

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

**Registration No. 164 dated March 31, 2023**

**Date: September 30, 2025**

Sl. No.	Form No.	Description
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2	L-2-A-PL	Profit & Loss Account
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( ₹ in Lakhs)

[illegible]

( ₹ in Lakhs)

[illegible]

( ₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS											GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS		TOTAL
Premiums earned – net		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	1,217	-	-	-	-	1,217	1,217
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(25)	-	-	-	-	(25)	(25)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	98	-	-	-	-	98	98
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	9	9
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	-	-	(0)	(0)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	1,299	-	-	-	-	1,299	1,299
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	127	-	-	-	-	127	127
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	934	-	-	-	-	934	934
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		-	-	-	-	-	-	-	-	-	-	-	1,061	-	-	-	-	1,061	1,061
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	221	-	-	-	-	221	221
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	458	-	-	-	-	458	458
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	680	-	-	-	-	680	680
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(443)	-	-	-	-	(443)	(443)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	443	-	-	-	-	443	443
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

( ₹ in Lakhs)

[illegible]

## FORM L-2-A-PL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

## PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED September 30, 2025

## Shareholders' Account (Non-technical Account)

₹ in Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		138	274	201	399
(b) Profit on sale/redemption of investments		18	53	16	24
(c) (Loss on sale/ redemption of investments)		-	-	(0)	(2)
(d) Amortisation of Premium / Discount on Investments		0	5	1	5
Other Income		-	-	-	-
<b>TOTAL (A)</b>		<b>156</b>	<b>332</b>	<b>217</b>	<b>426</b>
Expense other than those directly related to the insurance business	<b>6A</b>	39	59	11	35
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		1,080	1,385	443	1,165
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
<b>TOTAL (B)</b>		<b>1,119</b>	<b>1,444</b>	<b>453</b>	<b>1,200</b>
Profit/ (Loss) before tax		(963)	(1,111)	(236)	(774)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(963)	(1,111)	(236)	(774)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(4,695)	(4,547)	(2,835)	(2,297)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>		<b>(5,658)</b>	<b>(5,658)</b>	<b>(3,071)</b>	<b>(3,071)</b>

## FORM L-3-A-BS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

## BALANCE SHEET AS AT September 30, 2025

₹ in Lakhs)				
	PARTICULARS	Schedule Ref. Form No.	As at September 30, 2025	As at September 30, 2024
	<b>Sources of Funds</b>			
	<b>Shareholders' Funds:</b>			
	Share Capital	L-8, L-9	14,005	14,005
	Share Application Money Pending Allotment		-	-
	Reserves And Surplus	L-10	406	216
	Credit/[Debit] Fair Value Change Account		62	1
	<b>Sub-Total</b>		<b>14,473</b>	<b>14,221</b>
	Borrowings	L-11	-	-
	<b>Policyholders' Funds:</b>			
	Credit/[Debit] Fair Value Change Account		2	1
	Policy Liabilities		9,372	5,251
	Funds For Discontinued Policies:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	Insurance Reserves		-	-
	Provision For Linked Liabilities		-	-
	<b>Sub-Total</b>		<b>9,373</b>	<b>5,252</b>
	Funds For Future Appropriations		-	-
	Linked		-	-
	Non-Linked (Non-Par)		-	-
	Non-Linked (Par)		-	-
	Deferred Tax Liabilities (Net)		-	-
	<b>TOTAL</b>		<b>23,847</b>	<b>19,474</b>
	<b>Application Of Funds</b>			
	<b>Investments</b>			
	Shareholders'	L-12	8,130	10,236
	Policyholders'	L-13	11,146	6,382
	Assets Held To Cover Linked Liabilities	L-14	-	-
	Loans	L-15	-	-
	Fixed Assets	L-16	33	30
	Deferred Tax Assets (Net)		-	-
	<b>Current Assets</b>			
	Cash And Bank Balances	L-17	709	57
	Advances And Other Assets	L-18	1,099	534
	<b>Sub-Total (A)</b>		<b>1,808</b>	<b>592</b>
	Current Liabilities	L-19	1,355	520
	Provisions	L-20	1,573	317
	<b>Sub-Total (B)</b>		<b>2,928</b>	<b>837</b>
	Net Current Assets (C) = (A – B)		(1,121)	(245)
	Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
	Debit Balance In Profit & Loss Account (Shareholders' Account)		5,658	3,071
	Deficit In Revenue Account (Policyholders' Account)		-	-
	<b>TOTAL</b>		<b>23,847</b>	<b>19,474</b>

## CONTINGENT LIABILITIES

₹ in Lakhs)				
	Particulars		As at September 30, 2025	As at September 30, 2024
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>-</b>	<b>-</b>

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: September 30, 2025

₹ in Lakhs)

	PARTICULARS	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
1	First year premiums	95	169	90	154
2	Renewal Premiums	95	165	-	-
3	Single Premiums	3,484	5,627	1,126	2,876
	<b>TOTAL PREMIUM</b>	<b>3,673</b>	<b>5,962</b>	<b>1,217</b>	<b>3,029</b>
	<b>Premium Income from Business written :</b>				
	In India	3,673	5,962	1,217	3,029
	Outside India	-	-	-	-



**FORM L-5 - COMMISSION**

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

**Registration No. 164 dated March 31, 2023**

**Date: September 30, 2025**

( ₹ in Lakhs)

	PARTICULARS	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
	Commission	-	-	-	-
	Direct - First year premiums	-	-	-	-
	- Renewal premiums	-	-	-	-
	- Single premiums	620	833	127	418
	<b>Gross Commission</b>	<b>620</b>	<b>833</b>	<b>127</b>	<b>418</b>
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	<b>Net Commission</b>	<b>620</b>	<b>833</b>	<b>127</b>	<b>418</b>
	<b>Rewards</b>	-	-	-	-
	<b>TOTAL</b>	<b>620</b>	<b>833</b>	<b>127</b>	<b>418</b>
	<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
	Individual agents	-	-	-	-
	Corporate Agents-Banks	-	-	-	-
	Corporate Agents-others	463	559	59	248
	Brokers	157	274	69	171
	Micro Agents	-	-	-	-
	Direct Business - Online <sup>1</sup>	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
	In India	620	833	127	418
	Outside India	-	-	-	-

**FORM L-6-OPERATING EXPENSES**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

₹ in Lakhs)

	PARTICULARS	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
1	Employees' remuneration & welfare benefits	368	734	333	647
2	Travel, conveyance and vehicle running expenses	3	8	1	1
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	12	23	11	22
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	2	3	-	-
8	Legal & professional charges	33	58	27	52
9	Medical fees	22	36	16	28
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	5	10	5	11
	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	1
	d) Other certifications	0	0	-	0
	e) Out of pocket reimbursement	-	-	-	1
11	Advertisement and publicity	1,112	1,838	320	761
12	Interest & Bank Charges	0	1	0	1
13	Depreciation & Amortisation	4	7	2	3
14	Brand/Trade Mark usage fee/charges	-	-	6	15
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	60	95	32	67
17	Information Technology Expenses	189	308	69	172
18	Goods and Services Tax (GST)	5	15	101	144
19	Others (to be specified)	-	-	-	-
	(a) License Fees to IRDA	3	5	2	25
	(b) Subscriptions	4	8	3	6
	(c) Seminars / Conferences Fees	0	1	2	2
	(d) Newspapers Publication	0	2	-	2
	(e) Office Admin Expenses	6	8	1	2
	(f) Payment Gateway Charges	5	9	2	4
	(g) Staff Welfare Expenses	0	0	0	1
	(i) Policy administration expenses	0	0	-	-
	<b>TOTAL</b>	<b>1,835</b>	<b>3,170</b>	<b>934</b>	<b>1,968</b>
	In India	1,835	3,170	934	1,968
	Outside India	-	-	-	-

**FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE**

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

**Registration No. 164 dated March 31, 2023**

**Date: September 30, 2025**

**₹ in Lakhs)**

	<b>PARTICULARS</b>	<b>For the Quarter September-2025</b>	<b>Up to the Quarter September-2025</b>	<b>For the Quarter September-2024</b>	<b>Up to the Quarter September-2024</b>
1	Employees' remuneration & welfare benefits	8	26	8	30
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & Bank Charges	-	-	-	-
13	Depreciation & Amortisation	2	4	2	5
14	Brand/Trade Mark usage fee/charges	19	30	-	-
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)	-	-	-	-
	<b>TOTAL</b>	<b>28</b>	<b>59</b>	<b>11</b>	<b>35</b>
	In India	28	59	11	35
	Outside India	-	-	-	-

**FORM L-7-BENEFITS PAID**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

₹ in Lakhs)

	PARTICULARS	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
	1. Insurance Claims				
	(a) Claims by Death	526	1,148	223	381
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	1	1	1	4
	(g) any other	-	-	-	-
	<b>Benefits Paid (Gross)</b>				
	In India	527	1,149	224	385
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	34	(2)	(3)	(3)
	(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	-	-	-	-
	<b>Benefits Paid (Net)</b>				
	In India	561	1,147	221	382
	Outside India	-	-	-	-

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

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

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

Shareholder	As at September 30, 2025		As at September 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	140,050,000	100%	140,050,000	100%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>140,050,000</b>	<b>100%</b>	<b>140,050,000</b>	<b>100%</b>

DETAILS OF EQUITY HOLDING OF INSURERS

PART A: PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ACKO LIFE INSURANCE LIMITED AS AT QUARTER ENDED September 30, 2025

Sl.no.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate								
	I. Acko Technology & Services Private Limited		140,050,000	100%	14,005	-	-	140,050,000	100%
iii	Financial Institutions/Banks					-	-	-	-
iv	Central Government/State Government(s)/President of India		-	-	-	-	-	-	-
v	(Please specify)		-	-	-	-	-	-	-
vi	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	i. Individuals (Names of major shareholders):		-	-	-	-	-	-	-
ii	Bodies Corporate		-	-	-	-	-	-	-
iii	Any other (Please specify)		-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public shareholders								
1.1	Institutions								
	i. Mutual Funds		-	-	-	-	-	-	-
	ii. Foreign Portfolio Investors		-	-	-	-	-	-	-
	iii. Financial Institutions/Banks		-	-	-	-	-	-	-
	iv. Insurance Companies		-	-	-	-	-	-	-
	v. 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

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

Name of the Indian Promoter / Indian Investor: Acko Technology & Services Private Limited

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. in lakhs)	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>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutions</b>								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
	a. Ascent Private Equity Trust^	1	3,590,558	2.55%	7,066	-	-	-	-
	b. Ventureast Proactive Fund II^	1	1,331,430	0.95%	3,595	-	-	-	-
	c. Baring Private Equity India AIF^	1	1,335,000	0.95%	3,374	-	-	-	-
	d. Multiples Private Equity Fund III^	1	7,053,719	5.02%	37,961	-	-	-	-
	e.Mehta Alternate Investment Fund- Stargazer Fund-I	1	50,000	0.04%	0.5				
ix)	Any other (Please specify)			0.00%					
	a. Amazon.Com NV Investment Holdings LLC^*	1	5,204,000	3.70%	10,491	-	-	-	-
	b. RPS Ventures I L.P.^*	1	1,787,000	1.27%	4,550	-	-	-	-
	c. Intact Ventures Inc.^*	1	6,360,781	4.52%	23,831	-	-	-	-
	d. RPS Sidecar Fund I L.P. ^*	1	950,000	0.68%	2,850	-	-	-	-
	e. Munich Re Fund I L.P. ^*	1	2,824,661	2.01%	10,799	-	-	-	-
	f. TJ 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				
<b>1.2)</b>	<b>Central Government/ State Government(s)/ President of India</b>	-	-	-	-	-	-	-	-
				0.00%					



1.3)	Non-Institutions			0.00%					
i)	a. Venkatram Krishnan <sup>^</sup>	1	151,000	0.11%	2	-	-	-	-
	b. Subba Rao Telidevara <sup>^</sup>	1	51,000	0.04%	1	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs			0.00%					
	a. Varun Dua	1	4,981,722	3.54%	50	-	-	-	-
	b. Ashish Dhawan <sup>^</sup>	1	1,780,000	1.27%	479	-	-	-	-
	c. Rajeev Gupta <sup>^</sup>	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%	1.80				
	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 <sup>^</sup>	1	200,000	0.14%	509	-	-	-	-
	b. Alka PN Family Trust <sup>^</sup>	1	200,000	0.14%	509	-	-	-	-
	c. Hober Mallow Trust, acting through its trustee Catamaran Advisors LLP <sup>^</sup>	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 <sup>^</sup>	1	2,710,000	1.93%	6,875	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable			0.00%					
	a. Binny Bansal <sup>^</sup>	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	0.14%	2.00				
	ii.Midas Deals Pvt Ltd	1	89,296	0.06%	0.89				
	iii.Arprwood 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	12,028,535	8.55%	120	-	-	-	-
2.3)	Any other (Please specify)			0.00%					
	<b>Total</b>	<b>43</b>	<b>140,635,916</b>	<b>100%</b>	<b>400,931</b>		-	-	-

**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)

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

	<b>Particulars</b>	<b>As at September 30, 2025</b>	<b>As at September 30, 2024</b>
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	406	216
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>406</b>	<b>216</b>

**FORM L-11-BORROWINGS****Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: September 30, 2025****₹ in Lakhs)**

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

**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: September 30, 2025**

₹ in Lakhs)			
	Particulars	As at September 30, 2025	As at September 30, 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed	4,975	5,615
2	Other Approved Securities		
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	676	1,700
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,471	2,722
5	Other than Approved Investments	669	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	23
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FDs, CDs & CPs)	158	147
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	181	-
5	Other than Approved Investments	-	28
	<b>TOTAL</b>	<b>8,130</b>	<b>10,236</b>

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

	<b>Particulars</b>	<b>As at September 30, 2025</b>	<b>As at September 30, 2024</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,076	3,391
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,335	1,287
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	979	1,228
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,362	407
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (FDs, CDs & CPs)	74	69
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,319	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>11,146</b>	<b>6,382</b>

**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: September 30, 2025

₹ in Lakhs)

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

**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: September 30, 2025

₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
<b>Long Term</b>								
Book Value	7,340	10,038	8,391	5,906	-	-	15,731	15,944
Market Value	7,461	10,270	8,511	6,024	-	-	15,971	16,294
<b>Short Term</b>								
Book Value	339	197	2,753	474	-	-	3,092	671
Market Value	340	198	2,767	475	-	-	3,108	673

**FORM L-15-LOANS**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

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

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



**Date:** September 30, 2025

[illegible]

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

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Cash (including cheques <sup>1</sup> , drafts and stamps)	-	20
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	706	38
	(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	-
	<b>TOTAL</b>	<b>709</b>	<b>57</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	709	57
	Outside India	-	-
	<b>TOTAL</b>	<b>709</b>	<b>57</b>

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: September 30, 2025

₹ in Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	561	-
3	Prepayments	13	18
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Goods & Service tax credit	104	123
7	Others		
	(a) Other advances	13	5
	(b) Dues from Group Company	11	1
	(c) Receivable from Inv Contracts (Net)	7	-
	<b>TOTAL (A)</b>	<b>708</b>	<b>147</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	390	387
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others	-	-
	(a) Other Receivables (relocation expenses)	-	-
	<b>TOTAL (B)</b>	<b>391</b>	<b>387</b>
	<b>TOTAL (A+B)</b>	<b>1,099</b>	<b>534</b>

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

₹ in Lakhs)			
	Particulars	As at September 30, 2025	As at September 30, 2024
1	Agents' Balances	487	43
2	Balances due to other insurance companies	134	49
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	7	-
5	Unallocated premium	335	254
6	Sundry creditors	18	137
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	32	1
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Goods and Service Tax Liability	309	14
12	Unclaimed Amount of policyholders	0.2	-
13	Income accrued on Unclaimed amounts	0.0	-
14	Interest payable on debentures/bonds	-	-
15	Others	-	-
	(a) Tax deducted to be remitted	21	19
	(b) Provident Fund	3	4
	(c) Other Payables (Salary)	10	-
	<b>TOTAL</b>	<b>1,355</b>	<b>520</b>

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

( ₹ in Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
	Opening Balance as at 1st April	0.1	
	Add: Amount transferred to unclaimed amount	0.1	-
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
	Add: Investment Income on Unclaimed Fund	0.0	-
	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	0.2	

**FORM L-20-PROVISIONS****Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: September 30, 2025****₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2025</b>	<b>As at September 30, 2024</b>
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	122	104
3	For Others		
	(a) Provision for audit fees	10	11
	(b) Provision for expenses	1,441	202
	<b>TOTAL</b>	<b>1,573</b>	<b>317</b>

**FORM L-21-MISCELLANEOUS EXPENDITURE**

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

**Registration No. 164 dated March 31, 2023**

**Date: September 30, 2025**

**(To the extent not written off or adjusted)**

**₹ in Lakhs)**

	<b>Particulars</b>	<b>As at September 30, 2025</b>	<b>As at September 30, 2024</b>
1	Discount Allowed in issue	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

## FORM L-22-Analytical Ratios

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

( ₹ in Lakhs)

Sl.No.	Particular	For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:	0			
	Participating:	0			
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	0			
	Non Participating:	0			
	a) Life	194.2%	91.4%	651.0%	1770.7%
	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%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	0%	0%	0%	0%
4	Net Retention Ratio	98.1%	97.8%	97.9%	98.7%
5	Conservation Ratio (Segment wise)	0			
	(i) Linked Business:	0			
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:	0			
	Participating:	0			
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:	0			
	a) Life	8%	5%	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	66.7%	66.9%	78.9%	74.1%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	16.9%	14.0%	10.5%	13.8%
8	Business Development and Sales Promotion Expenses to New Business Premium	31.1%	31.7%	26.3%	25.1%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.0%	0.0%	0.5%	0.5%
10	Ratio of Policyholders' Fund to Shareholders' funds	106.3%	106.3%	47.1%	47.1%
11	Change in net worth (Amount in Rs. Lakhs)	-2,335	-2,335	-2,691	-2,691
12	Growth in Network	-20.9%	-20.9%	-19.4%	-19.4%
13	Ratio of Surplus to Policyholders' Fund	-14.8%	-14.8%	-8.4%	-22.2%
14	Profit after tax / Total Income	-18.5%	-17.1%	-21.4%	-21.4%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	NA	NA
16	Total Investments/(Capital + Reserves and Surplus)	133.2%	133.2%	116.9%	116.9%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	NA	NA
	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
18	a. With Unrealised Gain	4.1%	6.6%	12.7%	10.6%
	b. Without Unrealised Gain	7.4%	7.6%	7.9%	7.8%

## FORM L-22-Analytical Ratios

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

19	Persistence Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	95%	95%	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 - 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	93%	93%	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	NA
	Net NPA Ratio	NA	NA	NA	NA
	Shareholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
21	Solvency Ratio	173%	173%	222%	222%
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	20,999	20,999	19,910	19,910
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	140,050,000	140,050,000	140,050,000	140,050,000
2	Percentage of shareholding				
	Indian	100.0%	100.0%	100.0%	100.0%
	Foreign	0.0%	0.0%	0.0%	0.0%
3	Percentage of Government holding (in case of public sector insurance companies)	0.0%	0.0%	0.0%	0.0%
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.79)	(0.17)	(0.55)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.79)	(0.17)	(0.55)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.79)	(0.17)	(0.55)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.79)	(0.17)	(0.55)
8	Book value per share (Rs)	6.3	6.3	8.0	8.0



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

(₹ in Lakhs)

Net Liabilities			
Type	Category of business	Mathematical Reserves as at 30th September 2025	Mathematical Reserves as at 30th September 2024
Par	<b>Non-Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
<b>Total Par</b>		-	-
Non-Par	<b>Non-Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>	-	-
	Life	9,372	5,251
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
<b>Total Non Par</b>		9,372	5,251
Total Business	<b>Non-Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>	-	-
	Life	9,372	5,251
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
<b>Total</b>		9,372	5,251

## 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: September 30, 2025

For the Quarter: September 2025

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium2 ( ₹ in Lakhs)	Total Premium (New Business and Renewal2) ( ₹ in Lakhs)
		No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)		
	STATES <sup>1</sup>											
1	Andhra Pradesh	11	1	1,300	8	1	960	19	2	2,260	2	4
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	0	220	1	0	100	2	0	320	-	0
4	Bihar	-	-	-	-	-	-	-	-	-	(0)	(0)
5	Chhattisgarh	1	0	250	1	0	75	2	0	325	0	1
6	Goa	1	0	115	(1)	(0)	(190)	-	0	(75)	1	1
7	Gujarat	6	1	780	8	2	1,560	14	3	2,340	2	6
8	Haryana	10	3	1,955	6	1	985	16	3	2,940	5	9
9	Himachal Pradesh	(1)	(0)	(50)	-	-	-	(1)	(0)	(50)	0	(0)
10	Jharkhand	1	0	75	1	0	150	2	0	225	0	0
11	Karnataka	61	20	10,945	84	18	14,189	145	39	25,134	27	65
12	Kerala	3	1	245	-	-	-	3	1	245	1	2
13	Madhya Pradesh	1	0	175	1	(0)	105	2	0	280	1	2
14	Maharashtra	40	6	5,861	62	14	9,660	102	20	15,521	20	40
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	3	0	510	3	0	505	6	1	1,015	1	2
20	Punjab	2	0	225	2	0	165	4	0	390	0	1
21	Rajasthan	8	1	675	7	1	1,165	15	2	1,840	2	4
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	4	1	585	27	4	3,590	31	5	4,175	10	14
24	Telangana	14	2	2,045	38	7	4,515	52	9	6,560	12	21
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	2	0	90	(1)	(0)	(130)	1	0	(40)	1	1
27	Uttar Pradesh	8	1	995	10	2	1,684	18	3	2,679	4	7
28	West Bengal	5	1	645	10	2	1,105	15	3	1,750	0	3
	TOTAL	181	40	27,641	267	52	40,193	448	92	67,834	89	181
	UNION TERRITORIES <sup>1</sup>											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	1	1	500	-	-	-	1	1	500	-	1
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	6	1	690	13	1	1,290	19	2	1,980	5	7
5	Jammu & Kashmir	1	0	50	-	-	-	1	0	50	0	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	0	0
	TOTAL	8	2	1,240	13	1	1,290	21	2	2,530	5	8
	GRAND TOTAL	189	41	28,881	280	53	41,483	469	95	70,364	95	189
	IN INDIA							469	95	70,364	95	189
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

Upto the Quarter: September 2025

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural ( Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium2 ( ₹ in Lakhs)	Total Premium (New Business and Renewal2) ( ₹ in Lakhs)
		No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Policies	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)		
	STATES <sup>1</sup>											
1	Andhra Pradesh	12	1	1,415	11	2	1,620	23	3	3,035	4	8
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2	0	305	1	0	100	3	0	405	-	0
4	Bihar	4	0	330	-	-	-	4	0	330	1	1
5	Chhattisgarh	3	0	405	1	0	75	4	0	480	0	1
6	Goa	1	0	115	-	-	-	1	0	115	1	1
7	Gujarat	11	2	1,425	14	3	2,130	25	5	3,555	4	9
8	Haryana	16	3	2,800	17	3	2,378	33	7	5,178	8	15
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	0	0
10	Jharkhand	2	0	125	1	0	150	3	0	275	0	1
11	Karnataka	102	31	19,840	145	29	23,383	247	59	43,223	55	114
12	Kerala	8	1	685	1	0	110	9	1	795	2	3
13	Madhya Pradesh	5	1	645	3	0	380	8	1	1,025	2	3
14	Maharashtra	71	11	10,316	125	28	20,400	196	40	30,716	32	72
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	4	1	610	4	1	560	8	1	1,170	1	2
20	Punjab	3	0	345	3	0	265	6	1	610	1	1
21	Rajasthan	13	2	1,565	11	2	1,630	24	4	3,195	2	6
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	13	2	1,420	49	7	6,610	62	9	8,030	15	25
24	Telangana	31	6	4,630	65	12	8,635	96	17	13,265	23	40
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	2	0	90	1	0	100	3	0	190	1	1
27	Uttar Pradesh	17	4	2,560	19	3	2,894	36	7	5,454	5	12
28	West Bengal	8	1	835	16	4	1,915	24	5	2,750	1	6
	TOTAL	328	68	50,461	487	95	73,335	815	163	123,796	157	320
	UNION TERRITORIES <sup>1</sup>											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	2	1	575	-	-	-	2	1	575	-	1
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	11	2	1,420	28	4	2,765	39	6	4,185	8	13
5	Jammu & Kashmir	1	0	50	1	0	195	2	0	245	0	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	0	0
	TOTAL	14	3	2,045	29	4	2,960	43	7	5,005	8	15
	GRAND TOTAL	342	71	52,506	516	99	76,295	858	169	128,801	165	335
	IN INDIA							858	169	128,801	165	335
	OUTSIDE INDIA							-	-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup>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: September 30, 2025

For the Quarter: September 2025

Geographical Distribution of Total Business- Group															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 ( ₹ in Lakhs)	Total Premium (New Business and Renewal2) ( ₹ in Lakhs)
		No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)		
	<b>STATES<sup>1</sup></b>														
1	Andhra Pradesh	-	57	15	741	-	5,516	52	5,232	-	5,573	67	5,972	-	67
2	Arunachal Pradesh	-	-	-	-	-	2	0	4	-	2	0	4	-	0
3	Assam	-	451	29	1,853	-	2,828	25	2,769	-	3,279	54	4,622	-	54
4	Bihar	-	12,651	113	8,251	-	2,914	14	1,901	-	15,565	127	10,152	-	127
5	Chhattisgarh	-	1,896	24	1,225	-	1,376	12	1,050	-	3,272	36	2,275	-	36
6	Goa	-	94	1	53	-	66	1	38	-	160	1	90	-	1
7	Gujarat	-	17,501	323	15,773	-	7,340	160	9,174	-	24,841	482	24,947	-	482
8	Haryana	-	3,472	56	2,796	1	4,123	51	3,461	1	7,595	107	6,257	-	107
9	Himachal Pradesh	-	906	10	522	-	618	4	375	-	1,524	14	897	-	14
10	Jharkhand	-	5,052	39	2,733	-	2,968	21	1,907	-	8,020	60	4,641	-	60
11	Karnataka	-	4,448	123	6,168	-	6,310	165	10,033	-	10,758	288	16,201	-	288
12	Kerala	-	1,081	30	1,774	-	25,168	96	16,374	-	26,249	126	18,148	-	126
13	Madhya Pradesh	-	7,305	179	7,814	-	6,885	111	8,093	-	14,190	290	15,907	-	290
14	Maharashtra	-	2,959	290	10,013	3	4,121	224	10,576	2	7,080	514	20,589	-	514
15	Manipur	-	-	-	-	-	29	0	15	-	29	0	15	-	0
16	Meghalaya	-	2	0	3	-	131	1	132	-	133	1	135	-	1
17	Mizoram	-	5	0	11	-	40	0	26	-	45	0	37	-	0
18	Nagaland	-	3	0	8	-	18	1	48	-	21	1	56	-	1
19	Odisha	-	2,882	28	1,579	-	3,767	28	2,687	-	6,649	56	4,266	-	56
20	Punjab	-	162	2	122	-	1,542	10	1,361	-	1,704	12	1,483	-	12
21	Rajasthan	-	15,764	304	14,326	-	16,173	188	13,612	-	31,937	491	27,938	-	491
22	Sikkim	-	-	-	-	-	92	0	75	-	92	0	75	-	0
23	Tamil Nadu	-	4,609	83	5,038	-	17,206	215	18,108	-	21,815	299	23,145	-	299
24	Telangana	-	65	34	1,263	-	3,012	102	5,542	-	3,077	137	6,805	-	137
25	Tripura	-	3	0	18	-	279	2	221	-	282	2	239	-	2
26	Uttarakhand	-	481	8	355	-	1,035	7	780	-	1,516	15	1,135	-	15
27	Uttar Pradesh	-	8,183	87	5,415	-	13,215	94	9,798	-	21,398	181	15,214	-	181
28	West Bengal	-	24	2	134	-	16,728	84	13,533	-	16,752	86	13,667	-	86
	<b>TOTAL</b>	-	90,056	1,781	87,988	4	143,502	1,668	136,923	3	233,558	3,449	224,910	-	3,449
	<b>UNION TERRITORIES<sup>1</sup></b>														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	148	1	125	-	148	1	125	-	1
3	Dadra and Nagar Haveli and Daman &	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	14	5	176	1	2,141	27	2,312	1	2,155	32	2,488	-	32
5	Jammu & Kashmir	-	-	-	-	-	69	0	35	-	69	0	35	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	94	1	47	-	319	2	246	-	413	2	293	-	2
	<b>TOTAL</b>	-	108	6	223	1	2,677	29	2,717	1	2,785	35	2,940	-	35
	<b>GRAND TOTAL</b>	-	90,164	1,787	88,211	5	146,179	1,697	139,640	4	236,343	3,484	227,851	-	3,484
	<b>IN INDIA</b>									4	236,343	3,484	227,851	-	3,484
	<b>OUTSIDE INDIA</b>									-		-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

<sup>2</sup>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: September 30, 2025

Upto the Quarter: September 2025

Geographical Distribution of Total Business- Group															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 ( ₹ in Lakhs)	Total Premium (New Business and Renewal2) ( ₹ in Lakhs)
		No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)	No. of Schemes	No. of Lives	Premium ( ₹ in Lakhs)	Sum Assured ( ₹ in Lakhs)		
	STATES <sup>1</sup>														
1	Andhra Pradesh	-	102	25	1,173	-	5,563	64	5,690	-	5,665	89	6,864	-	89
2	Arunachal Pradesh	-	-	-	-	-	4	0	8	-	4	0	8	-	0
3	Assam	-	746	44	2,830	1	2,942	32	3,138	1	3,688	77	5,969	-	77
4	Bihar	-	31,573	270	20,185	-	3,887	21	2,483	-	35,460	291	22,668	-	291
5	Chhattisgarh	-	4,093	46	2,518	-	1,769	22	1,454	-	5,862	68	3,972	-	68
6	Goa	-	172	2	93	-	127	1	71	-	299	3	164	-	3
7	Gujarat	-	32,023	534	26,815	3	10,571	237	12,698	3	42,594	771	39,513	-	771
8	Haryana	-	7,114	100	5,293	3	6,423	82	5,170	3	13,537	182	10,463	-	182
9	Himachal Pradesh	-	1,644	16	908	-	892	7	518	-	2,536	23	1,426	-	23
10	Jharkhand	-	11,111	80	5,858	-	5,159	35	2,958	-	16,270	115	8,816	-	115
11	Karnataka	-	7,033	209	10,591	1	7,274	226	12,900	1	14,307	436	23,491	-	436
12	Kerala	-	2,360	52	3,250	-	25,744	111	17,428	-	28,104	164	20,678	-	164
13	Madhya Pradesh	-	14,189	297	13,648	-	9,899	158	10,504	-	24,088	455	24,153	-	455
14	Maharashtra	-	5,046	491	17,240	5	4,964	370	15,919	4	10,010	862	33,159	-	862
15	Manipur	-	-	-	-	-	31	0	16	-	31	0	16	-	0
16	Meghalaya	-	3	0	6	-	136	1	141	-	139	2	147	-	2
17	Mizoram	-	7	0	16	-	44	0	37	-	51	1	53	-	1
18	Nagaland	-	3	0	8	-	29	1	77	-	32	1	85	-	1
19	Odisha	-	5,388	48	2,891	-	5,454	41	3,592	-	10,842	89	6,482	-	89
20	Punjab	-	441	5	346	-	1,863	14	1,655	-	2,304	20	2,001	-	20
21	Rajasthan	-	29,218	508	25,274	-	23,336	288	19,093	-	52,554	797	44,366	-	797
22	Sikkim	-	-	-	-	-	92	0	75	-	92	0	75	-	0
23	Tamil Nadu	-	10,338	161	9,798	-	22,599	353	25,479	-	32,937	514	35,278	-	514
24	Telangana	-	94	51	1,893	-	3,113	166	7,999	-	3,207	217	9,892	-	217
25	Tripura	-	4	1	28	-	281	2	239	-	285	3	267	-	3
26	Uttarakhand	-	869	10	539	-	1,305	9	909	-	2,174	19	1,447	-	19
27	Uttar Pradesh	-	17,004	159	10,574	-	16,920	122	11,847	-	33,924	281	22,422	-	281
28	West Bengal	-	28	3	162	-	16,736	84	13,589	-	16,764	87	13,751	-	87
	TOTAL	-	180,603	3,112	161,937	13	177,157	2,453	175,687	12	357,760	5,565	337,623	-	5,565
	UNION TERRITORIES <sup>1</sup>														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	149	1	132	-	149	1	132	-	1
3	Dadra and Nagar Haveli and Daman & Diu	-	2	0	16	-	-	-	-	-	2	0	16	-	0
4	Govt. of NCT of Delhi	-	24	9	327	5	2,206	50	3,362	5	2,230	58	3,688	-	58
5	Jammu & Kashmir	-	-	-	-	-	69	0	35	-	69	0	35	-	0
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	148	1	74	-	330	2	252	-	478	3	326	-	3
	TOTAL	-	174	10	416	5	2,754	52	3,781	5	2,928	62	4,197	-	62
	GRAND TOTAL	-	180,777	3,122	162,353	18	179,911	2,505	179,467	17	360,688	5,627	341,820	-	5,627
	IN INDIA									17	360,688	5,627	341,820	-	5,627
	OUTSIDE INDIA									-	-	-	-	-	-

Note:

<sup>1</sup> Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement<sup>2</sup> 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	8,130
	Investments (Policyholders)	8A	11,146
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	33
4	Current Assets		-
	a. Cash & Bank Balance	11	709
	b. Advances & Other Assets	12	1,099
5	Current Liabilities		-
	a. Current Liabilities	13	1,355
	b. Provisions	14	1,573
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		5,658
	Application of Funds as per Balance Sheet (A)		12,531
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	33
3	Cash and Bank Balance (if any)	11	709
4	Advances & Other Assets (if any)	12	1,099
5	Current Liabilities	13	1,355
6	Provisions	14	1,573
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		5,658
	Total (B)		(6,745)
	Investment Assets (A-B)		19,276

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

₹ in Lakhs)
19,276
19,276
-
-

Section II

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value	(SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	(f) =	[a+b+c+d+e]	(g)= [(f)-(a)]%	(h)	(i)=(f+h)
1	Central Govt. Sec		Not Less than 25%	-	4,975	-	-	4,066	9,041	0	-	9,041	9,206
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	-	4,975	-	-	5,076	10,051	1	-	10,051	10,212
3	Investment subject to Exposure Norms			-	-	-	-	-	-	-	-	-	-
	a.	Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
		1. Approved Investments	Not Less than 15%	-	1,590	-	-	2,299	3,889	0	62	3,951	4,005
		2. Other Investments		-	-	-	-	-	-	-	-	-	-
	b.	i) Approved Investments	Not exceeding 35%	-	834	-	-	3,769	4,603	0	2	4,605	4,643
		ii) Other Investments		-	669	-	-	-	669	0	-	669	669
	TOTAL LIFE FUND		100%	-	8,068	-	-	11,144	19,213	1	64	19,276	19,530

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

LINKED BUSINESS

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

Note:

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

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)

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds

PART - C

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

Link to FORM 3A (Part B)

Periodicity of Submission: Quarterly

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

Note:

<sup>1</sup> NAV should reflect the published NAV on the reporting date

NAV should be upto 4 decimal

Refer IRDAI (Investment) Regulations, 2016



**FORM L-29- DETAILS REGARDING DEBT SECURITIES**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 30th September, 2025

( ₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class	As at September 30, 2025	As % of total for this class	As at September 30, 2024	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	6,603	34%	6,976	41%	6,511	34%	6,938	42%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	10,212	52%	9,319	55%	10,051	52%	9,006	54%
Any other (Mutual Funds)	1,362	7%	458	3%	1,360	7%	456	3%
Any other (Fixed Deposits)	232	1%	215	1%	232	1%	215	1%
Any other (Equity)	1,120	6%	-	0%	1,058	6%	-	0%
<b>Total (A)</b>	<b>19,530</b>	<b>100%</b>	<b>16,968</b>	<b>100%</b>	<b>19,213</b>	<b>100%</b>	<b>16,616</b>	<b>100%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,514	8%	-	0%	1,500	8%	-	0%
More than 1 year and upto 3 years	2,542	13%	3,963	23%	2,503	13%	3,944	24%
More than 3 years and up to 7 years	2,064	11%	3,521	21%	2,028	11%	3,505	21%
More than 7 years and up to 10 years	4,064	21%	2,564	15%	4,010	21%	2,494	15%
More than 10 years and up to 15 years	3,602	18%	3,617	21%	3,497	18%	3,497	21%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	3,030	16%	2,629	15%	3,023	16%	2,504	15%
Any other (Mutual Funds)	1,362	7%	458	3%	1,360	7%	456	3%
Any other (Fixed Deposits)	232	1%	215	1%	232	1%	215	1%
Any other (Equity)	1,120	6%	-	-	1,058	6%	-	-
<b>Total (B)</b>	<b>19,530</b>	<b>101%</b>	<b>16,968</b>	<b>99%</b>	<b>19,213</b>	<b>101%</b>	<b>16,616</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	9,206	47%	9,319	55%	9,041	47%	9,006	54%
b. State Government	1,006	5%	-	-	1,011	5%	-	-
c. Corporate Securities	6,603	34%	6,976	41%	6,511	34%	6,938	42%
Any other (Mutual Funds)	1,362	7%	458	3%	1,360	7%	456	3%
Any other (Fixed Deposits)	232	1%	215	1%	232	1%	215	1%
Any other (Equity)	1,120	6%	-	-	1,058	6%	-	-
<b>Total (C)</b>	<b>19,530</b>	<b>100%</b>	<b>16,968</b>	<b>100%</b>	<b>19,213</b>	<b>100%</b>	<b>16,616</b>	<b>100%</b>

**Note**

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

FORM L-30-Related Party Transactions  
Name of the Insurer: Acko Life Insurance Limited  
Registration No. 164 dated March 31, 2023  
Date: September 30, 2025

**PART-A Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ( ₹ in Lakhs)			
				For the Quarter September-2025	Up to the Quarter September-2025	For the Quarter September-2024	Up to the Quarter September-2024
1	Payment to KMP's						
	Managing Director & CEO	KMP	Salary Bonus and Other Allowances	123	338	98	267
	Chief Financial Officer						
	Company Secretary						
	Chief Compliance Officer						
	Chief Risk Officer and Head Internal Audit						
	Chief Investment Officer						
	Appointed Actuary						
2	Acko Technologies & Services Private Limited	Holding Company	Technology Cost	184	298	61	151
3	Acko Technologies & Services Private Limited	Holding Company	Brand Usage Charges	18	30	6	15
4	Acko Technologies & Services Private Limited	Holding Company	Lease Rental & Parking Charges	17	29	12	23
5	Acko General Insurance Limited	Fellow Subsidiary	Combi product Commission reimbursement	9	10	-	-

**PART-B Related Party Transaction Balances - As at the end of the Quarter September 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 (₹ 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	2	Receivable (net)	NA	NA	NA	NA
2	Acko Technologies & Services Private	Holding company	-	NA	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: September 30, 2025**

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Mr. Srinivasan V	Non-Executive Director	Independent Director	No change
2	Mr. Narumanchi Venkata Sivakumar	Non-Executive Director	Independent Director	No change
3	Mr. K. S. Gopalakrishnan	Non-Executive Director	Independent Director	No change
4	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
5	Mr. Sharayu Jadhav	Non-Executive Director	Non-Independent Director	No change
6	Mr. Sandip Goenka	MD & CEO	Executive Director	resigned as CEO w.e.f September 30 ,2025
7	Mr. Ramdas Parameswaran	Chief Financial Officer	Finance	No change
8	Ms. Shilpa Mittal	Chief Investment Officer	Investment	No change
9	Ms. Sneha Abraham	Chief Risk Officer	Risk	Appointed w.e.f August 11, 2025.
10	Mr. Pankaj Gera	Chief Compliance Officer	Compliance	No change
11	Mr. Ishwar S. Gopashetti	Appointed Actuary	Actuarial	No change
12	Ms. Kanchan Margaj	Company Secretary	Secretarial	No change

Note:

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

b) In case of directors, designation to include "Independent Director / Non-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: September 30, 2025**

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

Form Code:	KT-3
Registration Number:	164

Item	Description	Notes No.	Adjusted Value ( ₹ in Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	9,372
	Deduct:		
02	Mathematical Reserves	2	9,372
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		-
05	Available Assets in Shareholders Fund:	4	8,674
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		<b>8,674</b>
08	Total ASM (04)+(07)		8,674
09	Total RSM		5,000
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>173%</b>

Note:

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

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

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

DETAILS OF NON-PERFORMING ASSETS ( ₹ in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at September 30, 2025	As on September 30, 2024	As at September 30, 2025	As on September 30, 2024	As at September 30, 2025	As on September 30, 2024	As at September 30, 2025	As on September 30, 2024	As at September 30, 2025	As on September 30, 2024
1	Investments Assets (As per Form 5)	6,511	5,488	-	-	10,283	9,844	2,418	1,888	19,213	17,219
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	6,511	5,488	-	-	10,283	9,844	2,418	1,888	19,213	17,219
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

**FORM - L - 34- STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Statement as on: 30th September 2025

Name of the Fund Life Fund

( ₹ in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	G. Sec													
	Central Government Bonds	CGSB	9,074	174	7.6%	7.6%	9,042	362	8.0%	8.0%	8,588	328	7.6%	7.6%
	Treasury Bills	CTRB	491	4	5.2%	5.2%	519	11	6.1%	6.1%	507	4	8.3%	8.3%
2	Other Approved Sec/Guaranteed Sec		-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	734	8	7.0%	7.0%	734	8	7.0%	7.0%	-	-	0.0%	0.0%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	2,000	40	7.9%	7.9%	2,000	79	7.9%	7.9%	1,899	75	7.9%	7.9%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,501	28	7.5%	7.5%	1,501	57	7.5%	7.5%	1,989	75	7.6%	7.6%
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2	3	11307.0%	11307.0%	316	3	39.0%	39.0%	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	220	4	7.5%	7.5%	222	8	7.6%	7.6%	212	8	7.6%	7.6%
	Corporate Securities - Debentures	ECOS	2,743	53	7.7%	7.7%	2,516	101	8.0%	8.0%	2,959	116	7.8%	7.8%
	CCIL – CBLO	ECBO	251	1	5.3%	5.3%	172	1	5.4%	5.4%	-	-	0.0%	0.0%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,065	13	4.9%	4.9%	997	27	5.4%	5.4%	549	17	6.3%	6.3%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	696	-	-	-	696	-	-	-	-	-	-	-
	Units of Infrastructure Investment Trust	EIIT	391	8	8.0%	8.0%	389	8	6.0%	6.0%	-	-	-	-
6	Other Investment		-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	9	9	2764.7%	2764.7%	208	10	64.5%	64.5%	-	-	0.0%	0.0%
	Equity Shares (PSUs & Unlisted)	OEPU	660	-	-	-	660	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	130	2	17.9%	17.9%	42	2	7.5%	7.5%
TOTAL			18,700	345	7.31%	7.31%	18,009	676	7.48%	7.48%	16,326	625	7.64%	7.64%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

**FORM L - 35 - STATEMENT OF DOWN GRADED INVESTMENTS**

Name of the Insurer: Acko Life Insurance Limited

PART - A

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

Name of Fund: Life Fund

( ₹ in Lakhs)

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

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

Sl. No	Particulars	For the Quarter ended September 2025				For the Quarter ended September 2024				Up to the period ended September 2025				Up to the period ended September 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	1,969	4	232,526	169,050	1,038	1	157,690	80,341	3,007	16	354,419	244,592	2,550	7	337,533	184,025
	From 10,001-25,000	208	3	1,215	10,026	39	1	2,72	2,677	346	7	2,025	16,576	183	2	1,260	12,549
	From 25001-50,000	541	2	1,497	18,906	33	1	96	2,197	888	8	2,468	31,870	116	2	334	7,836
	From 50,001- 75,000	402	-	666	14,005	3	1	5	135	645	6	1,067	22,829	11	2	18	494
	From 75,001-100,000	230	2	269	8,221	5	1	6	208	364	5	425	13,129	7	2	8	273
	From 1,00,001-1.25,000	117	2	105	3,820	2	1	2	63	197	4	177	6,400	2	1	2	63
	Above Rs. 1.25,000	109	1	65	3,822	7	1	2	259	179	4	107	6,334	7	1	2	259
	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	4	60	60	4,500	11	135	135	10,660	11	161	161	11,881	15	199	199	15,430
	From 10,001-25,000	34	264	264	31,818	38	231	231	32,755	68	477	477	60,382	65	405	405	58,540
	From 25001-50,000	28	112	112	19,651	26	81	81	21,120	49	173	173	35,233	45	136	136	35,595
	From 50,001- 75,000	8	18	18	5,175	8	14	14	5,843	12	24	24	8,090	11	20	20	8,543
	From 75,001-100,000	5	8	8	3,760	1	1	1	600	8	11	11	5,485	5	6	6	1,155
	From 1,00,001-1.25,000	1	1	1	650	2	2	2	1,650	3	3	3	1,250	3	3	3	2,425
	Above Rs. 1.25,000	14	6	6	4,810	5	3	3	2,305	18	9	9	6,480	9	4	4	3,280
	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	2	36	36	29,212	-	-	-	-	6	91	91	33,470	-	-	-	-
	From 10,001-25,000	29	226	226	24,993	-	-	-	-	56	385	385	47,773	-	-	-	-
	From 25001-50,000	41	150	150	31,677	-	-	-	-	60	202	202	45,817	-	-	-	-
	From 50,001- 75,000	10	20	20	6,273	-	-	-	-	19	35	35	11,753	-	-	-	-
	From 75,001-100,000	2	5	5	3,615	-	-	-	-	8	11	11	5,595	-	-	-	-
	From 1,00,001-1.25,000	2	2	2	1,125	-	-	-	-	4	4	4	1,925	-	-	-	-
	Above Rs. 1.25,000	9	6	6	4,555	-	-	-	-	13	8	8	6,305	-	-	-	-
	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: September 30, 2025**

[illegible]

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

Sl. No.	Channels	For the Quarter ended September 2025		For the Quarter ended September 2024		Up to the period ended September 2025		Up to the period ended September 2024	
		No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents - Others	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	469	95	467	90	858	169	773	154
	- Others	-	-	-	-	-	-	-	-
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	469	95	467	90	858	169	773	154
	Referral Arrangements	-	-	-	-	-	-	-	-

Note:

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

**FORM L-39-DATA ON SETTLEMENT OF CLAIMS (INDIVIDUAL)**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended September 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 <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended September 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 <sup>2</sup>	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender <sup>3</sup>	-	-	-	-	-	-	-	-
5	Other benefits <sup>4</sup>	-	-	-	-	-	-	-	-
	Death Claims	-	-	-	-	-	-	-	-

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> 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 <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended September 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	-	18	-	-	-	-	-	1
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	1,845	4	-	-	-	1,849	1,314

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended September 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	-	2	-	-	-	-	-	0
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	935	1	-	-	-	936	555

<sup>1</sup> 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: September 30, 2025**

**Death Claims (No. of claims only)**

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended September 2025		No. of claims paid - For the quarter ended September 2025	
		Individual	Group	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	-	5	-	24
2	Claims Intimated / Booked during the period	-	1,884	-	945
(a)	Less than 3 years from the date of acceptance of risk	-	1,884	-	945
(b)	Greater than 3 years from the date of acceptance of risk	-	-	-	-
3	Claims Paid during the period	-	1,849	-	936
4	Claims Repudiated during the period <sup>2</sup>	-	23	-	16
5	Claims Rejected <sup>3</sup>	-	-	-	-
6	Unclaimed <sup>4</sup>	-	-	-	-
7	Claims O/S at End of the period	-	17	-	17
	<b>Outstanding Claims:-</b>				
	Less than 3 months	-	17	-	17
	3 months and less than 6 months	-	-	-	-
	6 months and less than 1 year	-	-	-	-
	1year and above	-	-	-	-

<sup>1</sup> Opening Balance is the closing balance of previous quarter.

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

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

<sup>4</sup> 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 September 2025				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Sl. No.	Claims Experience	No. of claims paid - For the quarter ended September 2025				
		Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	-	-	-	-
3	Claims Paid during the period	-	-	-	-	-
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	-	-	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

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

**FORM L-41-GRIEVANCE DISPOSAL**

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: September 30, 2025

SI No.	Particulars	Opening Balance <sup>1</sup> at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
	a) Death Claims	-	-	-	-	-	-	-
	b) Policy Servicing	-	-	-	-	-	-	-
	c) Proposal Processing	-	4	4	-	-	-	5
	d) Survival Claims	-	-	-	-	-	-	-
	e) ULIP Related	-	-	-	-	-	-	-
	f) Unfair Business Practices	-	-	-	-	-	-	-
	g) Others - Not pertaining to Acko Life Insurance	-	2	2	-	-	-	4
	<b>Total Number of Complaints</b>	-	6	6	-	-	-	9

<b>2</b>	<b>Total No. of Policies upto corresponding period of previous year</b>	<b>780</b>
<b>3</b>	<b>Total No. of Claims upto corresponding period of previous year</b>	<b>2,226</b>
<b>4</b>	<b>Total No. of Policies during current year</b>	<b>875</b>
<b>5</b>	<b>Total No. of Claims during current year</b>	<b>1,884</b>
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10000 policies</b>	<b>57</b>
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10000 claims</b>	<b>-</b>

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%
	<b>Total Number of Complaints</b>	-	0.00%	-	0.00%	-	0.00%

<sup>1</sup> Opening balance should tally with the closing balance of the previous quarter.

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

I. INDIVIDUAL BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>1</sup>		Variable Expenses <sup>1</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 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
Non-Par	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-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	5.10% to 5.80% per annum	35% -82% of 'Indian Assured Lives (2012-2014) Ultimate Mortality Table' has been used	35% -82% of 'Indian Assured Lives (2012-2014) Ultimate Mortality Table' has been used	The morbidity tables provided by re-insurers has been used with suitable adjustment.	The morbidity tables provided by re-insurers has been used with suitable adjustment.	Expenses are around Rs. 0-550.	Expenses are around Rs. 0-550.	Expenses are around 1.1% of premium	Expenses are around 1.1%	Per policy renewal expenses are assumed to inflate at 5.00%	Per policy renewal expenses are assumed to inflate at 5.00%	Withdrawal assumptions range from 0% to 8%	Withdrawal assumptions range from 0% to 8%	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

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

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 <sup>1</sup>		Variable Expenses <sup>1</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 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	5.10% to 5.80% per annum	125% - 330% of 'Indian Assured Lives (2012-2014) Ultimate Mortality Table' has been used	Around 330% of 'Indian Assured Lives (2012-2014) Ultimate Mortality Table' has been used	NA	NA	Expenses are around Rs. 27.5 - Rs. 220.	Expenses are around Rs. 220.	NA	NA	Per policy renewal expenses are assumed to inflate at 5.00%	Per policy renewal expenses are assumed to inflate at 5.00%	Withdrawal assumptions range around 0.40%	Withdrawal assumptions range around 0.40%	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

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

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: 30th September, 2025****For Quarter ended September-2025**

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



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

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		2
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year***		2
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		2
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 0* (c) 5** (d) 1*** (e) 0
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a)27 (b)27 (c)54
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Micro Agents (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)		(b) 1 (c) 3 (d) 4 (i) Online/Direct - 1

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	27	7
Recruitments during the quarter	2	1
Attrition during the quarter	2	0
Number at the end of the quarter	27	8

\* The MD &amp;CEO has resigned w.e.f .September 30 ,2025.

\*\*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.