	-	-	-
	d. Multiples Private Equity Fund III^	1	7,053,719	5.02%	37,961	-	-	-	-
	e.Mehta Alternate Investment Fund- Stargazer Fund-I	1	50,000	0.04%	0.5				
ix)	Any other (Please specify)			0.00%					
	a. Amazon.Com NV Investment Holdings LLC^*	1	5,204,000	3.70%	10,491	-	-	-	-
	b. RPS Ventures I L.P.^*	1	1,787,000	1.27%	4,550	-	-	-	-
	c. Intact Ventures Inc.^*	1	6,360,781	4.52%	23,831	-	-	-	-
	d. RPS Sidecar Fund I L.P. ^*	1	950,000	0.68%	2,850	-	-	-	-
	e. Munich Re Fund I L.P. ^*	1	2,824,661	2.01%	10,799	-	-	-	-
	f. TI JPNIN India Holdco Ltd ^*	1	760,000	0.54%	2,250	-	-	-	-
	g. Accel India IV (Mauritius) Ltd.^*	1	527,500	0.38%	5	-	-	-	-
	h. Accel India V (Mauritius) Ltd.^*	1	11,543,000	8.21%	7,257	-	-	-	-
	i. SAIF India Partners IV Limited^*	1	8,877,000	6.31%	5,123	-	-	-	-
	k. Techpro Ventures LLP^	1	2,256,260	1.60%	23	-	-	-	-
	l.General Atlantic Singapore ACK Pte. Ltd.^*	1	34,966,937	24.86%	170,996	-	-	-	-
	m.Lightspeed Venture Partners Select IV Mauritius^*	1	7,325,652	5.21%	40,325	-	-	-	-
	n.CPP Investment Board Private Holdings (4) Inc.^*	1	7,053,719	5.02%	38,164	-	-	-	-
	o.Three State Capital Pte. Ltd^*	1	4,556,000	3.24%	11,600	-	-	-	-
	p. Volrado Venture Partners Fund II	1	1,395,245	0.99%	14				
	q. Anchorage Capital Scheme II	1	348,811	0.25%	3				
	r.Growth I9 Opporunity LLP	1	488,335	0.35%	5				
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
				0.00%					

1.3)	Non-Institutions			0.00%					
i)	a. Venkatram Krishnan^	1	151,000	0.11%	2	-	-	-	-
	b. Subba Rao Telidevara^	1	51,000	0.04%	1	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs			0.00%					
	a. Varun Dua	1	4,974,411	3.57%	50	-	-	-	-
	b. Ashish Dhawan^	1	1,780,000	1.27%	479	-	-	-	-
	c. Rajeev Gupta^	1	1,238,000	0.88%	12	-	-	-	-
	d. Sunil Mehta	1	220,000	0.16%	2.2	-	-	-	-
	e.Mithun Padam Sacheti	1	183,858	0.13%	1.8				
	f.Siddhartha Sacheti	1	183,858	0.13%	0.50				
	i.Ashish Omprakash Mukkirwar	1	50,000	0.04%	0.50				
	j.Vijay Ramesh Agicha	1	50,000	0.04%	0.50				
iii)	NBFCs registered with RBI			0.00%					
iv)	Others:			0.00%					
	- Trusts			0.00%					
	a. Alka DP Family Trust^	1	200,000	0.14%	509	-	-	-	-
	b. Alka PN Family Trust^	1	200,000	0.14%	509	-	-	-	-
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP^	1	658,416	0.47%	815.9	-	-	-	-
	d.Lotus Family Trust (acting through its trustee Barclays Wealth Trustees India Pvt Ltd)	1	348,812	0.25%	3				
	f. FPGA Family Foundation, represented by its trustee Binarystar Holdings LLP^	1	2,710,000	1.93%	6,875	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable			0.00%					
	a. Binny Bansal^	1	4,124,000	2.93%	10,500	-	-	-	-
	b. Ruchi Sanghvi	1	253,000	0.18%	759	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	i. Haldiram Snacks Pvt Ltd	1	200,000	0.21%	2.00				
	ii.Midas Deals Pvt Ltd	1	89,296	0.06%	0.89				
	iii.Arpwood Capital Pvt. Ltd.	1	348,811	0.25%	3.49				
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
				0.00%					
B.2	Non Public Shareholders			0.00%					
2.1)	Custodian/DR Holder			0.00%					
2.2)	Employee Benefit Trust								
	ATSPL Employees and other Shareholders Welfare Trust, acting through its Trustees, Vistra ITCL (India) Limited	1	12,035,846	8.56%	120	-	-	-	-
2.3)	Any other (Please specify)			0.00%					
	Total	**43**	**140,635,916**	**100%**	**400,931**		-	-	-

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

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

(e) 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.

(f) 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.

Please specify the names of 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/forign investor of the Indian Insurance company

* All Entities are foreign shareholders of Indian Promoter (Acko Technology & Services Private Limited)

^ All CCPS taken into account asssuming full conversion into equity shares

42694 convertible warrants had been issued on a non repatriable basis on 12 July 2024. The warrant holder may have the option to exercise the warrants within 90 days upon expiry of 12 months from the date of issuance otherwise the same shall lapse.

FORM L-10-RESERVES AND SURPLUS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 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 Reserves	402	190
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	**402**	**190**

FORM L-11-BORROWINGS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

Sl. No.	Particulars	As at June 30, 2025	As at June 30, 2024
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others	-	-
	TOTAL	**-**	**-**

DISCLOSURE FOR SECURED BORROWINGS

(₹ in Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	NA	-	-	-
2	NA	-	-	-
3	NA	-	-	-
4	NA	-	-	-
5	NA	-	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	4,975	5,775
2	Other Approved Securities		-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	676	2,035
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,624	2,726
5	Other than Approved Investments	660	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	337
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	47	196
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FDs, CDs & CPs)	147	136
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	1	33
	TOTAL	**8,129**	**11,238**

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,050	2,700
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,832	952
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,299	1,275
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	158
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	534	91
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FDs, CDs & CPs)	69	64
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	15
	TOTAL	**8,784**	**5,254**

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	**-**	**-**

L-14A-AGGREGATE VALUE OF INVESTMENTS OTHER THAN LISTED EQUITY SECURITIES AND DERIVATIVE INSTRUMENTS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: June 30, 2025

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024	As at June 30, 2025	As at June 30, 2024
Long Term								
Book Value	7,935	11,516	8,181	3,946	-	-	16,087	15,462
Market Value	8,154	11,630	8,399	3,985	-	-	16,553	15,615
Short Term								
Book Value	194	766	602	262	-	-	796	1,028
Market Value	194	767	603	263	-	-	797	1,030

FORM L-15-LOANS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	**SECURITY-WISE CLASSIFICATION**		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	**-**	**-**
2	**BORROWER-WISE CLASSIFICATION**		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	**-**	**-**
3	**PERFORMANCE-WISE CLASSIFICATION**		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	**-**	**-**
4	**MATURITY-WISE CLASSIFICATION**		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	**-**	**-**

Provisions against Non-performing Loans			
	Non-Performing Loans	**Loan Amount (₹ Lakhs)**	**Provision (₹ Lakhs)**
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM 16-FIXED ASSETS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at June 30, 2025	As at June 30, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	50	-	-	50	28	4	-	32	18	35
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	22	-	22	-	1	-	1	21	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	**50**	**22**	**-**	**72**	**28**	**5**	**-**	**33**	**39**	**35**
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	**50**	**22**	**-**	**72**	**28**	**5**	**-**	**33**	**39**	**35**
PREVIOUS YEAR	-	-	-	-	-	-	-	-	-	-

FORM L-17-CASH AND BANK BALANCE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Cash (including cheques[1], drafts and stamps)	10	12
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,268	13
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	(a) Deposit with Payment Gateway	3	-
	TOTAL	**1,281**	**25**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	1,281	25
	Outside India	-	-
	TOTAL	**1,281**	**25**

1. 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 March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	21	34
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Goods & Service tax credit	78	105
7	Others		
	(a) Other advances	9	0
	(b) Dues from Group Company	1	-
	(c) Receivable from Inv Contracts (Net)	-	-
	(d) Salary Advance Recovarable	-	2
	TOTAL (A)	**109**	**141**
	OTHER ASSETS		
1	Income accrued on investments	384	398
2	Outstanding Premiums	-	-
3	Agents’ Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	198	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	1	-
8	Others	-	-
	(a) Other Receivabels (relocation expenses)	-	-
	TOTAL (B)	**583**	**398**
	TOTAL (A+B)	**692**	**539**

FORM L-19-CURRENT LIABILITIES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Agents' Balances	124	149
2	Balances due to other insurance companies	167	24
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	13	-
5	Unallocated premium	215	228
6	Sundry creditors	65	11
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	59	3
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Goods and Service Tax Liability	151	20
12	Unclaimed Amount of policyholders	0	-
13	Income accrued on Unclaimed amounts	-	-
14	Interest payable on debentures/bonds	-	-
15	Others	-	-
	(a) Tax deducted to be remitted	59	49
	(b) Provident Fund	4	4
	(c) Other Payables (Salary)	-	2
	(d) Accrued expenses	-	59
	TOTAL	**859**	**547**

Details of Unclaimed Amounts and Investment Income (Annual Disclosure at the end of the Financial Year)
(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
	Opening Balance as at 1st April	0.1	
	Add: Amount transferred to unclaimed amount	-	-
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	0.0	-
	Add: Investment Income on Unclaimed Fund	-	-
	Less: Amount of claims paid during the year	-	-
	Less: Amount transferred to SCWF during the year (net of claims paid in respect of	-	-
	Closing Balance of Unclaimed Amount as at 31st December	0.1	

FORM L-20-PROVISIONS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	49	66
3	For Others	771	322
	TOTAL	**821**	**389**

FORM L-21-MISCELLANEOUS EXPENDITURE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(To the extent not written off or adjusted)

(₹ in Lakhs)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	Discount Allowed in issue	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-Analytical Ratios
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

Sl.No.	Particular	For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
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:	0			
	Participating:	0			
	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	0			
	Non Participating:	0			
	a) Life	22.4%	22.4%	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)**	**0.0%**	**0.0%**	**0.0%**	**0.0%**
3	**Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)**	**0.0%**	**0.0%**	**0.0%**	**0.0%**
4	**Net Retention Ratio**	**97.3%**	**97.3%**	**99.2%**	**99.2%**
5	**Conservation Ratio (Segment wise)**	0			
	(i) Linked Business:	0			
	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:	0			
	Participating:	0			
	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:	0			
	a) Life	4%	4%	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**	**67.8%**	**67.8%**	**73.1%**	**73.1%**
7	**Commission Ratio (Gross commission and Rewards paid to Gross Premium)**	**9.3%**	**9.3%**	**16.1%**	**16.1%**
8	**Business Development and Sales Promotion Expenses to New Business Premium**	**32.7%**	**32.7%**	**24.3%**	**24.3%**
9	**Brand/Trade Mark usage fee/charges to New Business Premium**	**0.5%**	**0.5%**	**0.5%**	**0.5%**
10	**Ratio of Policyholders' Fund to Shareholders' funds**	**77.0%**	**77.0%**	**42.2%**	**42.2%**
11	**Change in net worth (Amount in Rs. Lakhs)**	**-1,620**	**-1,620**	**-2,595**	**-2,595**
12	**Growth in Networth**	**-14.3%**	**-14.3%**	**-18.6%**	**-18.6%**
13	**Ratio of Surplus to Policyholders' Fund**	**-4.1%**	**-4.1%**	**-15.1%**	**-15.1%**
14	**Profit after tax / Total Income**	**-5.8%**	**-5.8%**	**-25.1%**	**-25.1%**
15	**(Total Real Estate + Loans)/(Cash & Invested Assets)**	**NA**	**NA**	**NA**	**NA**
16	**Total Investments/(Capital + Reserves and Surplus)**	**117.1%**	**117.1%**	**116.2%**	**116.2%**
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** **a. With Unrealised Gain** **b. Without Unrealised Gain**	 8.91% 7.71%	 8.91% 7.71%	 8.28% 7.48%	 8.28% 7.48%

FORM L-22-Analytical Ratios
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

19	**Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)**				
	For 13th month	97%	97%	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	97%	97%	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**	**193%**	**193%**	**236%**	**236%**
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)**	**37,374**	**37,374**	**20,817**	20,817
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	140,050,000	140,050,000	140,050,000	140,050,000
2	Percentage of shareholding				
	Indian	100.0%	100.0%	100.0%	100.0%
	Foreign	0.0%	0.0%	0.0%	0.0%
3	Percentage of Government holding (in case of public sector insurance companies)	0.0%	0.0%	0.0%	0.0%
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.11)	(0.38)	(0.38)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.11)	(0.38)	(0.38)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.11)	(0.38)	(0.38)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.11)	(0.38)	(0.38)
8	Book value per share (Rs)	6.96	6.96	8.11	8.11

Form L-24-VALUATION OF NET LIABILITIES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

(₹ in Lakhs)

Net Liabilities			
Type	**Category of business**	**Mathematical Reserves as at 30th June 2025**	**Mathematical Reserves as at 30th June 2024**
Par	**Non-Linked -VIP**	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		**-**	**-**
Non-Par	**Non-Linked -VIP**	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	7,503	4,792
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		**7,503**	**4,792**
Total Business	**Non-Linked -VIP**	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	7,503	4,792
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		**7,503**	**4,792**

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

For the Quarter: June 2025

Geographical Distribution of Total Business - Individuals

Sl.No.	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
	STATES[1]											
1	Andhra Pradesh	1	0	115	3	1	660	4	1	775	3	4
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	0	85	-	-	-	1	0	85	-	0
4	Bihar	4	0	330	-	-	-	4	0	330	1	1
5	Chhattisgarh	2	0	155	-	-	-	2	0	155	0	0
6	Goa	-	-	-	1	0	190	1	0	190	0	0
7	Gujarat	5	1	645	6	1	570	11	2	1,215	1	3
8	Haryana	6	1	845	11	3	1,393	17	4	2,238	3	6
9	Himachal Pradesh	1	0	50	-	-	-	1	0	50	-	0
10	Jharkhand	1	0	50	-	-	-	1	0	50	-	0
11	Karnataka	41	10	8,895	61	10	9,194	102	21	18,089	28	49
12	Kerala	5	0	440	1	0	110	6	1	550	0	1
13	Madhya Pradesh	4	1	470	2	0	275	6	1	745	0	1
14	Maharashtra	31	5	4,455	63	15	10,740	94	20	15,195	12	32
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	1	0	100	1	0	55	2	0	155	0	0
20	Punjab	1	0	120	1	0	100	2	0	220	1	1
21	Rajasthan	5	1	890	4	1	465	9	2	1,355	-	2
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	9	1	835	22	3	3,020	31	5	3,855	6	10
24	Telangana	17	3	2,585	27	5	4,120	44	8	6,705	11	19
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	2	0	230	2	0	230	-	0
27	Uttar Pradesh	9	3	1,565	9	1	1,210	18	4	2,775	1	5
28	West Bengal	3	0	190	6	2	810	9	2	1,000	0	3
	TOTAL	**147**	**28**	**22,820**	**220**	**42**	**33,142**	**367**	**71**	**55,962**	**68**	**138**
	UNION TERRITORIES[1]											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	1	0	75	-	-	-	1	0	75	-	0
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	5	1	730	15	3	1,475	20	4	2,205	3	7
5	Jammu & Kashmir	-	-	-	1	0	195	1	0	195	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**6**	**1**	**805**	**16**	**3**	**1,670**	**22**	**4**	**2,475**	**3**	**7**
	GRAND TOTAL	**153**	**29**	**23,625**	**236**	**45**	**34,812**	**389**	**75**	**58,437**	**71**	**145**
	IN INDIA							**389**	**75**	**58,437**	**71**	**145**
	OUTSIDE INDIA							**-**	**-**	**-**	**-**	**-**

Note:
[1] Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
[2]Renewal Premium has to be reported on accrual basis.

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Upto the Quarter: June 2025

Geographical Distribution of Total Business - Individuals

Sl.No.	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
	STATES[1]											
1	Andhra Pradesh	1	0	115	3	1	660	4	1	775	3	4
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	0	85	-	-	-	1	0	85	-	0
4	Bihar	4	0	330	-	-	-	4	0	330	1	1
5	Chhattisgarh	2	0	155	-	-	-	2	0	155	0	0
6	Goa	-	-	-	1	0	190	1	0	190	0	0
7	Gujarat	5	1	645	6	1	570	11	2	1,215	1	3
8	Haryana	6	1	845	11	3	1,393	17	4	2,238	3	6
9	Himachal Pradesh	1	0	50	-	-	-	1	0	50	-	0
10	Jharkhand	1	0	50	-	-	-	1	0	50	-	0
11	Karnataka	41	10	8,895	61	10	9,194	102	21	18,089	28	49
12	Kerala	5	0	440	1	0	110	6	1	550	0	1
13	Madhya Pradesh	4	1	470	2	0	275	6	1	745	0	1
14	Maharashtra	31	5	4,455	63	15	10,740	94	20	15,195	12	32
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	1	0	100	1	0	55	2	0	155	0	0
20	Punjab	1	0	120	1	0	100	2	0	220	1	1
21	Rajasthan	5	1	890	4	1	465	9	2	1,355	-	2
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	9	1	835	22	3	3,020	31	5	3,855	6	10
24	Telangana	17	3	2,585	27	5	4,120	44	8	6,705	11	19
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttrakhand	-	-	-	2	0	230	2	0	230	-	0
27	Uttar Pradesh	9	3	1,565	9	1	1,210	18	4	2,775	1	5
28	West Bengal	3	0	190	6	2	810	9	2	1,000	0	3
	TOTAL	**147**	**28**	**22,820**	**220**	**42**	**33,142**	**367**	**71**	**55,962**	**68**	**138**
	UNION TERRITORIES[1]											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	1	0	75	-	-	-	1	0	75	-	0
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	5	1	730	15	3	1,475	20	4	2,205	3	7
5	Jammu & Kashmir	-	-	-	1	0	195	1	0	195	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**6**	**1**	**805**	**16**	**3**	**1,670**	**22**	**4**	**2,475**	**3**	**7**
	GRAND TOTAL	**153**	**29**	**23,625**	**236**	**45**	**34,812**	**389**	**75**	**58,437**	**71**	**145**
	IN INDIA							**389**	**75**	**58,437**	**71**	**145**
	OUTSIDE INDIA							**-**	**-**	**-**	**-**	**-**

Note:
[1] Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
[2]Renewal Premium has to be reported on accrual basis.
For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM L-25- (ii) : Geographical Distribution of Business: GROUP
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

For the Quarter: June 2025

Geographical Distribution of Total Business- Group

Sl.No	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
	STATES[1]														
1	Andhra Pradesh	-	45	9	433	-	47	13	459	-	92	22	891	-	**22**
2	Arunachal Pradesh	-	-	-	-	-	2	0	4	-	2	0	4	-	**0**
3	Assam	-	295	15	978	1	114	8	369	1	409	23	1,347	-	**23**
4	Bihar	-	18,922	157	11,934	-	973	7	582	-	19,895	165	12,516	-	**165**
5	Chhattisgarh	-	2,197	22	1,293	-	393	10	404	-	2,590	32	1,697	-	**32**
6	Goa	-	78	1	40	-	61	1	33	-	139	1	73	-	**1**
7	Gujarat	-	14,522	211	11,042	3	3,231	78	3,524	3	17,753	289	14,566	-	**289**
8	Haryana	-	3,642	44	2,497	2	2,300	32	1,709	2	5,942	75	4,206	-	**75**
9	Himachal Pradesh	-	738	6	386	-	274	2	143	-	1,012	9	529	-	**9**
10	Jharkhand	-	6,059	41	3,125	-	2,191	14	1,050	-	8,250	55	4,175	-	**55**
11	Karnataka	-	2,585	87	4,424	1	964	61	2,866	1	3,549	148	7,290	-	**148**
12	Kerala	-	1,279	22	1,476	-	576	15	1,055	-	1,855	37	2,530	-	**37**
13	Madhya Pradesh	-	6,884	118	5,834	-	3,014	47	2,411	-	9,898	164	8,245	-	**164**
14	Maharashtra	-	2,087	201	7,227	2	843	146	5,343	2	2,930	347	12,570	-	**347**
15	Manipur	-	-	-	-	-	2	0	1	-	2	0	1	-	**0**
16	Meghalaya	-	1	0	3	-	5	0	10	-	6	0	13	-	**0**
17	Mizoram	-	2	0	5	-	4	0	11	-	6	0	16	-	**0**
18	Nagaland	-	-	-	-	-	11	0	29	-	11	0	29	-	**0**
19	Odisha	-	2,506	20	1,311	-	1,687	14	904	-	4,193	33	2,216	-	**33**
20	Punjab	-	279	4	224	-	321	4	294	-	600	8	518	-	**8**
21	Rajasthan	-	13,454	205	10,948	-	7,163	101	5,481	-	20,617	306	16,429	-	**306**
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
23	Tamil Nadu	-	5,729	77	4,761	-	5,393	138	7,371	-	11,122	215	12,132	-	**215**
24	Telangana	-	29	16	630	-	101	64	2,457	-	130	80	3,087	-	**80**
25	Tripura	-	1	0	10	-	2	1	18	-	3	1	28	-	**1**
26	Uttarakhand	-	388	3	184	-	270	2	128	-	658	4	312	-	**4**
27	Uttar Pradesh	-	8,821	71	5,159	-	3,705	28	2,049	-	12,526	100	7,208	-	**100**
28	West Bengal	-	4	0	28	-	8	1	56	-	12	1	84	-	**1**
	TOTAL	**-**	**90,547**	**1,331**	**73,949**	**9**	**33,655**	**785**	**38,764**	**9**	**124,202**	**2,116**	**112,713**	**-**	**2,116**
	UNION TERRITORIES[1]														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
2	Chandigarh	-	-	-	-	-	1	0	7	-	1	0	7	-	**0**
3	Dadra and Nagar Haveli and Daman &	-	2	0	16	-	-	-	-	-	2	0	16	-	**0**
4	Govt. of NCT of Delhi	-	10	3	150	4	65	23	1,050	4	75	26	1,200	-	**26**
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
8	Puducherry	-	54	0	27	-	11	0	6	-	65	0	33	-	**0**
	TOTAL	**-**	**66**	**4**	**193**	**4**	**77**	**23**	**1,063**	**4**	**143**	**27**	**1,256**	**-**	**27**
	GRAND TOTAL	**-**	**90,613**	**1,335**	**74,142**	**13**	**33,732**	**808**	**39,827**	**13**	**124,345**	**2,143**	**113,969**	**-**	**2,143**
	IN INDIA									**13**	**124,345**	**2,143**	**113,969**	**-**	**2,143**
	OUTSIDE INDIA									**-**		**-**	**-**	**-**	**-**

Note:
[1] Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
[2] Renewal Premium has to be reported on accrual basis.
For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM L-25- (ii) : Geographical Distribution of Business: GROUP
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Upto the Quarter: June 2025

Geographical Distribution of Total Business- Group

Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
	STATES[1]														
1	Andhra Pradesh	-	45	9	433	-	47	13	459	-	92	22	891	-	**22**
2	Arunachal Pradesh	-	-	-	-	-	2	0	4	-	2	0	4	-	**0**
3	Assam	-	295	15	978	1	114	8	369	1	409	23	1,347	-	**23**
4	Bihar	-	18,922	157	11,934	-	973	7	582	-	19,895	165	12,516	-	**165**
5	Chhattisgarh	-	2,197	22	1,293	-	393	10	404	-	2,590	32	1,697	-	**32**
6	Goa	-	78	1	40	-	61	1	33	-	139	1	73	-	**1**
7	Gujarat	-	14,522	211	11,042	3	3,231	78	3,524	3	17,753	289	14,566	-	**289**
8	Haryana	-	3,642	44	2,497	2	2,300	32	1,709	2	5,942	75	4,206	-	**75**
9	Himachal Pradesh	-	738	6	386	-	274	2	143	-	1,012	9	529	-	**9**
10	Jharkhand	-	6,059	41	3,125	-	2,191	14	1,050	-	8,250	55	4,175	-	**55**
11	Karnataka	-	2,585	87	4,424	1	964	61	2,866	1	3,549	148	7,290	-	**148**
12	Kerala	-	1,279	22	1,476	-	576	15	1,055	-	1,855	37	2,530	-	**37**
13	Madhya Pradesh	-	6,884	118	5,834	-	3,014	47	2,411	-	9,898	164	8,245	-	**164**
14	Maharashtra	-	2,087	201	7,227	2	843	146	5,343	2	2,930	347	12,570	-	**347**
15	Manipur	-	-	-	-	-	2	0	1	-	2	0	1	-	**0**
16	Meghalaya	-	1	0	3	-	5	0	10	-	6	0	13	-	**0**
17	Mizoram	-	2	0	5	-	4	0	11	-	6	0	16	-	**0**
18	Nagaland	-	-	-	-	-	11	0	29	-	11	0	29	-	**0**
19	Odisha	-	2,506	20	1,311	-	1,687	14	904	-	4,193	33	2,216	-	**33**
20	Punjab	-	279	4	224	-	321	4	294	-	600	8	518	-	**8**
21	Rajasthan	-	13,454	205	10,948	-	7,163	101	5,481	-	20,617	306	16,429	-	**306**
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
23	Tamil Nadu	-	5,729	77	4,761	-	5,393	138	7,371	-	11,122	215	12,132	-	**215**
24	Telangana	-	29	16	630	-	101	64	2,457	-	130	80	3,087	-	**80**
25	Tripura	-	1	0	10	-	2	1	18	-	3	1	28	-	**1**
26	Uttarakhand	-	388	3	184	-	270	2	128	-	658	4	312	-	**4**
27	Uttar Pradesh	-	8,821	71	5,159	-	3,705	28	2,049	-	12,526	100	7,208	-	**100**
28	West Bengal	-	4	0	28	-	8	1	56	-	12	1	84	-	**1**
	TOTAL	**-**	**90,547**	**1,331**	**73,949**	**9**	**33,655**	**785**	**38,764**	**9**	**124,202**	**2,116**	**112,713**	**-**	**2,116**
	UNION TERRITORIES[1]														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
2	Chandigarh	-	-	-	-	-	1	0	7	-	1	0	7	-	**0**
3	Dadra and Nagar Haveli and Daman & Diu	-	2	0	16	-	-	-	-	-	2	0	16	-	**0**
4	Govt. of NCT of Delhi	-	10	3	150	4	65	23	1,050	4	75	26	1,200	-	**26**
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**
8	Puducherry	-	54	0	27	-	11	0	6	-	65	0	33	-	**0**
	TOTAL	**-**	**66**	**4**	**193**	**4**	**77**	**23**	**1,063**	**4**	**143**	**27**	**1,256**	**-**	**27**
	GRAND TOTAL	**-**	**90,613**	**1,335**	**74,142**	**13**	**33,732**	**808**	**39,827**	**13**	**124,345**	**2,143**	**113,969**	**-**	**2,143**
	IN INDIA									**13**	**124,345**	**2,143**	**113,969**	**-**	**2,143**
	OUTSIDE INDIA									**-**	**-**	**-**	**-**	**-**	**-**

Note:
[1] Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
[2] Renewal Premium has to be reported on accrual basis.
For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Statement as on: 30th June 2025

PART - A

Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	8,129
	Investments (Policyholders)	8A	8,784
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	39
4	Current Assets		-
	a. Cash & Bank Balance	11	1,281
	b. Advances & Other Assets	12	692
5	Current Liabilities		-
	a. Current Liabilities	13	1,630
	b. Provisions	14	49
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		4,695
	Application of Funds as per Balance Sheet (A)		**12,550**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	39
3	Cash and Bank Balance (if any)	11	1,281
4	Advances & Other Assets (if any)	12	692
5	Current Liabilities	13	1,630
6	Provisions	14	49
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		4,695
	Total (B)		**(4,362)**
	Investment Assets (A-B)		**16,913**

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	16,912.87
Balance Sheet Value of:	
A. Life Fund	16,912.87
B. Pension & General Annuity and Group Business	-
C. Unit Linked Funds	-
	-

Section II

NON - LINKED BUSINESS

	A. LIFE FUND		**% as per Reg**	**SH Balance**	**SH FRSM***	**PH UL-Non Unit Res**	**PH PAR**	**PH NON PAR**	**Book Value (SH+PH)**	**Actual %**	**FVC Amount**	**Total Fund**	**Market Value**
				(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%	-	4,975	-	-	4,050	9,025	1	-	9,025	9,353
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	-	4,975	-	-	4,050	9,025	1	-	9,025	9,353
3	**Investment subject to Exposure Norms**			-	-	-	-	-	-		-	-	-
	a.	Infrastructure/ Social/ Housing Sector	Not Less than 15%	-	-	-	-	-	-	-	-	-	-
		1. Approved Investments		-	1,595	-	-	2,299	3,894	0	29	3,923	3,986
		2. Other Investments		-	-	-	-	-	-	-	-	-	-
	b.	i) Approved Investments	Not exceeding 35%	-	870	-	-	2,434	3,304	0	1	3,305	3,350
		ii) Other Investments		-	661	-	-	-	661	0	-	661	661
		TOTAL LIFE FUND	**100%**	-	**8,100**	-	-	**8,782**	**16,883**	**1**	**30**	**16,913**	**17,350**

	B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	**% as per Reg**	**PH PAR**	**PH NON PAR**	**Book Value**	**Actual %**	**FVC Amount**	**Total Fund**	**Market Value**
			(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 Securities (incl (1) above)	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 PAR**	**PH NON PAR**	**Total Fund**	**Actual %**
			(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

FORM L-27-UNIT LINKED BUSINESS-3A

PART - B

FORM 3A

Unit Linked Insurance Business

Name of the Insurer: ACKO Life Insurance Limited

Registration No. 164 dated March 31, 2023

Statement as on: June 30, 2025

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

Periodicty of Submission: Quarterly

(₹ in 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 Governement Securities								
Other Approved Securities								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Money Market Investments								
Mutual funds								
Deposit with Banks								
Sub Total (A)								
Current Assets:								
Accrued Interest								
Dividend Recievable								
Bank Balance								
Receivable for Sale of Investments								
Other Current Assets (for Investments)								
Less: Current Liabilities								
Payable for Investments								
Fund Mgmt Charges Payable								
Other Current Liabilities (for Investments)								
Sub Total (B)								
Other Investments (<=25%)								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Mutual funds								
Others								
Sub Total (C)								
Total (A + B + C)								
Fund Carried Forward (as per LB 2)								

Note:

a) 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

b) Details of Item 13 of FORM ULB 2 of IRDAI (Acturial Report and Abstract for Life Insurance Business) Regulation, 2016 shall be reconciled with FORM 3A (Part B)

c) Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds **PART - C**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: June 30, 2025

Link to FORM 3A (Part B)

Periodicty of Submission: Quarterly

(₹ in 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	-	-	-	-	-	-	-	-	-	-
				Total	-									

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 March 31, 2023
Date: 30th June, 2025

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class	As at June 30, 2025	As % of total for this class	As at June 30, 2024	As % of total for this class
Breakdown by credit rating								
AAA rated	6,117	35%	6,979	42%	6,009	36%	6,987	42%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	9,353	54%	9,131	55%	9,025	53%	8,969	54%
Any other (Mutual Funds)	581	3%	336	2%	580	3%	333	2%
Any other (Fixed Deposits)	215	1%	200	1%	215	1%	200	1%
Any other (Equity)	1,083	6%	-	0%	1,054	6%	-	0%
Total (A)	**17,350**	**100%**	**16,645**	**100%**	**16,883**	**100%**	**16,490**	**100%**
Breakdown by residual maturity								
Up to 1 year	-	-	495	3%	-	-	495	3%
More than 1 year and upto 3 years	3,563	21%	3,493	21%	3,503	21%	3,493	21%
More than 3 years and up to 7 years	1,540	9%	3,995	24%	1,499	9%	4,006	24%
More than 7 years and up to 10 years	3,615	21%	2,518	15%	3,510	21%	2,494	15%
More than 10 years and up to 15 years	3,661	21%	3,035	18%	3,497	21%	2,985	18%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	3,091	18%	2,574	15%	3,024	18%	2,484	15%
Any other (Mutual Funds)	581	3%	336	2%	580	3%	333	2%
Any other (Fixed Deposits)	215	1%	200	1%	215	1%	200	1%
Any other (Equity)	1,083	6%	-	-	1,054	6%	-	-
Total (B)	**17,350**	**100%**	**16,645**	**100%**	**16,883**	**100%**	**16,490**	**100%**
Breakdown by type of the issuer								
a. Central Government	9,353	54%	9,131	55%	9,025	53%	8,969	54%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	6,117	35%	6,979	42%	6,009	36%	6,987	42%
Any other (Mutual Funds)	581	3%	336	2%	580	3%	333	2%
Any other (Fixed Deposits)	215	1%	200	1%	215	1%	200	1%
Any other (Equity)	1,083	6%	-	-	1,054	6%	-	-
Total (C)	**17,350**	**100%**	**16,645**	**100%**	**16,883**	**100%**	**16,490**	**100%**

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-30-Related Party Transactions
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 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 (₹ in Lakhs)			
				For the Quarter June-2025	Up to the Quarter June-2025	For the Quarter June-2024	Up to the Quarter June-2024
1	Payment to KMP's						
	Managing Director & CEO	KMP	Salary Bonus and Other Allowances	215	215	169	169
	Chief Financial Officer						
	Company Secretary						
	Chief Compliance Officer						
	Chief Risk Officer and Head Internal Audit						
	Chief Investment Officer						
	Appointed Actuary						
2	Acko Technologies & Services Private Limited	Holding Company	Technology Cost	114	114	91	91
3	Acko Technologies & Services Private Limited	Holding Company	Brand Usage Charges	11	11	9	9
4	Acko Technologies & Services Private Limited	Holding Company	Lease Rental & Parking Charges	13	13	12	12
5	Acko General Insurance Limited	Fellow Subsidiary	Memorandum of Understanding (Group Credit Life Combi product)	1	1	-	-
6	All Directors	Remuneration/ sitting fee	Remuneration/ sitting fee	12	12	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter June 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (₹ 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 dobutful debts due from the related party (₹ in Lakhs)
1	**Acko General Insurance Limited**	Fellow Subsidiary	4	Payable	NA	NA	NA	NA
2	**Acko Technologies & Services Private**	Holding company	48	Payable	NA	NA	NA	NA

FORM L-31- BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 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	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
2	Mr. Narumanchi Venkata Sivakumar	Non-Executive Director	Independent Director	No change
3	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
4	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
5	Mr. Sharayu Jadhav	Non-Executive Director	Non-Independent Director	No change
6	Mr. Sandip Goenka	MD & CEO	Executive Director	No change
7	Mr. Ramdas Parameswaran	Chief Financial Officer	Finance	No change
8	Ms. Shilpa Mittal	Chief Investment Officer	Investment	No change
9	Mr. Kiron Kelakkurumbil Sen	Chief Risk Officer and Head Internal Audit	Risk	Resigned as CRO w.e.f 1 April 2025
10	Mr. Pankaj Gera	Chief Compliance Officer	Compliance	No change
11	Mr. Ishwar S. Gopashetti	Appointed Actuary	Actuarial	No change
12	Ms. Kanchan Margaj	Company Secretary	Secretarial	No change

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-execuive 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 March 31, 2023
Date: June 30, 2025

Name of the Insurer: ACKO Life Insurance Limited	
Classification: Total Business	

Form Code:	KT-3
Registeration Number:	164

Item	Description	Notes No.	Adjusted Value (₹ in Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	8,996
	Deduct:		
02	Mathematical Reserves	2	7,503
03	Other Liabilities	3	-
04	**Excess in Policyholders' funds (01-02-03)**		**1,493**
05	Available Assets in Shareholders Fund:	4	8,170
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	**Excess in Shareholders' funds (05-06)**		**8,170**
08	Total ASM (04)+(07)		9,663
09	Total RSM		5,000
10	**Solvency Ratio (ASM/RSM)**		**193%**

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

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

FORM L-33-NPAs
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: 30th June, 2025

DETAILS OF NON-PERFORMING ASSETS

(₹ in Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at June 30, 2025	As on June 30, 2024	As at June 30, 2025	As on June 30, 2024	As at June 30, 2025	As on June 30, 2024	As at June 30, 2025	As on June 30, 2024	As at June 30, 2025	As on June 30, 2024
1	Investments Assets (As per Form 5)	6,008.53	5,487.63	-	-	9,239.89	9,844.26	1,634.11	1,887.50	16,882.53	17,219.39
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)	6,009	5,488	-	-	9,240	9,844	1,634	1,887	16,883	17,219
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:
a) 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.
b) Gross NPA is investments classified as NPA, before any provisions
c) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
d) Net Investment assets is net of 'provisions'
e) Net NPA is gross NPAs less provisions
f) 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 March 31, 2023
Statement as on: 30th June 2025

Life Fund

(₹ in 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 Bonds	CGSB	9,009	188	8.37%	8.37%	9,009	188	8.37%	8.37%	8,409	153	7.29%	7.29%
	Treasury Bills	CTRB	544	7	6.80%	6.80%	544	7	6.80%	6.80%	521	2	1.52%	1.52%
2	Other Approved Sec/Guaranteed Sec		-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,999	39	7.87%	7.87%	1,999	39	7.87%	7.87%	1,802	35	7.82%	7.82%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,501	28	7.53%	7.53%	1,501	28	7.53%	7.53%	2,001	38	7.60%	7.60%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	629	-	-	-	629	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	224	4	7.64%	7.64%	224	4	7.64%	7.64%	219	4	7.46%	7.46%
	Corporate Securities - Debentures	ECOS	2,287	48	8.34%	8.34%	2,287	48	8.34%	8.34%	2,930	56	7.69%	7.69%
	CCIL – CBLO	ECBO	101	0	0.05	0.05	101	0	0.05	0.05	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	929	14	5.88%	5.88%	929	14	5.88%	5.88%	672	11	6.73%	6.73%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	Units of Infrastructure Investment Trust	EIIT	384	-	-	-	384	-	-	-	-	-	-	-
6	Other Investment		-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	423	1	0.06	0.06	423	1	0.06	0.06	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	660	-	-	-	660	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	130	2	17.86%	17.86%	130	2	17.86%	17.86%	58	0	2.68%	2.68%
	TOTAL		18,820	331	7.67%	7.67%	18,820	331	7.67%	7.67%	16,611	300	7.43%	7.43%

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
4 Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
5 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 **PART - A**
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Name of Fund: Life Fund

(₹ in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter [1]					**Nil**			
B.	As on Date [2]					**Nil**			

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.
3 Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
4 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 March 31, 2023
Date: June 30, 2025

Sl. No	Particulars		For the Quarter ended June 2025				For the Quarter ended June 2024				Up to the period ended June 2025				Up to the period ended June 2024			
			Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)
1	First Year Premum																	
	i	Individual Single Premium- (ISP)																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	1,130	12	121,893	75,542	1,513	6	179,833	103,684	1,130	12	121,893	75,542	1,513	6	179,833	103,684
		From 10,001-25,000	138	4	810	6,550	144	1	988	9,872	138	4	810	6,550	144	1	988	9,872
		From 25001-50,000	347	6	971	12,963	83	1	238	5,640	347	6	971	12,963	83	1	238	5,640
		From 50,001- 75,000	243	6	401	8,824	8	1	13	360	243	6	401	8,824	8	1	13	360
		From 75,001-100,000	135	3	156	4,908	2	1	2	66	135	3	156	4,908	2	1	2	66
		From 1,00,001 -1,25,000	80	2	72	2,670	-	-	-	-	80	2	72	2,670	-	-	-	-
		Above Rs. 1,25,000	70	3	42	2,512	-	-	-	-	70	3	42	2,512	-	-	-	-
	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	7	101	101	7,381	5	64	64	4,770	7	101	101	7,381	5	64	64	4,770
		From 10,001-25,000	34	213	213	28,564	28	174	174	25,785	34	213	213	28,564	28	174	174	25,785
		From 25001-50,000	21	61	61	15,582	19	55	55	14,475	21	61	61	15,582	19	55	55	14,475
		From 50,001- 75,000	4	6	6	2,915	3	6	6	2,700	4	6	6	2,915	3	6	6	2,700
		From 75,001-100,000	3	3	3	1,725	4	5	5	2,555	3	3	3	1,725	4	5	5	2,555
		From 1,00,001 -1,25,000	2	2	2	600	1	1	1	775	2	2	2	600	1	1	1	775
		Above Rs. 1,25,000	4	3	3	1,670	4	1	1	975	4	3	3	1,670	4	1	1	975
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii	Group Non Single Premium (GNSP)																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii	Group Non Single Premium- Annuity- GNSPA																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																	
	i	Individual																
		From 0-10000	4	55	55	4,258	-	-	-	-	4	55	55	4,258	-	-	-	-
		From 10,001-25,000	27	159	159	22,780	-	-	-	-	27	159	159	22,780	-	-	-	-
		From 25001-50,000	19	52	52	14,140	-	-	-	-	19	52	52	14,140	-	-	-	-
		From 50,001- 75,000	9	15	15	5,480	-	-	-	-	9	15	15	5,480	-	-	-	-
		From 75,001-100,000	5	6	6	2,180	-	-	-	-	5	6	6	2,180	-	-	-	-
		From 1,00,001 -1,25,000	2	2	2	800	-	-	-	-	2	2	2	800	-	-	-	-
		Above Rs. 1,25,000	4	2	2	1,750	-	-	-	-	4	2	2	1,750	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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) Inrespect 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-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Sl.No.	Channels	For the Quarter ended June 2025			For the Quarter ended June 2024			Up to the period ended June 2025			Up to the period ended June 2024		
		No. of Schemes	No. of Lives Covered	Premium (₹ in Lakhs)	No. of Schemes	No. of Lives Covered	Premium (₹ in Lakhs)	No. of Schemes	No. of Lives Covered	Premium (₹ in Lakhs)	No. of Schemes	No. of Lives Covered	Premium (₹ in Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	3	1,217	243	1	2,774	316	3	1,217	243	1	2,774	316
4	Brokers	7	121,016	1,092	5	178,300	1,433	7	121,016	1,092	5	178,300	1,433
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	2,112	808	-	-	-	3	2,112	808	-	-	-
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total	**13**	**124,345**	**2,143**	**6**	**181,074**	**1,749**	**13**	**124,345**	**2,143**	**6**	**181,074**	**1,749**
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-38-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Sl. No.	Channels	For the Quarter ended June 2025		For the Quarter ended June 2024		Up to the period ended June 2025		Up to the period ended June 2024	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	389	75	306	64	389	75	306	64
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	**389**	**75**	**306**	**64**	**389**	**75**	**306**	**64**
	Referral Arrangements	-	-	-	-	-	-	-	-

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 March 31, 2023
Date: June 30, 2025

Ageing of Claims[1]									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended June 2025						Total No. of claims paid	Total amount of claims paid (₹ 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[2]	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender[3]	-	-	-	-	-	-	-	-
5	Other benefits[4]	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

Ageing of Claims[1]									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended June 2025						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before matuirty	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit2	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender[3]	-	-	-	-	-	-	-	-
5	Other benefits4	-	-	-	-	-	-	-	-
	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 settlemet of the claim.
[4] Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

FORM L-39-DATA ON SETTLEMENT OF CLAIMS (GROUP)

Ageing of Claims[1]									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended June 2025						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before matuirty	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	-	16	-	-	-	-	-	1
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	910	3	-	-	-	913	759

Ageing of Claims[1]									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended June 2025						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before matuirty	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	-	16	-	-	-	-	-	1
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	910	3	-	-	-	913	759

[1] The ageing of claims:- in case of the death claim and surrender the settlement duration will be computed from the date of receipt of last requirement.
Note:
1. In total amount of claims paid above, applicable interest paid on claims is not considered due to the claims payment is still pending for policy holders.

FORM L-40- QUARTERLY CLAIMS DATA FOR LIFE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Death Claims (No. of claims only)

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended June 2025		No. of claims paid - For the quarter ended June 2025	
		Individual	Group	Individual	Group
1	Claims O/S at the beginning of the period[1]	-	5	-	5
2	Claims Intimated / Booked during the period	-	939	-	939
(a)	Less than 3 years from the date of acceptance of risk	-	939	-	939
(b)	Greater than 3 years from the date of acceptance of risk	-	-	-	-
3	Claims Paid during the period	-	913	-	913
4	Claims Repudiated during the period[2]	-	7	-	7
5	Claims Rejected[3]	-	-	-	-
6	Unclaimed[4]	-	-	-	-
7	Claims O/S at End of the period	-	24	-	24
	Outstanding Claims:-				
	Less than 3 months	-	24	-	24
	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.

Individual Claims (No. of claims only)

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended June 2025				
		Maturity	Survival Benefit[1]	Annuities/ Pension	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	-	-	-	-	-

Sl. No.	Claims Experience	No. of claims paid - For the quarter ended June 2025				
		Maturity	Survival Benefit[1]	Annuities/ Pension	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 March 31, 2023
Date: June 30, 2025

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	-	-	-	-	-	-	-
b)	Policy Servicing	-	-	-	-	-	-	-
c)	Proposal Processing	-	1	-	-	1	-	1
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	-	-	-	-	-	-
g)	Others - Not pertaning to Acko Life Insurance	-	2	2	-	-	-	2
	Total Number of Complaints	**-**	**3**	**2**	**-**	**1**	**-**	**3**

2	**Total No. of Policies upto corresponding period of previous year**	**312**
3	**Total No. of Claims upto corresponding period of previous year**	**316**
4	**Total No. of Policies during current year**	**402**
5	**Total No. of Claims during current year**	**939**
6	**Total No. of Policy Complaints (current year) per 10000 policies**	**25**
7	**Total No. of Claim Complaints (current year) per 10000 claims**	**-**

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	-	0.00%	-	0.00%	-	0.00%
b)	15 - 30 days	-	0.00%	-	0.00%	-	0.00%
c)	30 - 90 days	-	0.00%	-	0.00%	-	0.00%
d)	90 days & Beyond	-	0.00%	-	0.00%	-	0.00%
	Total Number of Complaints	-	0.00%	-	0.00%	**-**	0.00%

[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 poilicies (both individual and group) net of cancellations
Claims should be no. of claims reported during the period

L-42 VALUATION BASIS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Valuation Basis (Frequency -Quarterly and Annual)

I. INDIVIDUAL 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 quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024	As at 30th June for the quarter 2025	As at 30th June for the quarter 2024
Par	**Non-Linked -VIP**																
	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																
	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																
	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																
	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**																
	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																
	Life	5.18% to 5.84% per annum	NA	35% -82% of 'Indian Assured Lives (2012-2014) Ultimate Mortality Table' has	NA	The morbidity tables provided by re-insurers has been used with suitable	NA	Expenses are around Rs. 0-550.	NA	Expenses are around 1.1% of premium	NA	Per policy renewal expenses are assumed to inflate at 5.00%	NA	Withdrawal assumptions range from 0% to 8%	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																
	Life	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		
	Pension	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		
	Linked-Others																
	Life	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		
	Pension	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		

[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

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

L-42 VALUATION BASIS
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Valuation Basis (Frequency -Quarterly and Annual)

II. 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 quarter 2025	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**	**As at 30th June for the quarter 2025**	**As at 30th June for the quarter 2024**
Par	**Non-Linked -VIP**																
	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																
	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																
	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																
	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**																
	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																
	Life	5.18% to 5.84% per annum	NA	125% -330% of 'Indian Assured Lives (2012- 2014) Ultimate Mortality	NA	NA	NA	Expenses are around Rs. 27.5 - Rs. 220.	NA	NA	NA	Per policy renewal expenses are assumed to inflate at 5.00%	NA	Withdrawal assumptions range around 0.40%	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																
	Life	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		
	Pension	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		
	Linked-Others																
	Life	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		
	Pension	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		

[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

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

FORM L 43-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: 30th June, 2025

For Quarter ended March 25

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
				NIL			

FORM L 45-Office Information
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: June 30, 2025

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		2
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year***		2
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		2
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (c) 5* (d) 1** (e) 0
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a)27 (b)27 ©54
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)		(c) 3 (d) 2 (i) 1-Direct/Online

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	26	NA
Recruitments during the quarter	3	NA
Attrition during the quarter	2	NA
Number at the end of the quarter	27	NA

*The Company has total 5 Non-Executive Directors, out of which 3 are Non-Executive, Independent Directors and 2 are 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 1 branch