

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

Sl. No.	Form No.	Description
1	L-1-A-RA	Revenue Account
2	L-2-A-PL	Profit & Loss Account
3	L-3-A-BS	Balance Sheet
4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
	L-6A	Shareholders' Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
9	L-9 & L9A	Shareholding Pattern Schedule
10	L-10	Reserves and Surplus Schedule
11	L-11	Borrowings Schedule
12	L-12	Investments (Shareholders) Schedule
13	L-13	Investments (Policyholders) Schedule
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule
	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund
15	L-15	Loans Schedule
16	L-16	Fixed Assets Schedule
17	L-17	Cash and Bank Balance Schedule
18	L-18	Advances & Other Assets Schedule
19	L-19	Current Liabilities Schedule
20	L-20	Provisions Schedule
21	L-21	Misc Expenditure Schedule
22	L-22	Analytical Ratios
23	L-23	Receipts & Payments
24	L-24	Valuation of Net Liabilities
25	L-25 (i) & (ii)	Geographical Distribution of Business
26	L-26	Investment Assets (Life Insurers)
27	L-27	Investments - Unit Linked Business
28	L-28	Statement of NAV of Segregated Funds
29	L-29	Details regarding Debt securities
30	L-30	Related Party Transactions
31	L-31	Board of Directors & Key Management Persons
32	L-32	Available Solvency Margin and Solvency Ratio
33	L-33	NPAs
34	L-34	Statement of Investment and Income on Investment
35	L-35	Statement of Down Graded Investments
36	L-36	Premium and number of lives covered by policy type
37	L-37	Business Acquisition through Different Channels - Group
38	L-38	Business Acquisition through Different Channels - Individuals
39	L-39	Data on Settlement of Claims
40	L-40	Quarterly Claims Data
41	L-41	Grievance Disposal
42	L-42	Valuation Basis
43	L-43	Voting Activity disclosure under Stewardship Code
44	L-44	Embedded Value
45	L-45	Office Information

FORM L-1-A-RA

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

REVENUE ACCOUNT FOR THE QUARTER ENDED March 31, 2026

Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NONLINKED BUSINESS												GRAND TOTAL	
		PARTICIPATING						NONPARTICIPATING												
		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	L04	-	-	-	-	-	-	-	-	-	-	-	7,212	-	-	-	-	-	7,212	7,212
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(76)	-	-	-	-	-	(76)	(76)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	267	-	-	-	-	-	267	267
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	14	14
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(3)	-	-	-	-	-	(3)	(3)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	2
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	10,814	-	-	-	-	-	10,814	10,814
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	18,230	-	-	-	-	-	18,230	18,230
Commission	L05	-	-	-	-	-	-	-	-	-	-	-	3,798	-	-	-	-	-	3,798	3,798
Operating Expenses related to Insurance Business	L06	-	-	-	-	-	-	-	-	-	-	-	2,678	-	-	-	-	-	2,678	2,678
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)		-	-	-	-	-	-	-	-	-	-	-	6,476	-	-	-	-	-	6,476	6,476
Benefits Paid (Net)	L07	-	-	-	-	-	-	-	-	-	-	-	641	-	-	-	-	-	641	641
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																				
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,955	-	-	-	-	-	3,955	3,955
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(104)	-	-	-	-	-	(104)	(104)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	4,493	-	-	-	-	-	4,492	4,492
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	7,263	-	-	-	-	-	7,262	7,262
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	7,263	-	-	-	-	-	7,263	7,263
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	7,263	-	-	-	-	-	7,263	7,263

FORM L-1-A-RA

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

REVENUE ACCOUNT UPTO THE QUARTER ENDED March 31, 2026

Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL					
							PARTICIPATING					NON-PARTICIPATING										
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL			
Premiums earned – net																						
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	-	18,832	-	-	-	-	-	-	18,832	18,832
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	(302)	-	-	-	-	-	-	(302)	(302)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																						
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	-	794	-	-	-	-	-	-	794	794
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	-	53	-	-	-	-	-	-	53	53
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	(4)	-	-	-	-	-	-	(4)	(4)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	11	11
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																						
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	10,814	-	-	-	-	-	-	10,814	10,814
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	-	30,198	-	-	-	-	-	-	30,198	30,198
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	-	7,339	-	-	-	-	-	-	7,339	7,339
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	-	6,700	-	-	-	-	-	-	6,700	6,700
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)		-	-	-	-	-	-	-	-	-	-	-	-	14,039	-	-	-	-	-	-	14,039	14,039
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	-	2,437	-	-	-	-	-	-	2,437	2,437
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																						
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	-	9,352	-	-	-	-	-	-	9,352	9,352
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	(68)	-	-	-	-	-	-	(68)	(68)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	11,721	-	-	-	-	-	-	11,721	11,721
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	-	4,439	-	-	-	-	-	-	4,439	4,439
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																						
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	4,439	-	-	-	-	-	-	4,439	4,439
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	4,439	-	-	-	-	-	-	4,439	4,439

FORM L-1-A-RA

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

REVENUE ACCOUNT FOR THE QUARTER ENDED March 31, 2025

Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL			
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL	
Premiums earned – net																				
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	1,979	-	-	-	-	-	1,979	1,979
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(57)	-	-	-	-	-	(57)	(57)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	111	-	-	-	-	-	111	111
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7	7
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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		-	-	-	-	-	-	-	-	-	-	-	3,611	-	-	-	-	-	3,611	3,611
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	5,652	-	-	-	-	-	5,652	5,652
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	228	-	-	-	-	-	228	228
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	1,224	-	-	-	-	-	1,224	1,224
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)		-	-	-	-	-	-	-	-	-	-	-	1,452	-	-	-	-	-	1,452	1,452
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	522	-	-	-	-	-	522	522
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																				
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	1,186	-	-	-	-	-	1,186	1,186
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(13)	-	-	-	-	-	(13)	(13)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	1,695	-	-	-	-	-	1,695	1,695
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	(2,505)	-	-	-	-	-	2,505	2,505
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	2,505	-	-	-	-	-	2,505	2,505
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	2,505	-	-	-	-	-	2,505	2,505
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	2,505	-	-	-	-	-	2,505	2,505

FORM L-1-A-RA

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

REVENUE ACCOUNT UPTO THE QUARTER ENDED March 31, 2025

Policyholders' Account (Technical Account)

(₹ in Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL	
							PARTICIPATING						NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	-	-	-	-	-	-	-	-	-	-	-	6,405	-	-	-	-	-	6,405	6,405
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	(133)	-	-	-	-	-	(133)	(133)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		-	-	-	-	-	-	-	-	-	-	-	407	-	-	-	-	-	407	407
(b) Profit on sale/redemption of investments		-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	30	30
(c) (Loss on sale/ redemption of investments)		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)
(d) Transfer/Gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	6	6
Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	3,611	-	-	-	-	-	3,611	3,611
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		-	-	-	-	-	-	-	-	-	-	-	10,326	-	-	-	-	-	10,326	10,326
Commission	L-5	-	-	-	-	-	-	-	-	-	-	-	815	-	-	-	-	-	815	815
Operating Expenses related to Insurance Business	L-6	-	-	-	-	-	-	-	-	-	-	-	4,341	-	-	-	-	-	4,341	4,341
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)		-	-	-	-	-	-	-	-	-	-	-	5,157	-	-	-	-	-	5,157	5,157
Benefits Paid (Net)	L-7	-	-	-	-	-	-	-	-	-	-	-	1,266	-	-	-	-	-	1,266	1,266
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies																				
(a) Gross		-	-	-	-	-	-	-	-	-	-	-	3,365	-	-	-	-	-	3,365	3,365
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(68)	-	-	-	-	-	(68)	(68)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	4,563	-	-	-	-	-	4,563	4,563
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	-	-	-	-	-	-	607	-	-	-	-	-	607	607
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	607	-	-	-	-	-	607	607
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	607	-	-	-	-	-	607	607

FORM L-2-A-PL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

PROFIT & LOSS ACCOUNT FOR THE Year ENDED March 31, 2026

Shareholders' Account (Non-technical Account)

(₹ in Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March-2025	Up to the Quarter March-2025
Amounts transferred from the Policyholders Account (Technical Account)		7,263	4,439	2,505	607
Income From Investments					
(a) Interest, Dividends & Rent – Gross		174	602	184	775
(b) Profit on sale/redemption of investments		15	105	6	31
(c) (Loss on sale/ redemption of investments)		(3)	(3)	-	(2)
(d) Amortisation of Premium / Discount on Investments		10	18	-	5
Other Income		-	-	-	-
TOTAL (A)		7,459	5,161	2,694	1,416
Expense other than those directly related to the insurance business	6A	37	139	4	55
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		10,814	10,814	3,611	3,611
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		10,851	10,953	3,615	3,666
Profit/ (Loss) before tax		(3,392)	(5,792)	(921)	(2,250)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(3,392)	(5,792)	(921)	(2,250)
APPROPRIATIONS					
(a) Balance at the beginning of the Year		(6,947)	(4,547)	(3,626)	(2,297)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(10,339)	(10,339)	(4,547)	(4,547)

FORM L-3-A-B5

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

BALANCE SHEET AS AT March 31, 2026

(₹ in Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at March 31, 2026	As at March 31, 2025
Sources of Funds				
Shareholders' Funds:				
	Share Capital		19,005	14,005
	Share Application Money Pending Allotment	0	-	-
	Reserves And Surplus		380	365
	Credit/[Debit] Fair Value Change Account		55	2
	Sub-Total		19,440	14,372
	Borrowings	L-11	-	-
Policyholders' Funds:				
	Credit/[Debit] Fair Value Change Account		2	1
	Policy Liabilities		16,247	6,964
	Funds For Discontinued Policies:		-	-
	(I) Discontinued on Account of non-payment of premiums		-	-
	(II) Others		-	-
	Insurance Reserves		-	-
	Provision For Linked Liabilities		-	-
	Sub-Total		16,249	6,965
	Funds For Future Appropriations		-	-
	Linked		-	-
	Non-Linked (Non-Par)		-	-
	Non-Linked (Par)		-	-
	Deferred Tax Liabilities (Net)		-	-
	TOTAL		35,688	21,337
Application Of Funds				
Investments				
	Shareholders'	L-12	10,074	8,898
	Policyholders'	L-13	18,872	8,325
	Assets Held To Cover Linked Liabilities	L-14	-	-
	Loans	L-15	-	-
	Fixed Assets	L-16	21	22
	Deferred Tax Assets (Net)		-	-
Current Assets				
	Cash And Bank Balances	L-17	757	235
	Advances And Other Assets		1,241	570
	Sub-Total (A)		1,998	806
	Current Liabilities	L-19	5,461	1,125
	Provisions	L-20	155	135
	Sub-Total (B)		5,616	1,260
	Net Current Assets (C) = (A – B)		(3,618)	(455)
	Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
	Debit Balance In Profit & Loss Account (Shareholders' Account)		10,339	4,547
	Deficit In Revenue Account (Policyholders' Account)		-	-
	TOTAL		35,688	21,337

CONTING

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
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	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4 - PREMIUM

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March-2025	Up to the Quarter March-2025
1	First year premiums	101	372	98	336
2	Renewal Premiums	138	394	41	41
3	Single Premiums	6,973	18,066	1,840	6,028
	TOTAL PREMIUM	7,212	18,832	1,979	6,405
	Premium Income from Business written :				
	In India	7,212	18,832	1,979	6,405
	Outside India	-	-	-	-

FORM L-5 - COMMISSION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March-2025	Up to the Quarter March-2025
	Commission	-	-	-	-
	Direct - First year premiums	-	-	-	-
	- Renewal premiums	-	-	-	-
	- Single premiums	3,058	6,218	228	815
	Gross Commission	3,058	6,218	228	815
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	3,058	6,218	228	815
	Rewards	739	1,120	-	-
	TOTAL	3,798	7,339	228	815
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	-	-	-	-
	Corporate Agents-Banks	2,297	2,455	-	-
	Corporate Agents-others	1,172	4,137	84	426
	Brokers	328	746	144	389
	Micro Agents	-	-	-	-
	Direct Business - Online1	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written				
	In India	3,798	7,339	228	815
	Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSESName of the Insurer: **Acko Life Insurance Limited**Registration No. **164** dated **March 31, 2023**Date: **March 31, 2026**

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March-2025	Up to the Quarter March-2025
1	Employees' remuneration & welfare benefits	306	1,322	321	1,426
2	Travel, conveyance and vehicle running expenses	3	16	6	13
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	12	46	11	44
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	3	8	2	6
8	Legal & professional charges	48	134	53	164
9	Medical fees	28	82	12	61
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	12	29	9	25
	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	1	1	-	-
	e) Out of pocket reimbursement	-	-	-	1
11	Advertisement and publicity	1,379	3,258	498	1,634
12	Interest & Bank Charges	2	4	1	2
13	Depreciation & Amortisation	4	17	3	8
14	Brand/Trade Mark usage fee/charges	-	-	10	32
15	Business Development and Sales Promotion	-	-	-	-
16	Stamp duty on policies	159	374	41	141
17	Information Technology Expenses	369	964	108	356
18	Goods and Services Tax (GST)	336	376	114	332
19	Others (to be specified)	-	-	-	-
	(a) License Fees to IRDA	2	10	2	30
	(b) Subscriptions	3	15	4	13
	(c) Seminars / Conferences Fees	1	3	1	3
	(d) Newspapers Publication	-	5	-	5
	(e) Office Admin Expenses	4	15	2	5
	(f) Payment Gateway Charges	5	19	3	13
	(g) Staff Welfare Expenses	-	1	-	2
	(i) Policy administration expenses	-	-	-	-
	TOTAL	2,678	6,700	1,224	4,341
	In India	2,678	6,700	1,224	4,341
	Outside India	-	-	-	-

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March- 2025	Up to the Quarter March-2025
1	Employees' remuneration & welfare benefits	(1)	39	4	47
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	6	-	9
14	Brand/Trade Mark usage fee/charges	36	94	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	-	-	-	-
19	Others (to be specified)	-	-	-	-
			-		
	TOTAL	37	139	4	55
	In India	37	139	4	55
	Outside India	-	-	-	-

FORM L-7-BENEFITS PAID

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	PARTICULARS	For the Quarter March-2026	Up to the Quarter March- 2026	For the Quarter March-2025	Up to the Quarter March- 2025
	1. Insurance Claims				
	(a) Claims by Death	644	2,437	677	1,419
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Yearical Benefit	-	-	-	-
	(e) Health	35	35	5	5
	(f) Surrenders	5	10	2	6
	(g) any other	-	-	-	-
	Benefits Paid (Gross)				
	In India	684	2,482	683	1,430
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(42)	(44)	(161)	(164)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Yearical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	-
	3. Amount accepted in reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Yearical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	-
	Benefits Paid (Net)				
	In India	641	2,437	522	1,266
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Authorised Capital		
	200,000,000 (Previous Year: 200,000,000) Equity shares of ₹ 10 each	20,000	20,000
	Preference Shares of ₹ each	-	-
2	Issued Capital		
	190,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	19,005	14,005
	Preference Shares of ₹ each	-	-
3	Subscribed Capital		
	190,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	19,005	14,005
	Preference Shares of ₹ each	-	-
4	Called-up Capital		
	190,050,000 (Previous Year: 140,050,000) Equity shares of ₹ 10 each	19,005	14,005
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of ₹ each	-	-
	TOTAL	19,005	14,005

FORM L-9-PATTERN OF SHAREHOLDING**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2026**

Shareholder	As at March 31, 2026		As at March 31, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	190,050,000	100%	140,050,000	100%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	190,050,000	100%	140,050,000	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ACKO LIFE INSURANCE LIMITED AS AT QUARTER ENDED MARCH 31, 2026

Sl.no.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under Lock in period	
						Number of shares (VI)	As a percentage of total shares held (VII)	Number of shares (VII)	As a percentage of total shares held (VIII)
(I)	(II)		(III)	(IV)	(V)				
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders):			-	-	-	-	-	-
ii	Bodies Corporate								
	i. Acko Technology & Services Private Limited	1	19,00,50,000	100%	19,005	-	-	140,050,000	85%
iii	Financial Institutions/Banks			-	-	-	-	-	-
iv	Central Government/State Government(s)/President of India			-	-	-	-	-	-
v	Persons acting in Concert			-	-	-	-	-	-
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		19,00,50,000	100%	19,005	-	-	140,050,000	#DIV/0!

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

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

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

FORM L-10-RESERVES AND SURPLUS**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2026****(₹ in Lakhs)**

	Particulars	As at March 31, 2026	As at March 31, 2025
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	380	365
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	380	365

FORM L-11-BORROWINGS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(₹ in Lakhs)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,222	4,955
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	676	676
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,136	1,540
5	Other than Approved Investments	660	660
	SHORT TERM INVESTMENTS		-
1	Government securities and Government guaranteed bonds including Treasury Bills	-	499
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	40	401
	(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	-	19
	TOTAL	10,074	8,898

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,828	4,050
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,344	818
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	979	1,960
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	993	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,017	810
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	493
	(e) Other Securities (FDs, CDs & CPs)	392	194
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,319	-
5	Other than Approved Investments	-	-
	TOTAL	18,872	8,325

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: 31st March, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
	LONG TERM INVESTMENTS		
1	Government securities and Government	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

(₹ in Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Long Term Investments:								
Book Value	9,640	7,832	15,151	6,828	-	-	24,791	14,660
Market Value	9,504	8,076	14,973	6,997	-	-	24,477	15,073
Short Term Investments:								
Book Value	379	1,064	3,719	1,496	-	-	4,098	2,560
Market Value	379	1,066	3,722	1,499	-	-	4,101	2,565

FORM L-15-LOANS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM L-17-CASH AND BANK BALANCE**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2026****(₹ in Lakhs)**

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Cash (including cheques ¹ , drafts and stamps)	1	25
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	752	207
	(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	5	3
	TOTAL	757	235
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	757	235
	Outside India	-	-
	TOTAL	757	235

1. Cheques on hand amount to Rs. NIL (previous Year Rs NIL)

FORM L-18-ADVANCE AND OTHER ASSETS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	13	16
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Goods & Service tax credit	353	41
7	Others		
	(a) Other advances	53	14
	(b) Dues from Group Company	48	34
	(c) Receivable from Inv Contracts (Net)	-	-
	TOTAL (A)	466	105
	OTHER ASSETS		
1	Income accrued on investments	767	451
2	Outstanding Premiums	7	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	14
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	1	-
8	Others	-	-
	(a) Other Receivables (relocation expenses)	-	-
	TOTAL (B)	775	465
	TOTAL (A+B)	1,241	570

FORM L-19-CURRENT LIABILITIESName of the Insurer: **Acko Life Insurance Limited**Registration No. **164** dated **March 31, 2023**Date: **March 31, 2026****(₹ in Lakhs)**

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Agents' Balances	1,358	155
2	Balances due to other insurance companies	142	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	18	-
5	Unallocated premium	345	259
6	Sundry creditors	113	89
7	Due to subsidiaries/ holding company	1,476	68
8	Claims Outstanding	143	196
9	Annuities Due	-	-
10	Due to Officers/ Directors	4	-
11	Goods and Service Tax Liability	1	8
12	Unclaimed Amount of policyholders	0.4	-
13	Income accrued on Unclaimed amounts	0.1	-
14	Interest payable on debentures/bonds	-	-
15	Others	-	-
	(a) Tax deducted to be remitted	171	52
	(b) Provident Fund	3	5
	(c) Other Payables (Salary)	3	2
	(d) Accrued expenses	1,684	290
	TOTAL	5,461	1,125

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

	Particulars	As at March 31, 2026	As at March 31, 2025
	Opening Balance as at 1st April	0.1	
	Add: Amount transferred to unclaimed amount	0.3	-
	Add: Cheques issued out of the unclaimed amount but not encashed by the policy	-	0
	Add: Investment Income on Unclaimed Fund	0.1	-
	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 March	1	0

FORM L-20-PROVISIONS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	155	135
3	For Others		
	(a) Provision for audit fees	-	-
	(b) Provision for expenses	-	-
	TOTAL	155	135

FORM L-21-MISCELLANEOUS EXPENDITURE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

(To the extent not written off or adjusted)

(₹ in Lakhs)

	Particulars	As at March 31, 2026	As at March 31, 2025
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22 Analytical Ratios
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

Sl. No.	Particular	(₹ in Lakhs)			
		For the Quarter March-2026	Up to the Quarter March-2026	For the Quarter March-2025	Up to the Quarter March-2025
1	New Business Premium Growth Rate (Segment wise)				
	(I) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(II) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	265.0%	189.7%	1.1%	74.3%
	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	98.4%	98.4%	97.1%	97.9%
5	Conservation Ratio (Segment wise)				
	(I) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(II) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	6%	6%	2%	1%
	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	89.8%	74.5%	67.6%	75.3%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	52.7%	39.0%	33.5%	32.7%
8	Business Development and Sales Promotion Expenses to New Business Premium	19.5%	17.7%	25.7%	25.7%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.5%	0.5%	0.5%	0.5%
10	Ratio of Policyholders' Fund to Shareholders' Funds	178.5%	178.5%	76.9%	70.9%
11	Change in net worth (Amount in Rs. Lakhs)	-724.58	-724.58	-2,059.00	-2,039.00
12	Growth in Networth	-7.4%	-7.4%	-17.2%	-17.2%
13	Ratio of Surplus to Policyholders' Fund	27.3%	27.3%	8.7%	8.7%
14	Profit after tax / Total Income	-13.2%	-14.4%	-14.0%	-19.2%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	NA	NA	NA	NA
16	Total Investments/(Capital + Reserves and Surplus)	148.9%	148.9%	119.9%	119.9%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	NA	NA	NA	NA
18	Investment Yield - (Gross and Net) - Fund wise and With/Without realised gain	-0.35%	-4.65%	11.15%	9.75%
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under individual category)				
	For 13th month	94%	94%	100%	100%
	For 25th month	93%	93%	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under individual category)				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under individual category)				
	For 13th month	93%	93%	100%	100%
	For 25th month	89%	89%	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under individual category)				
	For 13th month	NA	NA	NA	NA
	For 25th month	NA	NA	NA	NA
	For 37th month	NA	NA	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
	Shareholders' Funds				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
21	Solvency Ratio	180%	180%	196%	196%
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)	16,872.00	16,872.00	18,837.00	18,837.00
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of Shares	190,050,000.00	190,050,000.00	140,050,000.00	140,050,000.00
	Percentage of shareholding				
	Indian	100.0%	100.0%	100.0%	100.0%
	Foreign	-	-	-	-
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.24	-3.83	-0.66	-1.61
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.24	-3.83	-0.66	-1.61
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-2.24	-3.83	-0.66	-1.61
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-2.24	-3.83	-0.66	-1.61
8	Book value per share (Rs)	4.8	4.8	7.01	7.01

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

(ANNUAL SUBMISSION)

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method.

Receipts and Payments A/c to be furnished by the insurers on direct basis

(₹ in Lakhs)

Particulars	Up to the Quarter March-26	Up to the Quarter March-25
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	21,746	6,776
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(133)	-
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits*	(2,533)	(1,238)
Payments of commission and brokerage	(5,478)	(990)
Payments of other operating expenses	(6,033)	(3,563)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	(501)	(747)
Goods and Services Tax/ Service tax paid	(1,099)	-
Other payments (give break-up)	-	(4)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	5,970	235
Cash flows from investing activities:		
Purchase of fixed assets	(24)	-
Proceeds from sale of fixed assets	-	-
Purchases of investments	(56,405)	(4,484)
Loans disbursed	-	-
Sales of investments	88,757	16,002
Repayments received	-	-
Rents/Interests/ Dividends received	1,126	1,303
Investments in money market instruments and in liquid mutual funds (Net)**	(43,901)	(12,933)
Expenses related to investments	(1)	(1)
Net cash flow from investing activities	(10,448)	(113)
Cash flows from financing activities:		
Proceeds from issuance of share capital	5,000	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	5,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	522	122
Cash and cash equivalents at the beginning of the year	235	113
Cash and cash equivalents at the end of the year	757	235

* Includes surrender payments

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

Form L-24-VALUATION OF NET LIABILITIES
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

(₹ in Lakhs)

Net Liabilities			
Type	Category of business	Mathematical Reserves as at 31st March 2026	Mathematical Reserves as at 31st March 2025
Par	Non-Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		-	-
Non-Par	Non-Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	16,247	6,964
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Non Par		16,247	6,964
Total Business	Non-Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	16,247	6,964
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total		16,247	6,964

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

For the Quarter: March 2026

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium ²	Total Premium (New Business and
		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)		
STATES¹												
1	Andhra Pradesh	12	2	2,846	16	1	4,370	28	2	7,216	3	5
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	6	1	1,405	1	-	125	7	1	1,530	1	2
5	Chhattisgarh	6	-	1,186	-	-	145	6	-	1,331	2	2
6	Goa	4	1	800	1	-	190	5	1	990	-	2
7	Gujarat	19	3	3,896	20	2	2,685	39	5	6,581	3	8
8	Haryana	13	1	2,305	17	3	4,690	30	4	6,995	8	11
9	Himachal Pradesh	2	-	125	1	-	175	3	-	300	-	-
10	Jharkhand	3	1	475	2	-	200	5	1	675	-	1
11	Karnataka	97	11	26,247	161	23	44,547	258	34	70,794	48	81
12	Kerala	4	1	356	3	-	1,040	7	1	1,396	1	1
13	Madhya Pradesh	5	1	795	8	1	1,065	13	2	1,860	1	2
14	Maharashtra	60	6	12,643	110	13	30,160	170	19	42,803	30	49
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	6	-	1,046	3	1	1,340	9	2	2,386	-	2
20	Punjab	5	-	795	5	-	695	10	-	1,490	-	1
21	Rajasthan	8	1	2,585	-	-	605	8	1	3,190	1	2
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	12	2	3,315	41	4	9,905	53	5	13,220	9	14
24	Telangana	34	8	11,570	58	8	16,482	92	16	28,052	18	34
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	22	2	3,393	29	2	4,919	51	3	8,312	6	9
28	West Bengal	10	1	965	8	1	640	18	1	1,605	2	4
	TOTAL	328	41	76,748	484	59	123,978	812	97	200,726	133	231
UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	1	1
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	4	-	1,466	40	3	8,844	44	4	10,310	4	8
5	Jammu & Kashmir	(1)	-	(50)	1	-	125	-	-	75	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	1	-	85	1	-	85	-	-
	TOTAL	3	-	1,416	42	3	9,054	45	4	10,470	5	8
	GRAND TOTAL	331	41	78,164	526	62	133,032	857	101	211,196	138	239
	IN INDIA							857	101	211,196	138	239
	OUTSIDE INDIA											

Note:

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

FORM L-25- (j) : Geographical Distribution of Business: INDIVIDUAL
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

Upto the Quarter: March 2026

Statement 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)		
STATES1												
1	Andhra Pradesh	33	5	6,366	35	5	7,205	68	9	13,571	10	19
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2	-	305	1	-	100	3	-	405	-	-
4	Bihar	14	2	2,235	1	-	125	15	2	2,360	2	4
5	Chhattisgarh	11	1	1,766	3	-	395	14	1	2,161	3	4
6	Goa	7	1	1,070	1	-	190	8	1	1,260	1	3
7	Gujarat	38	7	7,081	47	7	6,580	85	14	13,661	11	25
8	Haryana	45	6	6,697	44	9	8,723	89	15	15,420	21	35
9	Himachal Pradesh	2	-	125	2	-	285	4	-	410	-	-
10	Jharkhand	5	1	600	3	-	350	8	1	950	1	2
11	Karnataka	249	56	56,977	387	70	82,277	636	126	139,254	132	257
12	Kerala	20	3	1,946	7	1	1,495	27	4	3,441	3	6
13	Madhya Pradesh	14	2	1,940	18	2	2,415	32	4	4,355	3	7
14	Maharashtra	168	24	28,179	308	60	62,565	476	84	90,744	82	166
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	13	1	2,081	8	2	1,925	21	4	4,006	2	6
20	Punjab	11	1	1,495	8	-	960	19	1	2,455	1	3
21	Rajasthan	25	4	4,540	16	2	2,810	41	6	7,350	4	10
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	33	5	5,680	109	14	18,855	142	18	24,535	31	49
24	Telangana	79	16	18,525	156	28	31,670	235	45	50,195	50	94
25	Tripura	1	-	50	-	-	-	1	-	50	-	-
26	Uttarakhand	4	-	290	6	1	755	10	1	1,045	1	2
27	Uttar Pradesh	49	7	7,253	60	7	9,178	109	14	16,431	14	28
28	West Bengal	23	3	2,450	28	5	3,060	51	8	5,510	4	12
	TOTAL	846	144	157,651	1,248	213	241,918	2,094	357	399,569	376	734
UNION TERRITORIES1												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	2	1	575	-	-	-	2	1	575	1	2
3	Dadra and Nagar Haveli and	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	21	4	4,066	83	9	13,259	104	13	17,325	17	30
5	Jammu & Kashmir	-	-	-	2	-	320	2	-	320	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	4	1	320	4	1	320	-	1
	TOTAL	23	5	4,641	89	10	13,899	112	15	18,540	18	33
	GRAND TOTAL	869	149	162,292	1,337	223	255,817	2,206	372	418,109	394	767
	IN INDIA							2,206	372	418,109	394	767
	OUTSIDE INDIA											

Note:

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

2 Renewal Premium has to be reported on accrual basis.

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

FORM L-25- (ii) : Geographical Distribution of Business: GROUP
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

For the Quarter: March 2026

ion of Total Business- Group															
Sl. No.	State / Union Territory	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)
STATES1															
1	Andhra Pradesh	-	13,907	130	14,807	-	10,119	116	11,657	-	24,026	246	26,464	-	246
2	Arunachal Pradesh	-	1	-	-	-	1	-	-	-	2	-	1	-	-
3	Assam	-	9,933	107	13,701	-	3,926	43	5,241	-	13,859	150	18,942	-	150
4	Bihar	-	39,598	436	33,455	-	2,023	18	1,670	-	41,621	454	35,125	-	454
5	Chhattisgarh	-	3,166	35	3,511	-	1,369	20	1,695	-	4,535	55	5,205	-	55
6	Goa	-	86	-	72	-	70	1	55	-	156	1	126	-	1
7	Gujarat	-	35,698	582	34,420	-	13,037	229	15,656	-	48,735	811	50,077	-	811
8	Haryana	-	7,082	88	7,003	-	4,625	67	4,859	-	11,707	154	11,862	-	154
9	Himachal Pradesh	-	1,819	19	1,501	-	645	8	536	-	2,464	27	2,036	-	27
10	Jharkhand	-	8,726	97	7,757	-	7,335	87	7,338	-	16,061	184	15,095	-	184
11	Karnataka	-	14,664	240	18,436	-	11,037	219	16,191	-	25,701	459	34,627	-	459
12	Kerala	-	40,519	236	34,057	-	15,680	96	13,396	-	56,199	332	47,454	-	332
13	Madhya Pradesh	-	25,437	406	31,515	-	8,901	144	11,874	-	34,338	550	43,389	-	550
14	Maharashtra	-	10,152	418	21,792	1	6,594	294	15,376	1	16,746	711	37,168	-	711
15	Manipur	-	19	-	9	-	643	2	321	-	662	2	330	-	2
16	Meghalaya	-	121	1	120	-	292	3	349	-	413	3	469	-	3
17	Mizoram	-	33	-	43	-	138	1	125	-	171	1	168	-	1
18	Nagaland	-	1	-	3	-	11	1	58	-	12	1	62	-	1
19	Odisha	-	7,358	61	7,469	-	5,734	50	6,141	-	13,092	112	13,610	-	112
20	Punjab	-	1,953	17	2,351	-	3,244	29	3,989	-	5,197	46	6,340	-	46
21	Rajasthan	-	38,920	579	41,025	-	17,651	258	18,169	-	56,571	835	59,193	-	835
22	Sikkim	-	26	-	21	-	247	2	277	-	273	2	298	-	2
23	Tamil Nadu	-	27,924	201	25,120	-	39,001	347	39,317	-	66,925	548	64,436	-	548
24	Telangana	-	7,153	104	9,505	-	5,070	187	10,653	-	12,223	291	20,158	-	291
25	Tripura	-	318	3	434	-	334	3	425	-	652	7	860	-	7
26	Uttarakhand	-	2,622	34	3,484	-	811	7	869	-	3,433	41	4,353	-	41
27	Uttar Pradesh	-	32,478	267	31,710	-	15,269	155	16,487	-	47,747	423	48,197	-	423
28	West Bengal	-	38,560	288	43,302	-	21,870	156	23,421	-	60,430	444	66,722	-	444
	TOTAL	-	368,27	4,348	386,624	1	195,677	2,544	226,144	1	563,951	6,891	612,768	-	6,891
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	129	1	153	-	292	2	331	-	421	3	484	-	3
3	Dadra and Nagar Haveli and Daman &	-	8	2	87	-	-	-	-	-	8	2	87	-	2
4	Govt. of NCT of Delhi	-	1,083	11	1,335	3	5,860	56	7,188	3	6,943	67	8,523	-	67
5	Jammu & Kashmir	-	117	-	69	-	215	1	136	-	332	1	205	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	544	3	472	-	769	5	699	-	1,313	8	1,171	-	8
	TOTAL	-	1,881	18	2,115	3	7,136	63	8,354	3	9,017	82	10,469	-	81
	GRAND TOTAL	-	370,15	4,366	388,739	4	202,813	2,607	234,498	4	572,968	6,974	623,237	-	6,973
	IN INDIA							2,607	234,498	4	572,968	6,974	623,237	-	6,973
	OUTSIDE INDIA													-	

Note:

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

2Renewal Premium has to be reported on accrual basis.

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

FORM L-25- (ii) : Geographical Distribution of Business: GROUP
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

Upto the Quarter:

ution of Total Business- Group

Sl.No.	State / Union Territory	Business - Rural (Group)		New Business - Urban (Group)				Total New Business (Group)				Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2)		
		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)
STATES1															
1	Andhra Pradesh	-	30,816	284	32,088	-	22,362	264	25,548	-	53,178	548	57,635	-	548
2	Arunachal Pradesh	-	2	-	1	-	5	-	8	-	7	-	9	-	-
3	Assam	-	18,948	237	26,800	1	8,042	95	10,460	1	26,990	332	37,260	-	332
4	Bihar	-	95,923	878	70,626	-	5,205	41	3,766	-	101,128	919	74,392	-	919
5	Chhattisgarh	-	11,514	123	10,119	-	3,951	56	4,278	-	15,465	179	14,396	-	179
6	Goa	-	313	2	210	-	239	2	165	-	552	4	374	-	4
7	Gujarat	-	90,796	1,495	84,829	4	31,765	625	39,028	4	122,561	2,120	123,858	-	2,120
8	Haryana	-	22,620	262	19,376	5	14,462	200	13,519	5	37,082	461	32,895	-	461
9	Himachal Pradesh	-	5,754	50	3,950	-	1,877	18	1,308	-	7,631	68	5,257	-	68
10	Jharkhand	-	26,939	233	18,767	-	16,157	154	13,511	-	43,096	387	32,278	-	387
11	Karnataka	-	36,711	663	46,507	1	26,608	628	41,677	1	63,319	1,291	88,184	-	1,291
12	Kerala	-	103,165	558	81,731	-	40,220	251	33,698	-	143,385	809	115,429	-	809
13	Madhya Pradesh	-	63,839	1,034	74,796	-	24,303	389	29,065	-	88,142	1,423	103,861	-	1,423
14	Maharashtra	-	27,448	1,264	59,967	7	16,362	878	41,906	7	43,810	2,141	101,873	-	2,141
15	Manipur	-	33	-	16	-	1,170	3	585	-	1,203	3	601	-	3
16	Meghalaya	-	250	2	241	-	672	7	765	-	922	8	1,006	-	8
17	Mizoram	-	74	1	103	-	341	2	253	-	415	3	356	-	3
18	Nagaland	-	6	-	25	-	51	3	172	-	57	3	198	-	3
19	Odisha	-	21,907	181	18,324	-	15,762	133	14,058	-	37,669	314	32,382	-	314
20	Punjab	-	5,355	42	5,577	-	8,542	69	9,262	-	13,897	111	14,839	-	111
21	Rajasthan	-	108,571	1,540	104,304	1	50,904	716	47,987	1	159,475	2,255	152,290	-	2,255
22	Sikkim	-	70	-	55	-	670	5	667	-	740	5	722	-	5
23	Tamil Nadu	-	69,513	563	61,501	-	92,490	1,029	98,676	-	162,003	1,592	160,176	-	1,592
24	Telangana	-	15,192	262	20,885	-	11,899	470	26,233	-	27,091	732	47,118	-	732
25	Tripura	-	864	8	1,007	-	852	8	990	-	1,716	16	1,997	-	16
26	Uttarakhand	-	7,095	78	7,713	-	2,496	21	2,135	-	9,591	99	9,848	-	99
27	Uttar Pradesh	-	84,817	682	72,569	-	41,371	392	38,451	-	126,188	1,075	111,020	-	1,075
28	West Bengal	-	86,676	602	91,326	-	48,667	331	49,907	-	135,343	933	141,232	-	933
	TOTAL	-	935,211	11,043	913,413	19	487,445	6,789	548,075	19	1,422,656	17,831	1,461,488	-	17,831
UNION TERRITORIES1															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	316	2	332	-	806	5	776	-	1,122	7	1,108	-	7
3	Dadra and Nagar Haveli and Daman &	-	11	2	110	-	-	-	-	-	11	2	110	-	2
4	Govt. of NCT of Delhi	-	2,625	36	3,283	8	15,189	168	17,987	8	17,814	204	21,269	-	204
5	Jammu & Kashmir	-	368	1	208	-	521	2	307	-	889	2	515	-	2
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	1,325	8	1,129	-	1,681	10	1,499	-	3,006	18	2,628	-	18
	TOTAL	-	4,645	50	5,061	8	18,197	184	20,569	8	22,842	234	25,630	-	234
	GRAND TOTAL	-	939,856	11,093	918,474	27	505,642	6,973	568,644	27	1,445,498	18,066	1,487,118	-	18,066
	IN INDIA									27	1,445,498	18,066	1,487,118	-	18,066
	OUTSIDE INDIA									-	-	-	-	-	-

Note:

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

2Renewal Premium has to be reported on accrual basis.

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

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

Name of the Insurer: Acko Life Insurance Limited
 Registration No. 164 dated March 31, 2023
 Statement as on: 31st March 2026

PART - A

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

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	10,074
	Investments (Policyholders)	8A	18,872
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	21
4	Current Assets		-
	a. Cash & Bank Balance	11	757
	b. Advances & Other Assets	12	1,241
5	Current Liabilities		-
	a. Current Liabilities	13	5,461
	b. Provisions	14	155
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		10,366
	Application of Funds as per Balance Sheet (A)		14,983
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	21
3	Cash and Bank Balance (if any)	11	757
4	Advances & Other Assets (if any)	12	1,241
5	Current Liabilities	13	5,461
6	Provisions	14	155
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		10,366
	Total (B)		(13,963)
	Investment Assets (A-B)		28,946

Reconciliation of Investment Assets

	(₹ in Lakhs)
Total Investment Assets (as per Balance Sheet)	28,946
Balance Sheet Value of:	
A. Life Fund	28,946
B. Pension & General Annuity and Group Business	-
C. Unit Linked Funds	-

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)
1 Central Govt. Sec	Not Less	5,712	-	-	-	6,767	43%	-	12,479	12,204	
2 Central Govt. Sec, State Govt Sec. or Other Approved Securities (incl (1) above)	Not Less	6,222	-	-	-	9,821	56%	-	16,043	15,709	
3 Investment subject to Exposure Norms											
a.											
			Infrastructure/ Social/ Housing Sector								
			1. Approved Investments	Not Less than 15%		2,262	2,298	16%	55	4,615	4,618
			2. Other Investments								
b.			i) Approved Investments	Not exceeding 35%		875	6,751	26%	2	7,628	7,591
			ii) Other Investments			660	660	2%	-	660	660
			TOTAL LIFE FUND	100%		10,019	18,870	100%	57	28,946	28,578

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)					
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)		
1 Approved Investments	Not Less than 75%	-	-	-	-
2 Other Investments	Not More than 25%	-	-	-	-
TOTAL LINKED INSURANCE FUND	100%				

Note:

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

FORM 3A

Unit Linked Insurance Business

Name of the Insurer: ACKO Life Insurance Limited

Registration No. 164 dated March 31, 2023

Statement as on: 31st March 2026

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

Periodicity of Submission: Quarterly

PARTICULARS	(₹ in Lakhs)			
	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)	NIL	NIL	NIL	NIL

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)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Current Assets:								
Accrued Interest								
Dividend Receivable								
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)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Other Investments (<=25%)								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Mutual funds								
Others								
Sub Total (C)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total (A + B + C)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Fund Carried Forward (as per LB 2)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Note:

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

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds**PART - C****Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: 31st March, 2026****Link to FORM 3A (Part B)****Periodicity of Submission: Quarterly****(₹ in Lakhs)**

No	Fund Name	SFI N	Date of launch	Par / Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date1	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
NA	NA	NA	NA	NA	-	-	-	-	-	-	-	-	-	-

Total -**Note:**

1 NAV should reflect the published NAV on the reporting date

NAV should be upto 4 decimal

Refer IRDAI (Investment) Regulations, 2016

FORM L-29- DETAILS REGARDING DEBT SECURITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

(₹ in Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at March 31, 2026	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2026	As % of total for this class	As at March 31, 2025	As % of total for this class
Breakdown by credit rating								
AAA rated	10,010	35%	5,548	31%	10,044	35%	5,488	32%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Govt. Securities)	15,709	55%	9,858	56%	16,043	56%	9,504	55%
Any other (Mutual Funds)	1,057	4%	1,231	7%	1,055	4%	1,227	7%
Any other (Fixed Deposits)	525	2%	340	2%	525	2%	340	2%
Any other (Equity)	1,276	4%	660	4%	1,221	4%	660	4%
Total (A)	28,578	100%	17,638	100%	28,889	100%	17,219	100%
Breakdown by residual maturity								
Up to 1 year	2,518	9%	994	6%	2,517	9%	992	6%
More than 1 year and upto 3 years	4,997	17%	3,531	20%	5,012	17%	3,504	20%
More than 3 years and up to 7 years	6,016	21%	1,520	9%	6,088	21%	1,499	9%
More than 7 years and up to 10 years	3,982	14%	3,092	18%	4,011	14%	2,996	17%
More than 10 years and up to 15 years	3,496	12%	3,647	21%	3,497	12%	3,497	20%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	4,711	16%	2,623	15%	4,961	17%	2,504	15%
Any other (Mutual Funds)	1,057	4%	1,231	7%	1,055	4%	1,227	7%
Any other (Fixed Deposits)	525	2%	340	2%	525	2%	340	2%
Any other (Equity)	1,276	4%	660	0.04	1,221	4%	660	2%
Total (B)	28,578	100%	17,638	100%	28,889	100%	17,219	98%
Breakdown by type of the issuer								
a. Central Government	12,204	43%	9,858	56%	12,479	43%	9,504	55%
b. State Government	3,505	12%	-	-	3,564	12%	-	-
c. Corporate Securities	9,985	35%	5,548	31%	10,019	35%	5,488	32%
Any other (Mutual Funds)	1,057	4%	1,231	7%	1,055	4%	1,227	7%
Any other (Fixed Deposits)	525	2%	340	2%	525	2%	340	2%
Any other (Equity)	1,276	4%	660	0.04	1,221	4%	660	4%
Any other (Trens)	25	0.10%	-	-	25	0.10%	-	-
Total (C)	28,578	100%	17,638	100%	28,889	100%	17,219	100%

Note

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

FORM L-31- BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

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/ Chairman	No change
4	Mr. Varun Dua	Non-Executive Director	Non-Independent Director	No change
5	Ms. Sharayu Jadhav	Non-Executive Director	Non-Independent Director	resigned w.ef from closure of business hours on 26 March 2026
6	Mr. Ramdas Parameswaran	Chief Financial Officer	Finance	No change
7	Ms. Shilpa Mittal	Chief Investment Officer	Investment	No change
8	Ms. Sneha Abraham	Chief Risk Officer	Risk	No change
9	Mr. Pankaj Gera	Chief Compliance Officer	Compliance	No change
10	Ms. Kanchan Margaj	Company Secretary	Secretarial	resigned w.ef from close of working hours of 31 March 2026.

Note:

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

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

FORM NO. L-32 AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: March 31, 2026**

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	16,881
	Deduct:		
02	Mathematical Reserves	2	16,247
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		635
05	Available Assets in Shareholders Fund:	4	8,390
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		8,390
08	Total ASM (04)+(07)		9,025
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		180%

Note:

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

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

FORM L-33-NPAs**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated March 31, 2023****Date: 31st March, 2026****DETAILS OF NON-PERFORMING ASSETS****(₹ in Lakhs)**

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As at Mar 31, 2026	Prev. FY (As on 31 Mar 2025)	As at Mar 31, 2026	Prev. FY (As on 31 Mar 2025)	As at Mar 31, 2026	Prev. FY (As on 31 Mar 2025)	As at Mar 31, 2026	Prev. FY (As on 31 Mar 2025)	As at Mar 31, 2026	Prev. FY (As on 31 Mar 2025)
1	Investments Assets (As per Form 5)	10,019	5,488	-	-	16,568	9,844	2,302	1,887	28,889	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)	10,019	5,488	-	-	16,568	9,844	2,302	1,887	28,889	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:

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

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Statement as on: 31st March 2026

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) ³				
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	
1	G. Sec														
	Central Government Bonds	CGSB	10,726	189	7.15%	7.15%	9,723	734	7.55%	7.55%	8,796	658	7.48%	7.48%	
	Treasury Bills	CTRB	1,048	13	5.20%	5.20%	730	30	5.39%	5.39%	506	4	7.88%	7.88%	
2	Other Approved Sec/Guaranteed Sec		-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	2,795	50	7.19%	7.19%	1,787	83	7.09%	7.09%	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / FFE		-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions	HTDN	2,499	47	7.63%	7.63%	2,179	170	7.80%	7.80%	1,949	153	7.86%	7.86%	
	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-	ITCE	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,500	28	7.59%	7.59%	1,500	113	7.55%	7.55%	1,935	147	7.61%	7.61%	
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments		-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	0.00%	0.00%	197	8	112.97%	112.97%	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	236	4	6.37%	6.37%	228	16	6.93%	6.93%	215	16	7.62%	7.62%	
	Corporate Securities - Debentures	ECOS	5,357	100	7.59%	7.59%	3,550	276	7.78%	7.78%	2,952	237	8.02%	8.02%	
	CCIL – CBLO	ECBO	409	3	4.93%	4.93%	351	6	5.04%	5.04%	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,811	22	4.97%	4.97%	1,283	65	5.09%	5.09%	550	34	6.20%	6.20%	
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	1,614	-	-	-	962	-	-	-	-	-	-	-	-
	Units of Infrastructure Investment Trust	EIIT	563	14	10.06%	10.06%	445	31	8.32%	8.32%	-	-	-	-	-
6	Other Investment		-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	6	5	10349.39%	10349.39%	132	38	238.06%	238.06%	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	660	-	-	-	660	-	-	-	660	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	-	-	130	2	17.86%	17.86%	31	2	6.01%	6.01%	
TOTAL			29,225	475	7.00%	7.00%	23,858	1,573	7.29%	7.29%	17,594	1,252	7.11%	7.11%	

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

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

PART - A

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> ¹					Nil			
B.	<u>As on Date</u> ²					Nil			

Note:

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

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended March 2026						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit ²	-	1	-	-	-	-	1	5
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender ³	-	-	-	-	-	-	-	-
5	Other benefits ⁴	-	1	-	-	-	-	1	25
	Death Claims	-	1	-	-	-	-	1	25

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended March 2026						Total No. of claims paid	Total amount of claims paid (₹ in Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit ²	-	1	-	-	-	-	1	5
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender ³	-	-	-	-	-	-	-	-
5	Other benefits ⁴	-	1	-	-	-	-	1	25
	Death Claims	-	1	-	-	-	-	1	25

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

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - Upto the quarter ended March 2026						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	-	47	-	-	-	-	47.00	5
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	3,605	5	-	-	-	3,610	2,476

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid - For the quarter ended March 2026						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	-	30	-	-	-	-	30.00	4,1500
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	875	1	-	-	-	876	579

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

Note:

1. In total amount of claims paid above, applicable interest paid on claims is not considered due to the claims payment is still pending for policy holders.

FORM L-40- QUARTERLY CLAIMS DATA FOR LIFE
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated March 31, 2023
Date: March 31, 2026

Death Claims (No. of claims only)

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended March 2026		No. of claims paid - For the quarter ended March 2026	
		Individual	Group	Individual	Group
1	Claims O/S at the beginning of the period ¹	-	5	1	17
2	Claims Intimated / Booked during the period	1	2,791	-	907
(a)	Less than 3 years from the date of acceptance of risk	1	2,791	-	907
(b)	Greater than 3 years from the date of acceptance of risk	-	-	-	-
3	Claims Paid during the period	1	3,610	1	876
4	Claims Repudiated during the period ²	-	42	-	6
5	Claims Rejected ³	-	-	-	-
6	Unclaimed ⁴	-	-	-	-
7	Claims O/S at End of the period	-	26	-	26
	Outstanding Claims:-				
	Less than 3 months	-	26	-	26
	3 months and less than 6 months	-	-	-	-
	6 months and less than 1 year	-	-	-	-
	1year and above	-	-	-	-

1 Opening Balance is the closing balance of previous quarter.

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

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

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

Individual Claims (No. of claims only)

Sl. No.	Claims Experience	No. of claims paid - Upto the quarter ended March 2026				
		Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	-	-	-	-	-
2	Claims Booked during the period	-	2	-	-	1
3	Claims Paid during the period	-	1	-	-	1
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	-	1	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	1	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Sl. No.	Claims Experience	No. of claims paid - For the quarter ended March 2026				
		Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	-	-	-	-	1
2	Claims Booked during the period	-	1	-	-	-
3	Claims Paid during the period	-	-	-	-	1
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	-	1	-	-	-
	Outstanding Claims (Individual)					
	Less than 3months	-	1	-	-	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

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

FORM L-41-GRIEVANCE DISPOSAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

Sl No.	Particulars	Opening Balance1 at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Death Claims	-	-	-	-	-	-	-
	b) Policy Servicing	-	3	2	-	-	1	4
	c) Proposal Processing	-	5	5	-	-	-	11
	d) Survival Claims	-	-	-	-	-	-	-
	e) ULIP Related	-	-	-	-	-	-	-
	f) Unfair Business Practices	-	-	-	-	-	-	-
	g) Others - Not pertaining to Acko Life Insurance	-	1	1	-	-	-	5
	Total Number of Complaints	-	9	8	-	-	1	20

2	Total No. of Policies upto corresponding period of previous year	1,848
3	Total No. of Claims upto corresponding period of previous year	1,389
4	Total No. of Policies during current year	4,096
5	Total No. of Claims during current year	2,793
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	37
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current)	-

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	1	100.00%	-	0.00%	1	0.00%
	b) 15 - 30 days	-	0.00%	-	0.00%	-	0.00%
	c) 30 - 90 days	-	0.00%	-	0.00%	-	0.00%
	d) 90 days & Beyond	-	0.00%	-	0.00%	-	0.00%
	Total Number of Complaints	1	0.00%	-	0.00%	1	0.00%

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Valuation Basis (Frequency -Quarterly and Annual)

I. INDIVIDUAL BUSINESS

Range (Minimum to Maximum) of parameters used for valuation

Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	
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	5.09% to 5.79% per	5.38% to 5.84% per	35% -82% of 'Indian	35% -82% of 'Indian	The morbidity tables	The morbidity tables	Expenses are around Rs.	Expenses are around Rs.	Expenses are around	Expenses are around	Per policy renewal	Per policy renewal	Withdrawal	Withdrawal	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -Others																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

1 Individual and Group Business are to be reported separately

2 Fixed per policy expenses

3 Premium related expenses

4 Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.

1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system

2 Brief mention of any significant change in the valuation basis and /or methodology

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

Valuation Basis (Frequency -Quarterly and Annual)

II. GROUP BUSINESS

Range (Minimum to Maximum) of parameters used for valuation

Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	As at 31st March for the year 2026	As at 31st March for the year 2025	
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	5.09% to 5.79% per annum	5.18% to 5.84% per annum	71.5% - 330% of Indian Assured Lives (2012-2014) Ultimate	125% - 330% of Indian Assured Lives (2012-2014) Ultimate	NA	NA	Expenses are around Rs. 5.5 - Rs. 220.	Expenses are around Rs. 27.5 - 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	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -Others																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

1 Individual and Group Business are to be reported separately

2 Fixed per policy expenses

3 Premium related expenses

4 Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.

- Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
- Brief mention of any significant change in the valuation basis and/or methodology

FORM L 43-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: 31st March, 2026

For Quarter ended March 2026

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

FORM L-44

**EMBEDDED VALUE
(Annual Disclosure)
NOT APPLICABLE**

Name of the Insurer: Acko Life Insurance Limited

Date: March 31, 2026

Particulars	Embedded Value (Amount in Rs. Lakhs)	
	Reporting FY _____ As on 31.3. _____	Previous FY _____ As on 31.3. _____
Opening EV		
Opening Adjustments		
Adjusted Opening EV		
Value added by new business during the period		
Expected return on existing business		
Variance in operating experience split by major components including mortality / morbidity, policy persistency, etc.		
Change in operating assumptions		
Other operating variance		
EV operating earnings		
Economic variances		
Other non-operating variances		
Total EV earnings		
Capital contributions / Dividend payouts		
Closing adjustments		
Closing EV		
Components of EV		
Free Surplus		
Required Capital		
VIF		
Embedded Value		

FORM L 45-Office Information

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated March 31, 2023

Date: March 31, 2026

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
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year***	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) 4** (d) 0 (e) 0
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 25 (b) 56 (c) 81
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) 4 (d) 3 (i) Online/Direct - 1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	24	8**
Recruitments during the quarter	5	0
Attrition during the quarter	4	0
Number at the end of the quarter	25	8**

*The Company has total 4 Non-Executive Directors, out of which 3 are Non-Executive, Independent Directors and 1 is Non-Executive, Non-Independent Director.

** This excludes online / direct channel