

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: March 31, 2025

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REVENUE ACCOUNT UPTO THE QUARTER ENDED MARCH 31, 2025.

Policyholders' Account (Technical Account)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS						NON-LINKED BUSINESS						GRAND TOTAL	
		LINKED BUSINESS						NON-LINKED BUSINESS							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL		LIFE	ANNUITY	PENSION	HEALTH	VAR. INS	TOTAL		
Premiums earned – net	L-4	-	-	-	-	-		-	-	-	-	-	-	6,405	6,405
(a) Premium		-	-	-	-	-		-	-	-	-	-	-	(133)	(133)
(b) Reinsurance ceded		-	-	-	-	-		-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-		-	-	-	-	-	-	-	-
Income from investments		-	-	-	-	-		-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-		-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments		-	-	-	-	-		-	-	-	-	-	-	-	-
(c) Loss on sale/ redemption of investments		-	-	-	-	-		-	-	-	-	-	-	-	-
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-		-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-		-	-	-	-	-	-	-	-
Other Income		-	-	-	-	-		-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-		-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-		-	-	-	-	-	-	-	-
TOTAL (A)			-	-	-	-	-		-	-	-	-	-	-	-
Commission	L-5	-	-	-	-	-		-	-	-	-	-	-	-	-
Operating Expenses related to Insurance Business		-	-	-	-	-		-	-	-	-	-	-	-	-
Provision for doubtful debts	L-6	-	-	-	-	-		-	-	-	-	-	-	-	-
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)	L-7	-	-	-	-	-		-	-	-	-	-	-	-	-
Benefits Paid (Net)		-	-	-	-	-		-	-	-	-	-	-	-	-
Interim Bonuses Paid		-	-	-	-	-		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-		-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-		-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-		-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-		-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-		-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-		-	-	-	-	-	-	-	-
TOTAL (C)			-	-	-	-	-		-	-	-	-	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	Amount transferred from Shareholders' Account (Non-technical Account)	-	-	-	-	-		-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-		-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-		-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	TOTAL	-	-	-	-	-		-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-		-	-	-	-	-	-	-	-

Policyholders' Account (Technical Account)

[illegible]

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS						NON-LINKED BUSINESS						GRAND TOTAL	
		LINKED BUSINESS						NON-LINKED BUSINESS							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL		LIFE	ANNUITY	PENSION	HEALTH	VAR. INS	TOTAL		
Premiums earned – net	L-4	-	-	-	-	-		-	-	-	-	-	-	3,652	(9)
(a) Premium		-	-	-	-	-		-	-	-	-	-	-	-	
(b) Reinsurance ceded		-	-	-	-	-		-	-	-	-	-	-	-	
(c) Reinsurance accepted		-	-	-	-	-		-	-	-	-	-	-	-	
Income from investments		-	-	-	-	-		-	-	-	-	-	-	-	
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-		-	-	-	-	-	-	41	31
(b) Profit on sale/redemption of investments		-	-	-	-	-		-	-	-	-	-	-	-	
(c) Loss on sale/redemption of investments		-	-	-	-	-		-	-	-	-	-	-	-	
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-		-	-	-	-	-	-	-	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-		-	-	-	-	-	-	-	
Other Income		-	-	-	-	-		-	-	-	-	-	-	1	1
Contribution from Shareholders' A/c		-	-	-	-	-		-	-	-	-	-	-	-	
(a) Towards Excess Expenses of Management		-	-	-	-	-		-	-	-	-	-	-	-	
(b) Others		-	-	-	-	-		-	-	-	-	-	-	-	
TOTAL (A)		-	-	-	-	-		-	-	-	-	-	-	-	
Commission	L-5	-	-	-	-	-		-	-	-	-	-	-	461	6,752
Operating Expenses related to Insurance Business		-	-	-	-	-		-	-	-	-	-	-	-	
Provision for doubtful debts		-	-	-	-	-		-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-		-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-		-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-		-	-	-	-	-	-	2,575	461
(a) For diminution in the value of investments (Net)		-	-	-	-	-		-	-	-	-	-	-	-	
(b) For others		-	-	-	-	-		-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		-	-	-	-	-		-	-	-	-	-	-	-	
TOTAL (B)		-	-	-	-	-		-	-	-	-	-	-	-	
Benefits Paid (Net)	L-7	-	-	-	-	-		-	-	-	-	-	-	2,974	111
Interim Bonuses Paid		-	-	-	-	-		-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-		-	-	-	-	-	-	-	
(a) Gross		-	-	-	-	-		-	-	-	-	-	-	-	
(b) Amount ceded in Reinsurance		-	-	-	-	-		-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-		-	-	-	-	-	-	3,768	(101)
(d) Fund Reserve for Linked Policies		-	-	-	-	-		-	-	-	-	-	-	-	
(e) Fund for Discontinued Policies		-	-	-	-	-		-	-	-	-	-	-	-	
TOTAL (C)		-	-	-	-	-		-	-	-	-	-	-	-	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-		-	-	-	-	-	-	-	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-		-	-	-	-	-	-	3,778	3,778
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: March 31, 2025

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2025.

Shareholders' Account (Non-technical Account)

		(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
Amounts transferred from the Policyholders Account (Technical Account)		2,505	607	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		184	775	222	551
(b) Profit on sale/redemption of investments		6	31	15	417
(c) Loss on sale/ redemption of investments		0	(2)	(0)	(13)
(d) Amortisation of Premium / Discount on Investments		0	5	16	16
Other Income		-	-	-	-
TOTAL (A)		2,694	1,416	253	971
Expense other than those directly related to the insurance business	6A	4	55	18	58
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		3,611	3,611	2,016	3,036
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		3,615	3,666	2,034	3,094
Profit/ (Loss) before tax		(921)	(2,250)	(1,781)	(2,124)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(921)	(2,250)	(1,781)	(2,124)
APPROPRIATIONS					
(a) Balance at the beginning of the quarter.		(3,626)	(2,297)	(515)	(173)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(4,547)	(4,547)	(2,297)	(2,297)

FORM L-3-A-BS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

BALANCE SHEET AS AT DECEMBER 31, 2024.

(₹ in Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at March 31, 2025	As at March 31, 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	365	154
	Credit/[Debit] Fair Value Change Account		2	1
	Sub-Total		14,372	14,161
	Borrowings	L-11	-	-
	Policyholders' Funds:			
	Credit/[Debit] Fair Value Change Account		1	0
	Policy Liabilities		6,964	3,667
	Funds For Discontinued Policies:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	Insurance Reserves		-	-
	Provision For Linked Liabilities		-	-
	Sub-Total		6,965	3,667
	Funds For Future Appropriations		-	-
	Linked		-	-
	Non-Linked (Non-Par)		-	-
	Non-Linked (Par)		-	-
	Deferred Tax Liabilities (Net)		-	-
	TOTAL		21,337	17,828
	Application Of Funds			
	Investments			
	Shareholders'	L-12	8,898	11,862
	Policyholders'	L-13	8,325	4,065
	Assets Held To Cover Linked Liabilities	L-14	-	-
	Loans	L-15	-	-
	Fixed Assets	L-16	22	39
	Deferred Tax Assets (Net)		-	-
	Current Assets			
	Cash And Bank Balances	L-17	235	113
	Advances And Other Assets	L-18	718	464
	Sub-Total (A)		953	577
	Current Liabilities	L-19	1,272	915
	Provisions	L-20	135	96
	Sub-Total (B)		1,408	1,011
	Net Current Assets (C) = (A - B)		(455)	(434)
	Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
	Debit Balance In Profit & Loss Account (Shareholders' Account)		4,547	2,297
	Deficit In Revenue Account (Policyholders' Account)		-	-
	TOTAL		21,337	17,828

CONTINGENT LIABILITIES

(₹ in Lakhs)

	Particulars		As at March 31, 2025	As at March 31, 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: March 31, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
1	First year premiums	98	336	37	37
2	Renewal Premiums	41	41	-	-
3	Single Premiums	1,840	6,028	1,880	3,614
	TOTAL PREMIUM	1,979	6,405	1,917	3,652
	Premium Income from Business written :				
	In India	1,979	6,405	1,917	3,652
	Outside India	-	-	-	-

FORM L-5 - COMMISSION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

(₹ in Lakhs)					
	PARTICULARS	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
	Commission	-	-	-	-
	Direct - First year premiums	-	-	-	-
	- Renewal premiums	-	-	-	-
	- Single premiums	228	815	364	682
	Gross Commission	228	815	364	682
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	228	815	364	682
	Rewards	-	-	-	-
	TOTAL	228	815	364	682
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	-	-	-	-
	Corporate Agents -Others	84	426	246	483
	Brokers	144	389	118	199
	Micro Agents	-	-	-	-
	Direct Business - Online ¹	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMIF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	228	815	364	682
	Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2025****(₹ in Lakhs)**

	PARTICULARS	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
1	Employees' remuneration & welfare benefits	321	1,426	180	876
2	Travel, conveyance and vehicle running expenses	6	13	0	1
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	11	44	8	38
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	2	6	-	0
8	Legal & professional charges	53	164	5	107
9	Medical fees	12	61	9	9
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	9	25	5	20
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) Tax audit	-	1	-	-
	d) Other certifications	-	0	0	0
	e) Out of pocket reimbursement	-	1	-	0
11	Advertisement and publicity	498	1,634	569	795
12	Interest & Bank Charges	1	2	1	1
13	Depreciation & Amortisation	3	8	1	1
14	Brand/Trade Mark usage fee/charges	10	32	14	14
15	Business Development and Sales Promotion Expenses	-	0	0	0
16	Stamp duty on policies	41	141	31	61
17	Information Technology Expenses	108	356	100	132
18	Goods and Services Tax (GST)	114	332	190	220
19	Others (to be specified)	-	-	-	-
	(a) License Fees to IRDA	2	30	-	-
	(b) Subscriptions	4	13	3	11
	(c) Seminars / Conferences Fees	1	3	-	0
	(d) Newspapers Publication	-	5	-	2
	(e) Office Admin Expenses	2	5	4	4
	(f) Payment Gateway Charges	3	13	0	0
	(g) Staff Welfare Expenses	-	2	-	-
	(h) IIB MMIC Contribution	22	22	-	-
	(i) Policy administration expenses	0	0	-	-
	TOTAL	1,224	4,341	1,121	2,292
	In India	1,224	4,341	1,121	2,292
	Outside India	-	-	-	-

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
1	Employees' remuneration & welfare benefits	4	47	14	48
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	0	9	4	10
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	4	55	18	58
	In India	4	55	18	58
	Outside India	-	-	-	-

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

(₹ in Lakhs)					
	PARTICULARS	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March-2024
	1. Insurance Claims				
	(a) Claims by Death	677	1,419	89	111
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	5	5	-	-
	(f) Surrenders	2	6	0	0
	(g) any other	-	-	-	-
	Benefits Paid (Gross)				
	In India	683	1,430	90	111
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(161)	(164)	-	-
	(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	522	1,266	90	111
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

		(₹ in Lakhs)	
	Particulars	As at March 31, 2025	As at March 31, 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: March 31, 2025

Shareholder	As at March 31, 2025		As at March 31, 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%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
PARTICULARS OF THE SHREHOLDING PATTERN OF THE ACKO LIFE INSURANCE LIMITED AS AT QUARTER ENDED March 31, 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	
						Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
(I)	(II)		(III)	(IV)	(V)				
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate								
	i. Acko Technology & Services Private Limited		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. FI belonging to Foreign Promoter		-	-	-	-	-	-	-
	vi. FI 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

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	-	-	-	-
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 Opportunity 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	-	-	-	-	-
iii)	Individual share capital in excess of Rs. 2 Lacs			0.00%						
	a. Varun Dua	1	5,024,411	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. F PGA 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 Repatriable			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	42	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/foreign investor of the Indian Insurance company

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

^ All CCPS taken into account assuming 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. 26684 convertible warrants issued on a non-repatriable basis on 21 July 2023 have lapsed.

FORM L-10-RESERVES AND SURPLUS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 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	365	154
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	365	154

FORM L-11-BORROWINGS**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2025****(₹ in Lakhs)**

Sl. No.	Particulars	As at March 31, 2025	As at March 31, 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: March 31, 2025****(₹ in Lakhs)**

	Particulars	As at March 31, 2025	As at March 31, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	4,955	5,565
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	676	2,212
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,540	2,607
5	Other than Approved Investments	660	-
	SHORT TERM INVESTMENTS		-
1	Government securities and Government guaranteed	499	725
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	401	367
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FDs, CDs & CPs)	147	335
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	19	50
	TOTAL	8,898	11,862

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2025****(₹ in Lakhs)**

	Particulars	As at March 31, 2025	As at March 31, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,050	1,907
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	818	758
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,960	893
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	249
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	810	126
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	493	-
	(e) Other Securities (FDs, CDs & CPs)	194	115
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	17
	TOTAL	8,325	4,065

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: March 31, 2025

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 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: March 31, 2025

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Long Term								
Book Value	7,832	10,384	6,828	3,558	-	-	14,660	13,942
Market Value	8,076	10,473	6,997	3,589	-	-	15,073	14,062
Short Term								
Book Value	1,066	1,478	1,497	507	-	-	2,563	1,985
Market Value	1,064	1,477	1,499	507	-	-	2,563	1,983

FORM L-15-LOANS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 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	-	-

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

[illegible]

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

		(₹ in Lakhs)	
	Particulars	As at March 31, 2025	As at March 31, 2024
1	Cash (including cheques ¹ , drafts and stamps)	25	26
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	207	87
	(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	235	113
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	235	113
	Outside India	-	-
	TOTAL	235	113

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: March 31, 2025

		(₹ in Lakhs)	
	Particulars	As at March 31, 2025	As at March 31, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	16	21
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Goods & Service tax credit	41	58
7	Others		
	(a) Other advances	14	0
	(b) Dues from Group Company	34	-
	(c) Receivable from Inv Contracts (Net)	-	24
	(d) Salary Advance Recoverable	-	3
	TOTAL (A)	105	106
	OTHER ASSETS		
1	Income accrued on investments	451	358
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	161	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others	-	-
	(a) Other Receivables (relocation expenses)	-	-
	TOTAL (B)	612	358
	TOTAL (A+B)	718	464

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

	Particulars	As at March 31, 2025	As at March 31, 2024
1	Agents' Balances	155	222
2	Balances due to other insurance companies	148	9
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated premium	259	257
6	Sundry creditors	157	142
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	196	7
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Goods and Service Tax Liability	8	29
12	Unclaimed Amount of policyholders	-	-
13	Income accrued on Unclaimed amounts	0	-
14	Interest payable on debentures/bonds	-	-
15	Others	-	-
	(a) Tax deducted to be remitted	52	58
	(b) Provident Fund	5	3
	(c) Other Payables (Salary)	2	1
	(d) Accrued expenses	290	189
	TOTAL	1,272	915

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

Particulars	As at March 31, 2025	As at March 31, 2024
Opening Balance as at 1st April		
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)	0.1	-
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: March 31, 2025

(₹ in Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 2024
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	135	96
3	For Others	-	-
	TOTAL	135	96

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

(To the extent not written off or adjusted)

		(₹ in Lakhs)	
	Particulars	As at March 31, 2025	As at March 31, 2024
1	Discount Allowed in issue	-	-
2	Others	-	-
	TOTAL	-	-

Sl.No.	Particular	For the Quarter March-2025	Up to the Quarter March-2025	For the Quarter March-2024	Up to the Quarter March- 2024
(₹ in Lakhs)					
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance				
	Non Participating:				
	a) Life	1.1%	74.3%	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	97.1%	97.9%	99.6%	99.8%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	67.6%	75.3%	77.5%	81.4%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	11.5%	12.7%	19.0%	18.7%
8	Business Development and Sales Promotion Expenses to New Business Premium	25.7%	25.7%	29.7%	21.8%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.5%	0.5%	0.7%	0.4%
10	Ratio of Policyholders' Fund to Shareholders' funds	70.9%	70.9%	30.9%	30.9%
11	Change in net worth (Amount in Rs. Lakhs)	-2,039	-2,039	NA	NA
12	Growth in Networth	-17.2%	-17.2%	NA	NA
13	Ratio of Surplus to Policyholders' Fund	36.0%	8.7%	0.0%	0.0%
14	Profit after tax / Total Income	-19.5%	-27.7%	-80.4%	-45.3%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	NA	NA
16	Total Investments/(Capital + Reserves and Surplus)	119.9%	119.9%	112.5%	112.5%
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	11.19%	9.75%	11.92%	8.10%
	a. With Unrealised Gain	7.52%	7.85%	8.03%	7.50%
	b. Without Unrealised Gain				

19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)									
	For 13th month		100%			100%		NA	NA	
	For 25th month							NA	NA	
	For 37th month							NA	NA	
	For 49th Month							NA	NA	
	for 61st month							NA	NA	
	Persistence 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	
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)									
	For 13th month		100%			100%		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	
	Persistence 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	
	Net NPA Ratio				NA			NA	NA	
	Shareholders' Funds									
	Gross NPA Ratio				NA			NA	NA	
	Net NPA Ratio				NA			NA	NA	
	Solvency Ratio		196%			196%		236%	236%	
21	Debt Equity Ratio					NA		NA	NA	
22	Debt Service Coverage Ratio					NA		NA	NA	
23	Interest Service Coverage Ratio					NA		NA	NA	
24	Average ticket size in Rs. - Individual premium (Non-Single)					20,985		43,467	22,934	
25	Equity Holding Pattern for Life Insurers and information on earnings:									
1	No. of shares					140,050,000		140,050,000	140,050,000	
2	Percentage of shareholding									
	Indian							100.0%	100.0%	
	Foreign							0.0%	0.0%	
3	Percentage of Government holding (in case of public sector insurance companies)							0.0%	0.0%	
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)					(0.66)		(1.61)	(1.52)	
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)					(0.66)		(1.61)	(1.52)	
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)					(0.66)		(1.61)	(1.52)	
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)					(0.66)		(1.61)	(1.52)	
8	Book value per share (Rs)					7.02		7.02	8.47	

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE**(ANNUAL SUBMISSION)****Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2025**

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

Receipts and Payments A/c to be furnished by the insurers on direct basis**(₹ in Lakhs)**

Particulars	Up to the Quarter March-25	Up to the Quarter March-24
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,776	4,060
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	-	-
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits*	(1,238)	(104)
Payments of commission and brokerage	(990)	(505)
Payments of other operating expenses	(3,563)	(1,358)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	(747)	(169)
Goods and Services Tax/ Service tax paid	-	(401)
Other payments (give break-up)	(4)	(1)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	235	1,522
Cash flows from investing activities:		
Purchase of fixed assets	-	(50)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(4,484)	(20,514)
Loans disbursed	-	-
Sales of investments	16,002	28,891
Repayments received	-	-
Rents/Interests/ Dividends received	1,303	491
Investments in money market instruments and in liquid mutual funds (Net)**	(12,933)	(10,308)
Expenses related to investments	(1)	(1)
Net cash flow from investing activities	(113)	(1,491)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	14,005
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	122	31
Cash and cash equivalents at the beginning of the year	113	82
Cash and cash equivalents at the end of the year	235	113

* Includes surrender payments

**Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

Form L-24-VALUATION OF NET LIABILITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

(₹ in Lakhs)

Net Liabilities			
Type	Category of business	Mathematical Reserves as at 31st March 2025	Mathematical Reserves as at 31st March 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	6,964	3,667
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		6,964	3,667
Total Business	Non-Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	6,964	3,667
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		6,964	3,667

Date: March 31, 2025

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.

Geographical Distribution of Total Business - Individuals															
Sl.No.	State / Union Territory	New Business - Rural (Individual)				New Business - Urban (Individual)				Total New Business (Individual)				Renewal Premium ² (₹ in Lakhs)	Total Premium (New Business and Renewal ²) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	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	9	1	820	5	2	1,285	14	2	2,105	1	3			
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	-	-	-	-	0	-	-	0	-	-	0	-		
4	Bihar	2	0	225	-	(0)	-	-	(0)	225	-	(0)	-		
5	Chhattisgarh	2	0	200	-	0	-	2	0	200	2	2	-		
6	Goa	-	-	-	-	0	-	-	0	-	0	0	-		
7	Gujarat	9	1	850	17	2	1,340	26	3	2,190	1	3	1		
8	Haryana	6	1	1,135	14	2	2,020	20	3	3,155	1	4	1		
9	Himachal Pradesh	-	0	-	-	-	-	-	-	-	-	-	-		
10	Jharkhand	1	0	100	2	1	150	3	1	250	0	1	0		
11	Karnataka	60	11	9,269	96	20	17,206	156	31	26,475	17	31	17		
12	Kerala	2	0	250	1	0	135	3	0	385	0	1	0		
13	Madhya Pradesh	2	0	220	5	0	565	7	0	785	-	0	-		
14	Maharashtra	39	6	5,386	85	17	13,287	124	24	18,673	7	31	7		
15	Manipur	-	-	-	-	-	-	-	-	-	0	-	0		
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-		
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisha	2	0	145	2	1	200	4	1	345	0	1	0		
20	Punjab	-	1	75	2	(0)	100	2	0	175	2	1	1		
21	Rajasthan	8	1	835	1	0	25	9	1	860	0	1	1		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	7	1	760	41	6	5,510	48	7	6,270	2	9	2		
24	Telangana	12	1	1,415	42	9	8,243	54	11	9,658	5	16	5		
25	Tripura	2	0	265	-	-	-	2	0	265	-	-	-		
26	Uttarakhand	1	(0)	100	2	1	310	3	0	410	0	0	0		
27	Uttar Pradesh	13	2	1,530	5	1	415	18	2	1,945	0	3	0		
28	West Bengal	4	0	475	5	1	535	9	1	1,010	1	2	1		
	TOTAL	181	27	24,055	325	62	51,326	506	89	75,381	37	126	37		
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	1	0	110	1	0	110	0	0	0		
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-	-		
4	Govt. of NCT of Delhi	6	1	750	29	6	5,447	35	8	6,197	3	11	3		
5	Jammu & Kashmir	-	-	-	1	0	30	1	0	30	-	0	-		
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-		
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-		
8	Puducherry	-	-	-	-	0	-	-	0	-	-	0	-		
	TOTAL	6	1	750	31	7	5,587	37	8	6,337	3	12	3		
	GRAND TOTAL	187	28	24,805	356	70	56,913	543	97	81,718	41	138	41		
	IN INDIA														
	OUTSIDE INDIA														

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: March 31, 2025

Upto the Quarter: March 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 Premium ² (₹ in Lakhs)	Total Premium (New Business and Renewal ²) (₹ 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	32	5	4,595	21	4	3,855	53	8	8,450	1	9
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	1	0	100	1	0	100	-	0
4	Bihar	11	1	960	3	1	625	14	2	1,585	-	2
5	Chhattisgarh	10	1	910	2	0	125	12	1	1,035	2	3
6	Goa	-	-	-	7	1	685	7	1	685	0	1
7	Gujarat	34	5	4,070	40	5	4,180	74	10	8,250	1	10
8	Haryana	29	6	5,573	48	9	7,970	77	15	13,543	1	16
9	Himachal Pradesh	3	0	90	-	-	-	3	0	90	-	0
10	Jharkhand	1	0	100	4	1	660	5	1	760	0	1
11	Karnataka	220	49	41,199	296	61	50,874	516	110	92,073	17	127
12	Kerala	10	1	1,060	6	1	730	16	2	1,790	0	3
13	Madhya Pradesh	10	1	1,010	15	2	1,465	25	3	2,475	-	3
14	Maharashtra	126	20	16,544	266	49	38,211	392	70	54,755	7	77
15	Manipur	-	-	-	-	-	-	-	-	-	0	0
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	7	1	950	10	2	1,295	17	3	2,245	0	3
20	Punjab	2	1	625	7	1	700	9	1	1,325	0	2
21	Rajasthan	15	2	1,559	6	1	1,118	21	3	2,677	0	3
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	33	8	5,620	124	19	17,233	157	27	22,853	2	29
24	Telangana	47	9	7,045	148	32	26,588	195	42	33,633	5	47
25	Tripura	2	0	265	-	-	-	2	0	265	-	0
26	Uttarakhand	7	1	665	4	1	625	11	1	1,290	0	1
27	Uttar Pradesh	44	6	4,880	44	6	5,180	88	11	10,060	0	12
28	West Bengal	12	1	1,115	15	2	1,776	27	3	2,891	1	4
	TOTAL	655	119	98,835	1,067	197	163,995	1,722	316	262,830	37	353
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	2	0	375	2	0	375	0	0
3	Dadra and Nagar Havell and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	19	3	2,500	90	16	14,224	109	20	16,724	3	23
5	Jammu & Kashmir	-	-	-	3	0	155	3	0	155	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	1	0	210	1	0	210	-	0
	TOTAL	19	3	2,500	96	17	14,964	115	20	17,464	3	24
	GRAND TOTAL	674	122	101,335	1,163	215	178,959	1,837	336	280,294	41	377
	IN INDIA											
	OUTSIDE INDIA											

Note:

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

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: March 31, 2025

For the Quarter: March 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 Premium ² (₹ in Lakhs)	Total Premium (New Business and Renewal ²) (₹ 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	-	321	-	-	-	(45)	-	-	-	276	-	-	-	-
2	Arunachal Pradesh	-	6	-	-	-	(5)	-	-	-	1	-	-	-	-
3	Assam	-	63	-	-	-	(56)	-	-	-	7	-	-	-	-
4	Bihar	-	34,538	-	-	-	1,438	-	-	-	35,976	-	-	-	-
5	Chhattisgarh	-	2,627	-	-	-	438	-	-	-	3,065	-	-	-	-
6	Goa	-	329	-	-	-	141	-	-	-	470	-	-	-	-
7	Gujarat	-	20,509	-	-	-	4,551	382	21,167	-	25,060	382	21,167	-	382
8	Haryana	-	4,112	-	-	-	2,326	-	-	-	6,438	-	-	-	-
9	Himachal Pradesh	-	597	-	-	-	209	-	-	-	806	-	-	-	-
10	Jharkhand	-	8,669	-	-	-	2,520	-	-	-	11,189	-	-	-	-
11	Karnataka	-	8,706	-	-	-	2,602	-	-	-	11,308	-	-	-	-
12	Kerala	-	2,595	-	-	-	1,061	-	-	-	3,656	-	-	-	-
13	Madhya Pradesh	-	8,678	-	-	-	3,631	-	-	-	12,309	-	-	-	-
14	Maharashtra	-	6,241	-	-	-	1,164	105	6,641	-	7,405	105	6,641	-	105
15	Manipur	-	-	-	-	-	1	-	-	-	1	-	-	-	-
16	Meghalaya	-	2	-	-	-	(2)	-	-	-	-	-	-	-	-
17	Mizoram	-	2	-	-	-	(2)	-	-	-	-	-	-	-	-
18	Nagaland	-	1	-	-	-	(1)	-	-	-	-	-	-	-	-
19	Odisha	-	2,478	-	-	-	1,721	-	-	-	4,199	-	-	-	-
20	Punjab	-	478	-	-	-	419	-	-	-	897	-	-	-	-
21	Rajasthan	-	13,192	-	-	-	6,791	-	-	-	19,983	-	-	-	-
22	Sikkim	-	-	-	-	-	1	-	-	-	1	-	-	-	1
23	Tamil Nadu	-	11,725	-	-	-	11,430	-	-	-	23,155	-	-	-	-
24	Telangana	-	107	-	-	-	(28)	-	-	-	79	-	-	-	-
25	Tripura	-	4	-	-	-	(4)	-	-	-	-	-	-	-	-
26	Uttarakhand	-	427	-	-	-	333	-	-	-	760	-	-	-	-
27	Uttar Pradesh	-	9,702	-	-	-	3,797	-	-	-	13,499	-	-	-	-
28	West Bengal	-	195	-	-	-	(137)	-	-	-	58	-	-	-	-
	TOTAL	-	136,304	-	-	-	44,294	487	27,807	-	180,598	487	27,807	-	487
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	6	-	-	-	(6)	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	35	-	1	15	639	58,071	1	50	639	58,071	-	-	639
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	130	-	-	-	38	-	-	-	168	-	-	-	-
	TOTAL	-	171	-	1	47	639	58,071	1	218	639	58,071	-	-	639
	GRAND TOTAL	-	136,475	-	1	44,341	1,126	85,879	1	180,816	1,126	85,879	-	-	1,126
				IN INDIA											
				OUTSIDE INDIA											

Note:

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

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: March 31, 2025

Upto the Quarter: March 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 Premium ² (₹ in Lakhs)	Total Premium (New Business and Renewal ²) (₹ 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	-	3,383	-	-	-	1,007	-	-	-	-	4,390	-	-	-		
2	Arunachal Pradesh	-	6	-	-	-	4	-	-	-	-	10	-	-	-		
3	Assam	-	63	-	-	-	64	-	-	-	-	127	-	-	-		
4	Bihar	-	122,369	-	-	-	6,736	-	-	-	-	129,105	-	-	-		
5	Chhattisgarh	-	8,912	-	-	-	1,696	-	-	-	-	10,608	-	-	-		
6	Goa	-	401	-	-	-	185	-	-	-	-	586	-	-	-		
7	Gujarat	-	102,742	-	-	-	26,122	2,403	140,321	3	128,864	2,403	140,321	-	2,403		
8	Haryana	-	6,354	-	-	-	3,755	-	-	-	-	10,109	-	-	-		
9	Himachal Pradesh	-	679	-	-	-	228	-	-	-	-	907	-	-	-		
10	Jharkhand	-	20,936	-	-	-	8,165	-	-	-	-	29,101	-	-	-		
11	Karnataka	-	47,894	-	-	-	16,097	7	494	1	63,991	7	494	-	7		
12	Kerala	-	10,958	-	-	-	4,828	-	-	-	15,786	-	-	-	-		
13	Madhya Pradesh	-	44,735	-	-	-	19,382	-	-	-	64,117	-	-	-	-		
14	Maharashtra	-	8,750	-	-	-	1	4,310	619	2	13,060	619	36,590	-	619		
15	Manipur	-	16	-	-	-	17	-	-	-	33	-	-	-	-		
16	Meghalaya	-	2	-	-	-	6	-	-	-	8	-	-	-	-		
17	Mizoram	-	2	-	-	-	4	-	-	-	6	-	-	-	-		
18	Nagaland	-	1	-	-	-	6	-	-	-	7	-	-	-	-		
19	Odisha	-	11,470	-	-	-	9,961	-	-	-	21,431	-	-	-	-		
20	Punjab	-	830	-	-	-	844	-	-	-	1,674	-	-	-	-		
21	Rajasthan	-	25,906	-	-	-	12,473	-	-	-	38,379	-	-	-	-		
22	Sikkim	-	-	-	-	-	4	-	-	-	4	-	-	-	-		
23	Tamil Nadu	-	30,660	-	-	-	28,696	-	-	-	59,356	-	-	-	-		
24	Telangana	-	127	-	-	-	223	-	-	-	350	-	-	-	-		
25	Tripura	-	6	-	-	-	8	-	-	-	14	-	-	-	-		
26	Uttarakhand	-	427	-	-	-	333	-	-	-	760	-	-	-	-		
27	Uttar Pradesh	-	62,203	-	-	-	22,745	-	-	-	84,948	-	-	-	-		
28	West Bengal	-	231	-	-	-	149	-	-	-	380	-	-	-	-		
	TOTAL	-	510,063	-	-	-	168,048	3,030	177,405	6	678,111	3,030	177,405	-	3,030		
	UNION TERRITORIES ¹																
1	Andaman and Nicobar Islands	-	-	-	-	-	1	-	-	-	1	-	-	-	-		
2	Chandigarh	-	-	-	-	-	1	-	-	-	1	-	-	-	-		
3	Dadra and Nagar Havelli and Daman & Diu	-	6	-	-	-	-	-	-	-	6	-	-	-	-		
4	Govt. of NCT of Delhi	-	37	-	-	-	4	212	2,999	5	249	2,999	245,984	-	2,999		
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Puducherry	-	446	-	-	-	122	-	-	-	568	-	-	-	-		
	TOTAL	-	489	-	-	-	336	2,999	245,984	5	825	2,999	245,984	-	2,999		
	GRAND TOTAL	-	510,552	-	-	-	168,384	6,028	423,389	11	678,936	6,028	423,389	-	6,028		
				IN INDIA													
				OUTSIDE INDIA													

Note:

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

For the Quarter and Upto the Quarter Information are to be shown in separate sheets

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	8,897.78
	Investments (Policyholders)	8A	8,324.87
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	22.12
4	Current Assets		-
	a. Cash & Bank Balance	11	295.37
	b. Advances & Other Assets	12	717.85
5	Current Liabilities		-
	a. Current Liabilities	13	1,272.23
	b. Provisions	14	135.48
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		4,546.63
	Application of Funds as per Balance Sheet (A)		12,243.64

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund

17,222.65

B. Pension & General Annuity and Group Business

-

C. Unit Linked Funds

-

(R in Lakhs)

17,222.65

Section II												
NON- LINKED BUSINESS												
A. LIFE FUND	%	SH		PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value		
		Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR	
		(a)	(b)	(c)	(d)	(e)	(f)= [(d)-(e)]%	(h)	(i)=(f+h)	(j)		
		1. Central Govt. Sec	Not Less than 25%	-	5,454.29	-	-	4,049.62	55%	-	9,503.92	9,858.26
		2. Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	5,454.29	-	-	4,049.62	55%	-	9,503.92	9,858.26
		3. Investments in Equity Instruments (Insurance Norms)	Not Less than 15%	-	-	-	-	-	-	-	-	-
		a. Infrastructure / Social / Housing Sector		-	1,540.42	-	-	1,960.36	20%	-	3,500.78	3,526.36
		1. Approved Investments		-	-	-	-	-	-	-	-	-
		2. Other Investments		-	-	-	-	-	-	-	-	-
		b. i) Approved Investments	Not exceeding 35%	-	1,272.93	-	-	2,313.72	21%	2.16	3,538.80	3,571.76
ii) Other Investments		-	678.04	-	-	-	3.9%	1.11	679.15	679.15		
TOTAL LIFE FUND		100%	-	8,895.69	-	-	8,323.70	100%	3.27	17,222.65	17,637.54	

Total (B)

(4,979.01)

Investment Assets (A+B)

17,222.65

LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value	(SH+PH)	Actual %	FVC Amount	Total Fund	Market Value						
		Balance	FRSM*	UL Non Unit Res	PAR							NON PAR					
													(a)	(b)	(c)	(d)	(e)
Central Govt. Sec	Not Less than 25%	-	5,454.29	-	-	4,049.62	9,503.92	55%	-	9,503.92	9,858.26						
Central Govt. Sec, State Govt. Sec. or Other Approved Securities (incl (1) above)	Not Less than 50%	-	5,454.29	-	-	4,049.62	9,503.92	55%	-	9,503.92	9,858.26						
Investment subject to Exposure Norms	-	-	-	-	-	-	-	-	-	-	-						
a. Infrastructure/ Social/ Housing Sector	-	-	-	-	-	-	-	-	-	-	-						
1. Approved Investments	Not Less than 15%	-	1,540.42	-	-	1,960.36	3,500.78	20%	-	3,500.78	3,528.36						
2. Other Investments	-	-	-	-	-	-	-	-	-	-	-						
b. i) Approved Investments	Not exceeding 35%	-	1,222.93	-	-	2,313.72	3,536.65	21%	2.16	3,538.80	3,571.76						
ii) Other Investments	-	-	678.04	-	-	-	678.04	3.9%	1.11	679.15	679.15						
TOTAL LIFE FUND	100%	-	8,895.69	-	-	8,325.70	17,119.39	100%	3.27	17,222.65	17,637.54						
PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value									
		PAR	NON PAR														
									(a)	(b)							
											(c)=(a+b)	(d)	(e)	(f)=(+e)	(g)		
Central Govt. Sec	Not Less than 20%	-	-	-	-	-	-	-	-	-	-						
Central Govt. Sec, State Govt. Sec. or Other Approved Securities (incl (1) above)	Not Less than 40%	-	-	-	-	-	-	-	-	-	-						
Balance in Approved Investment	Not Exceeding 60%	-	-	-	-	-	-	-	-	-	-						
TOTAL PENSION, GENERAL ANNUITY 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

Link to Item 'C' of FORM 3A (Part A)
Periodicity 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 Government Securities								
Other Approved Securities								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Money Market Investments								
Mutual funds								
Deposit with Banks								
Sub Total (A)								
Current Assets:								
Accrued Interest								
Dividend Recievable								
Bank Balance								
Receivable for Sale of Investments								
Other Current Assets (for Investments)								
Less: Current Liabilities								
Payable for Investments								
Fund Mgmt Charges Payable								
Other Current Liabilities (for Investments)								
Sub Total (B)								
Other Investments (<=25%)								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Mutual funds								
Others								
Sub Total (C)								
Total (A + B + C)								
Fund Carried Forward (as per LB 2)								

Note:
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)

Link to FORM 3A (Part B)
Periodicity of Submission: Quarterly

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: 31st March, 2025

DETAILS REGARDING DEBT SECURITIES										(₹ in Lakhs)
	Market Value			Book Value						
	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2024	As % of total for this class
Breakdown by credit rating										
AAA rated	5,548.18	31%	6,467.15	40%	5,487.63	32%	6,470.70	41%		
AA or better	-	-	-	-	-	-	-	-		
Rated below AA but above A	-	-	-	-	-	-	-	-		
Rated below A but above B	-	-	-	-	-	-	-	-		
Any other (Govt. Securities)	9,858.26	56%	8,568.68	53%	9,503.92	55%	8,445.09	53%		
Any other (Mutual Funds)	1,230.76	7%	560.90	3%	1,227.50	7%	558.98	4%		
Any other (Fixed Deposits)	340.34	2%	450.00	3%	340.34	2%	450.00	3%		
Any other (Equity)	660.00	4%	-	0%	660.00	4%	-	0%		
Total (A)	17,637.54	100%	16,046.73	100%	17,219.39	100%	15,924.77	100%		
Breakdown by residual maturity										
Up to 1 year	993.73	0.06	1,423.87	9%	991.90	0.06	1,423.87	9%		
More than 1 year and upto 3 years	3,531.42	20%	2,965.00	18%	3,503.96	20%	2,970.97	19%		
More than 3 years and up to 7 years	1,520.38	9%	4,011.18	25%	1,498.98	9%	4,012.06	25%		
More than 7 years and up to 10 years	3,091.63	18%	1,508.63	9%	2,995.88	17%	1,490.95	9%		
More than 10 years and up to 15 years	3,646.77	21%	5,577.15	35%	3,497.12	20%	5,467.94	34%		
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-		
Above 20 years	2,622.53	15%	-	0%	2,503.70	15%	-	0%		
Any other (Mutual Funds)	1,230.76	7%	560.90	3%	1,227.50	7%	558.98	4%		
Any other (Fixed Deposits)	340.34	2%	-	0%	340.34	2%	-	0%		
Any other (Equity)	660.00	4%	-	0%	660.00	4%	-	0%		
Total (B)	17,637.54	100%	16,046.73	100%	17,219.39	100%	15,924.77	100%		
Breakdown by type of the issuer										
a. Central Government	9,858.26	56%	8,568.68	53%	9,503.92	55%	8,445.09	53%		
b. State Government	-	-	-	-	-	-	-	-		
c. Corporate Securities	5,548.18	31%	6,467.15	40%	5,487.63	32%	6,470.70	41%		
Any other (Mutual Funds)	1,230.76	7%	560.90	3%	1,227.50	7%	558.98	4%		
Any other (Fixed Deposits)	340.34	2%	450.00	3%	340.34	2%	450.00	3%		
Any other (Equity)	660.00	4%	-	0%	660.00	4%	-	0%		
Total (C)	17,637.54	100%	16,046.73	100%	17,219.39	100%	15,924.77	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.

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 March-2025	Up to the Quarter March-2025	Up to the Quarter March-2024
1	Payment to KMP's Managing Director & CEO Chief Financial Officer Company Secretary Chief Compliance Officer Chief Risk Officer and Head Internal Audit Chief Investment Officer Appointed Actuary	KMP	Salary Bonus and Other Allowances	127	537	130
2	Acko Technologies & Services Private Limited	Holding Company	Technology Cost	99	320	95
3	Acko Technologies & Services Private Limited	Holding Company	Brand Usage Charges	10	32	14
4	Acko Technologies & Services Private Limited	Holding Company	Lease Rental & Parking Charges	14	49	41
5	Acko General Insurance Limited	Fellow Subsidiary	Memorandum of Understanding (Group Credit Life Combi product)	32	38	
6	All Directors	Remuneration/ sitting fee	Remuneration/ sitting fee	22	40	

PART-B Related Party Transaction Balances - As at the end of the Quarter March 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 doubtful debts due from the related party (₹ in Lakhs)
1	Acko General Insurance Limited	Fellow Subsidiary	18	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: March 31, 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 Kelakkumbil Sen	Chief Risk Officer and Head Internal Audit	Risk	No change
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-executive Director / Executive Director / Managing Director/Chairman"

FORM NO. L-32 AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2025**

Name of the Insurer: ACKO Life Insurance Limited	Form Code: KT-3
Classification: Total Business	Registration Number: 164

Item	Description	Notes No.	Adjusted Value (₹ in Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	7,881
	Deduct:		
02	Mathematical Reserves	2	6,964
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		917
05	Available Assets in Shareholders Fund:	4	8,884
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		8,884
08	Total ASM (04)+(07)		9,801
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		196%

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: 31st March, 2025

DETAILS OF NON-PERFORMING ASSETS

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at Mar 31, 2025	Prev. FY (As on Mar 31, 2024)	As at Mar 31, 2025	Prev. FY (As on Mar 31, 2024)	As at Mar 31, 2025	Prev. FY (As on Mar 31, 2024)	As at Mar 31, 2025	Prev. FY (As on Mar 31, 2024)	As at Mar 31, 2025	Prev. FY (As on Mar 31, 2024)
1	Investments Assets (As per Form 5)	5,487.63	6,470.70	-	-	9,844.26	8,895.09	1,887.50	558.98	17,219.39	15,924.77
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,487.63	6,470.70	-	-	9,844.26	8,895.09	1,887.50	558.98	17,219.39	15,924.77
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

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

FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2025

PART - A

Name of Fund: Life Fund

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter ¹</u>					Nil			
B.	<u>As on Date ²</u>					Nil			

(₹ in Lakhs)

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

Sl. No	Particulars	For the Quarter ended March 2025				For the Quarter ended March 2024				Up to the period ended March 2025				Up to the period ended March 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 Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	1,525	2	180,029	106,026	1,593	1	202,602	113,731	5,185	9	675,912	374,836	3,049	7	434,432	233,290
	From 10,001-25,000	57	2	362	3,825	148	-	1,007	10,146	295	4	1,979	20,004	338	1	2,347	23,157
	From 25001-50,000	88	2	246	4,727	122	-	347	8,376	254	4	728	15,628	201	1	570	13,749
	From 50,001- 75,000	47	2	77	2,079	15	-	25	622	89	4	145	3,987	22	1	37	932
	From 75,001-100,000	46	2	53	2,186	2	-	2	64	69	4	80	3,221	5	1	6	192
	From 1,00,001-1,25,000	27	1	24	1,170	-	-	-	-	53	3	48	2,318	-	-	-	-
	Above Rs. 1,25,000	49	1	24	1,973	-	-	-	-	82	3	48	3,393	-	-	-	-
	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	5	141	141	6,846	3	32	32	2,487	34	537	537	36,476	3	32	32	2,487
	From 10,001-25,000	46	299	299	41,691	14	87	87	13,187	151	953	953	134,715	14	88	88	13,242
	From 25001-50,000	29	80	80	21,621	11	35	35	9,245	94	279	279	73,620	11	35	35	9,245
	From 50,001- 75,000	8	15	15	6,480	2	4	4	1,800	24	42	42	17,658	2	4	4	1,800
	From 75,001-100,000	2	2	2	725	2	1	1	815	9	10	10	5,095	2	2	2	1,015
	From 1,00,001-1,25,000	3	3	3	1,850	1	1	1	1,250	9	8	8	5,725	1	1	1	1,250
	Above Rs. 1,25,000	4	3	3	2,505	5	3	3	2,335	15	8	8	6,985	5	3	3	2,335
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Date: March 31, 2025

[illegible]

Date: March 31, 2025

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: March 31, 2025

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended March 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	-	1	-	-	-	-	1	5
	Death Claims	-	-	-	-	-	-	-	-

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended March 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	-	1	-	-	-	-	1	5
	Death Claims	-	-	-	-	-	-	-	-

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

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

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

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 March 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	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	4,329	-	-	-	-	-	6
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,216	3	4	1	-	2,224	1,419

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended March 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	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	-	17	-	-	-	-	-	2
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	836	1	-	-	-	837	742

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: March 31, 2025

Death Claims (No. of claims only)

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended March 2025		No. of claims paid - For the quarter ended March 2025	
		Individual	Group	Individual	Group
1	Claims O/S at the beginning of the period ¹	-	14	-	10
2	Claims Intimated / Booked during the period	1	2,226	1	837
(a)	Less than 3 years from the date of acceptance of risk	1	2,226	1	837
(b)	Greater than 3 years from the date of acceptance of risk	-	-	-	-
3	Claims Paid during the period	1	2,224	1	837
4	Claims Repudiated during the period ²	-	11	-	5
5	Claims Rejected ³	-	-	-	-
6	Unclaimed ⁴	-	-	-	-
7	Claims O/S at End of the period	-	5	-	5
	Outstanding Claims:-				
	Less than 3 months	-	5	-	5
	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 March 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	-	-	-	-	1
3	Claims Paid during the period	-	-	-	-	1
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 March 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	-	-	-	-	1
3	Claims Paid during the period	-	-	-	-	1
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: March 31, 2025

SI No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	-	-	-	-	-	-	-
b)	Policy Servicing	-	2	1	-	1	-	3
c)	Proposal Processing	-	-	-	-	-	-	2
d)	Survival Claims	-	-	-	-	-	-	-
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	-	-	-	-	-	-
g)	Others - Not pertaining to Acko Life Insurance	-	2	-	2	-	-	26
	Total Number of Complaints	-	4	1	2	1	-	31

2	Total No. of Policies upto corresponding period of previous year	172
3	Total No. of Claims upto corresponding period of previous year	255
4	Total No. of Policies during current year	1,848
5	Total No. of Claims during current year	2,227
6	Total No. of Policy Complaints (current year) per 10000 policies	27
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 policies (both individual and group) net of cancellations

Claims should be no. of claims reported during the period

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 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March 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 been used	NA	The morbidity tables provided by re-insurers has been used with suitable adjustment.	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

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 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March for the quarter 2024	As at 31st March for the quarter 2025	As at 31st March 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
Non-Par	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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 Table' has been used	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	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

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

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

FORM L 43-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 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-44-EMBEDDED VALUE

Name of the Insurer: Acko Life Insurance Limited

(Annual Disclosure)

Registration No. 164 dated March 31, 2023

Date: March 31, 2025

NOT APPLICABLE

FORM L 45-Office Information**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 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)26 (b)60 (c)86
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) 2 (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	27	NA
Recruitments during the quarter	2	NA
Attrition during the quarter	3	NA
Number at the end of the quarter	26	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