

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

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FORM L-2-A-PL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st DECEMBER, 2023.

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec-22
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income From Investments					
(a) Interest, Dividends & Rent – Gross		245	329	-	-
(b) Profit on sale/redemption of investments		7	401	-	-
(c) (Loss on sale/ redemption of investments)		(5)	(13)	-	-
(d) Amortisation of Premium / Discount on Investments		-	-	-	-
Other Income		-	-	-	-
TOTAL (A)		247	718	-	-
Expense other than those directly related to the insurance business	6A	21	40	-	-
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		452	1,020	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		473	1,060	-	-
Profit/ (Loss) before tax		(226)	(342)	-	-
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		(226)	(342)	-	-
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(173)	(173)	-	-
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(399)	(515)	-	-

FORM L-3-A-BS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

BALANCE SHEET AS AT 31st DECEMBER, 2023.

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at 31st December, 2023	As at 31st December, 2022
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9	14,005	-
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	L-10	180	-
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		3	-
	Sub-Total		14,188	-
	BORROWINGS	L-11	-	-
	POLICYHOLDERS' FUNDS:			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		0.36	-
	POLICY LIABILITIES		1,263	-
	FUNDS FOR DISCONTINUED POLICIES:		-	-
	(i) Discontinued on Account of non-payment of premiums		-	-
	(ii) Others		-	-
	INSURANCE RESERVES		-	-
	PROVISION FOR LINKED LIABILITIES		-	-
	Sub-Total		1,263	-
	FUNDS FOR FUTURE APPROPRIATIONS		-	-
	Linked		-	-
	Non-Linked (Non-PAR)		-	-
	Non-Linked (PAR)		-	-
	DEFERRED TAX LIABILITIES (Net)		-	-
	TOTAL		15,451	-
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12	13,400	-
	Policyholders'	L-13	1,579	-
	Assets held to cover Linked liabilities	L-14	-	-
	LOANS	L-15	-	-
	FIXED ASSETS	L-16	43	-
	DEFERRED TAX ASSETS (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	L-17	30	-
	Advances and Other Assets	L-18	441	-
	Sub-Total (A)		471	-
	CURRENT LIABILITIES	L-19	379	-
	PROVISIONS	L-20	178	-
	Sub-Total (B)		557	-
	NET CURRENT ASSETS (C) = (A – B)		(86)	-
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		515	-
	DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
	TOTAL		15,451	-

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars		As at 31st December, 2023	As at 31st December, 2022
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec-22
1	First year premiums	0.08	0.08	-	-
2	Renewal Premiums	-	-	-	-
3	Single Premiums	1,573	1,735	-	-
	TOTAL PREMIUM	1,573	1,735	-	-
	Premium Income from Business written :				
	In India	1,573	1,735	-	-
	Outside India	-	-	-	-

FORM L-5 - COMMISSION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec-22
Commission	-	-	-	-
Direct – First year premiums	-	-	-	-
- Renewal premiums	-	-	-	-
- Single premiums	310	318	-	-
Gross Commission	310	318	-	-
Add: Commission on Re-insurance	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	310	318	-	-
Rewards	-	-	-	-
TOTAL	310	318	-	-
Channel wise break-up of Commission				
Individual agents	-	-	-	-
Corporate Agents -Others	237	237	-	-
Brokers	73	81	-	-
Micro Agents	-	-	-	-
Direct Business - Online ¹	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	-	-	-	-
Others	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	310	318	-	-
Outside India	-	-	-	-

FORM L-6-OPERATING EXPENSES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec- 22
1	Employees' remuneration & welfare benefits	261	696	-	-
2	Travel, conveyance and vehicle running expenses	0.23	0.45	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	11	29	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	0.01	-	-
8	Legal & professional charges	31	102	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	5	15	-	-
	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	0.04	0.04	-	-
11	Advertisement and publicity	225	225	-	-
12	Interest & Bank Charges	0.00	0.23	-	-
13	Depreciation	0.19	0.19	-	-
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	22	30	-	-
19	Others (to be specified)	-	-	-	-
	(a) Stamp Duty Expenses	25	29		
	(b) Information Technology Expenses	-	33		
	(c) Subscriptions	3	8		
	(d) ROC Filing Fees	0.13	0.13		
	(e) Seminars / Conferences Fees	0.09	0.09		
	(f) Fees & Charges paid to IRDAI	0.12	0.12		
	(g) Newspapers Publication	2	2		
	TOTAL	587	1,171	-	-
	In India	587	1,171	-	-
	Outside India	-	-	-	-

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec-22
1	Employees' remuneration & welfare benefits	17	33	-	-
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	4	7	-	-
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	-	-	-	-
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	-	-	-	-
19	Others (to be specified)	-	-	-	-
	(a) Stamp Duty Expenses	-	-	-	-
	(b) Information Technology Expenses	-	-	-	-
	(c) Subscriptions	-	-	-	-
	TOTAL	21	40	-	-
	In India	21	40	-	-
	Outside India	-	-	-	-

FORM L-7-BENEFITS PAID

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Corresponding Quarter of the Previous Year Dec-22	Up to the Corresponding Quarter of the Previous Year Dec-22
	1. Insurance Claims				
	(a) Claims by Death	21	21	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) Surrenders	-	-	-	-
	(g) any other	-	-	-	-
	Benefits Paid (Gross)				
	In India	21	21	-	-
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	-
	3. Amount accepted in reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	-
	Benefits Paid (Net)				
	In India	21	21	-	-
	Outside India	-	-	-	-

FORM L-8-SHARE CAPITAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	Authorised Capital		
	200,000,000 (Previous period: Nil) Equity shares of Rs 10 each	20,000	-
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	14,005	-
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	14,005	-
	Preference Shares of Rs..... each	-	-
4	Called-up Capital		
	140,050,000 (Previous period: Nil) Equity shares of Rs 10 each	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 Rs..... each	-	-
	TOTAL	14,005	-

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

Shareholder	As at 31st Dec-23		As at 31st Dec-22	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	140,050,000	100%	-	-
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	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 31st DECEMBER, 2023

S.No.	Category	No. of investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under lock in period	
						Number of shares (VI)	As a percentage of Total shares held (VII) [(VI)/(III)*100]	Number of shares (VIII)	As a percentage of Total shares held (IX) [(VIII)/(III)*100]
(II)	(III)		(III)	(IV)	(V)				
A	Promoters and Promoters Group								
A.1	Indian Promoters								
i	Individuals (Not Names of major shareholders)								
ii	Bodies Corporate		140,000,000	100	14,000				100
iii	Financial Institutions/Banks								
iv	Central Government/State Government(s)/President of India								
v	(Please specify)								
vi	Any other (Please specify)								
A.2	Foreign Promoters								
i	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	NRI's registered with RBI								
iv	Others								
v	Trusts								
vi	Non Resident Indian (NRI)								
vii	Clearing Members								
viii	Non Resident Indian Non Repatriable								
ix	Bodies Corporate								
x	IFPI								
xi	Any other (Please specify)								
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder								
2.2	Employee Benefit Trust								
2.3	Any other (Please specify)								
Total			140,000,000	100	14,000				100

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

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

Registration of Indian Insurance Companies Regulations, 2000

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

DETAILS OF EQUITY HOLDING OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANIES / INDIAN INVESTORS AS INDICATED AT (A) ABOVE

PART B:

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

S.No.	Category	No. of investors	No. of shares held	% of share-holdings	Paid up equity in lakhs	Shares pledged or otherwise encumbered		Shares under lock in period	
						Number of shares (VI)	As a percentage of Total shares held (VII) [(VI)/(III)*100]	Number of shares (VIII)	As a percentage of Total Shares held (IX) [(VIII)/(III)*100]
(II)	(III)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i	Individuals (Not Names of major shareholders)								
ii	Bodies Corporate								
iii	Financial Institutions/Banks								
iv	Central Government/State Government(s)/President of India								
v	Persons acting in Concert (Please specify)								
vi	Any other (Please specify)								
A.2	Foreign Promoters								
i	Individuals (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	Asset Private Equity Trust**	1	4,517,000	3.21	11,475				
x	Wintonvest Private Equity Fund LP**	1	1,311,430	0.95	3,190				
xi	Swing Private Equity India AIF**	1	1,130,000	0.81	2,814				
xii	Multiple Private Equity Fund LP**	1	7,053,719	5.02	17,861				
xiii	Any Other (Please specify)								
xiv	Amicus Core IV Investment Holdings LLC**	1	5,204,000	3.70	10,491				
xv	RPS Ventures I LP**	1	1,747,000	1.27	4,500				
xvi	India Ventures**	1	6,360,781	4.52	16,211				
xvii	RPS Solar Fund L.P.**	1	950,000	0.68	2,380				
xviii	Mumbai Re Fund L.P.**	1	5,423,086	3.86	10,904				
xix	Ti Invest India Holdings Ltd**	1	700,000	0.50	2,000				
xx	Acad India IV (Mauritius) Ltd**	1	1,000,000	0.71	2,527				
xxi	Saf India Partners IV Limited**	1	8,807,000	6.29	21,521				
xxii	Formerly known as Transamerica Ventures Fund LLC	1	2,229,000	1.58	5,622				
xxiii	Techno Ventures LLP**	1	2,229,260	1.60	5,622				
xxiv	General Atlantic Singapore ACK Ph. Ltd**	1	20,493,013	14.61	52,041				
xxv	LightSpeed Venture Partners Select IV Mauritius**	1	7,325,612	5.21	18,525				
xxvi	CP Investment Board Private Holdings III Inc.**	1	7,053,719	5.02	18,164				
xxvii	Three State Capital Ph. LP**	1	4,556,000	3.24	11,600				
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	NRI's registered with RBI								
iv	Others								
v	Trusts								
vi	Non Resident Indian (NRI)								
vii	Clearing Members								
viii	Non Resident Indian Non Repatriable								
ix	Bodies Corporate								
x	IFPI								
xi	Any other (Please specify)								
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder								
2.2	Employee Benefit Trust								
2.3	ATPS, Employees and other Shareholders Welfare Trust, acting through its Trustees, Metro FCL (India) Limited	1	12,043,300	8.56	300				
2.3	Any other (Please specify)								
Total		32	140,635,916	100	416,197				

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

FORM L-10-RESERVES AND SURPLUS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
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	180	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	180	-

FORM L-11-BORROWINGS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

FORM L-12-INVESTMENTS SHAREHOLDERS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	7,125	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,563	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,685	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	834	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	179	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	14	-
	TOTAL	13,400	-

FORM L-13-INVESTMENTS POLICYHOLDERS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	839	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	302	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	316	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	98	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	21	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	2	-
	TOTAL	1,579	-

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed	-	-
2	Other Approved Securities	-	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
6	Other Current Assets (Net)	-	-
	TOTAL	-	-

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31st December, 2023	As at 31st December, 2022 (Corresponding Previous Year)	As at 31st December, 2023	As at 31st December, 2022 (Corresponding Previous Year)	As at 31st December, 2023	As at 31st December, 2022 (Corresponding Previous Year)	As at 31st December, 2023	As at 31st December, 2022 (Corresponding Previous Year)
Long Term								
Book Value	13,568	-	263	-	-	-	13,831	-
Market Value	13,541	-	262	-	-	-	13,804	-
Short Term								
Book Value	1,123	-	22	-	-	-	1,144	-
Market Value	1,126	-	22	-	-	-	1,148	-

FORM L-15-LOANS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
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 (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM L-17-CASH AND BANK BALANCE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	Cash (including cheques ¹ , drafts and stamps)	13	-
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	17	-
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
		-	-
	TOTAL	30	-
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	30	-
	Outside India	-	-
	TOTAL	30	-

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

FORM L-18-ADVANCE AND OTHER ASSETS

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6	-
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others	0.06	-
	TOTAL (A)	6	-
	OTHER ASSETS		
1	Income accrued on investments	342	-
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	-	-
8	Others	-	-
	(a) Goods and Services Tax Unutilized Credits	92	
	(a) Other Receivables (relocation expenses)	1	
	TOTAL (B)	436	-
	TOTAL (A+B)	441	-

FORM L-19-CURRENT LIABILITIES**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: 31st DECEMBER, 2023****(Amount in Rs. Lakhs)**

	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	Agents' Balances	210	-
2	Balances due to other insurance companies	1	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	95	-
5	Unallocated premium	-	-
6	Sundry creditors	5	-
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9	-
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Goods and Service Tax Liability	27	-
12	Unclaimed Amount of policyholders	-	-
13	Income accrued on Unclaimed amounts	-	-
14	Interest payable on debentures/bonds	-	-
15	<u>Others</u>	-	-
	(a) Tax deducted to be remitted	29	-
	(b) Provident Fund	3	-
	(c) Other Payables (Salary)	0.00	-
	TOTAL	379	-

FORM L-20-PROVISIONS**Name of the Insurer: Acko Life Insurance Limited****Registration No. 164 dated 31st March, 2023****Date: 31st DECEMBER, 2023****(Amount in Rs. Lakhs)**

	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	84	-
3	For Others	-	-
	(a) Provision for Audit Fees	12	
	(b) Provision for Expenses	82	
	TOTAL	178	-

FORM L-21-MISCELLANEOUS EXPENDITURE

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 31st Dec-23	As at 31st Dec-22
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM I-22-Analytical Ratios
 Name of the Insurer: Adia Life Insurance Limited
 Registration No. 164 dated 31st March, 2023
 Date: 31st DECEMBER, 2023

S.No.	Particular	For the Quarter Dec-23	Up to the Quarter Dec-23	For the Quarter Dec-22	Up to the Quarter Dec-22
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	NA	NA
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	NA	NA	NA	NA
4	Net Retention Ratio		99.9%	99.9%	NA
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	NA	NA	NA	NA
	b) Pension	NA	NA	NA	NA
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	51.73%	85.84%	NA	NA
7	Commission Ratio (Gross Commission and Rewards paid to Gross Premium)	19.69%	18.32%	NA	NA
8	Business Development and Sales Promotion Expenses to New Business Premium	14.18%	12.55%	NA	NA
9	Brand/Trade Mark usage Fee/Share to New Business Premium	NA	NA	NA	NA
10	Ratio of Policyholder's Fund to Shareholder's Funds	8.80%	8.90%	NA	NA
11	Change in net worth (Amount in Rs. Lakh)	13,273	13,273	NA	NA
12	Share's in Network	NA	NA	NA	NA
13	Ratio of Surplus to Policyholder's Fund	NA	NA	NA	NA
14	Profit after tax / Total income	-12.33%	-13.86%	NA	NA
15	Total Real Estate Loans/Cash & Invested Assets	NA	NA	NA	NA
16	Total Investment/Cash & Reserves and Surplus	105.60%	105.60%	NA	NA
17	Total Affiliated Investments (Capital, Reserves and Surplus)	NA	NA	NA	NA
	Investment Yield - (Gross and Net) - Fund wise and With/Without realized gain				
	a. With Unrealized Gain	7.84%	6.64%	NA	NA
	b. Without Unrealized Gain	7.40%	7.38%	NA	NA

FORM I-23-Analytical Ratios
 Name of the Insurer: Adia Life Insurance Limited
 Registration No. 164 dated 31st March, 2023
 Date: 31st DECEMBER, 2023

19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under individual category)				
	For 12th month	NA	NA	NA	NA
	For 24th month	NA	NA	NA	NA
	For 36th month	NA	NA	NA	NA
	For 48th month	NA	NA	NA	NA
	For 60th month	NA	NA	NA	NA
	Persistence Ratio - Premium Basis (Single Premium/Full paid-up under individual category)				
	For 12th month	NA	NA	NA	NA
	For 24th month	NA	NA	NA	NA
	For 36th month	NA	NA	NA	NA
	For 48th month	NA	NA	NA	NA
	For 60th month	NA	NA	NA	NA
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under individual category)				
	For 12th month	NA	NA	NA	NA
	For 24th month	NA	NA	NA	NA
	For 36th month	NA	NA	NA	NA
	For 48th month	NA	NA	NA	NA
	For 60th month	NA	NA	NA	NA
	Persistence Ratio - Number of Policy Basis (Single Premium/Full paid-up under individual category)				
	For 12th month	NA	NA	NA	NA
	For 24th month	NA	NA	NA	NA
	For 36th month	NA	NA	NA	NA
	For 48th month	NA	NA	NA	NA
	For 60th month	NA	NA	NA	NA
20	NPV Ratio				
	Policyholder's Funds				
	Gross NPV Ratio	NA	NA	NA	NA
	Net NPV Ratio	NA	NA	NA	NA
	Shareholder's Funds				
	Gross NPV Ratio	NA	NA	NA	NA
	Net NPV Ratio	NA	NA	NA	NA
21	Solvency Ratio	207%	207%	NA	NA
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Sinist)	NA	NA	NA	NA
	Equity Holding Pattern for Life Insurers and information on earnings:				
1	No. of shares	140,050,000	140,050,000	NA	NA
2	Percentage of shareholding				
	Insider	100%	100%	NA	NA
	Foreign	0%	0%	NA	NA
3	Percentage of Government holding (in case of public sector insurance companies)	0%	0%	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.16	-0.24	NA	NA
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-0.16	-0.24	NA	NA
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.16	-0.24	NA	NA
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-0.16	-0.24	NA	NA
8	Book value per share (Rs.)	4.63	9.63	NA	NA

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

Net Liabilities (Rs.lakhs)			
Type	Category of business	Mathematical Reserves as at 31st December for the year 2023	Mathematical Reserves as at 31st December for the year 2022
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	1,263	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Non Par	1,263	-
Total Business	Non-Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others	-	-
	Life	1,263	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others	-	-
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total	1,263	-

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

Upto the Quarter: 31st December, 2023

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	2	0.08	255.00	2.00	0.08	255.00	-	0.08
12	Kerala	-	-	-	-	-	-	-	-	-	-	-
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	2	0.08	255.00	2.00	0.08	255.00	-	0.08
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	2	0.08	255.00	2.00	0.08	255.00	-	0.08
					IN INDIA			2.00	0.08	255.00	-	0.08
					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 31st March, 2023

Date: 31st DECEMBER, 2023

Upto the Quarter: 31st December, 2023

Geographical Distribution of Total Business- GROUP																
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal) ¹ (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
	STATES¹															
1	Andhra Pradesh	-	-	-	-	2	224	21	1,480	2	224	21	1,480	-	21	
2	Arunachal Pradesh	-	-	-	-	1	3	0	11	1	3	0	11	-	0	
3	Assam	-	-	-	-	1	109	8	599	1	109	8	599	-	8	
4	Bihar	-	-	-	-	5	70,595	246	27,214	5	70,595	246	27,214	-	246	
5	Chhattisgarh	-	-	-	-	2	106	4	282	2	106	4	282	-	4	
6	Goa	-	-	-	-	3	15	1	78	3	15	1	78	-	1	
7	Gujarat	-	-	-	-	2	45,472	582	32,140	2	45,472	582	32,140	-	582	
8	Haryana	-	-	-	-	2	269	16	1,125	2	269	16	1,125	-	16	
9	Himachal Pradesh	-	-	-	-	1	5	0	16	1	5	0	16	-	0	
10	Jharkhand	-	-	-	-	4	15,744	55	6,115	4	15,744	55	6,115	-	55	
11	Karnataka	-	-	-	-	3	19,446	186	14,970	3	19,446	186	14,970	-	186	
12	Kerala	-	-	-	-	3	5,855	54	4,381	3	5,855	54	4,381	-	54	
13	Madhya Pradesh	-	-	-	-	4	12,138	48	5,248	4	12,138	48	5,248	-	48	
14	Maharashtra	-	-	-	-	3	813	64	4,517	3	813	64	4,517	-	64	
15	Manipur	-	-	-	-	2	30	1	75	2	30	1	75	-	1	
16	Meghalaya	-	-	-	-	1	2	0	6	1	2	0	6	-	0	
17	Mizoram	-	-	-	-	1	1	0	26	1	1	0	26	-	0	
18	Nagaland	-	-	-	-	1	6	1	43	1	6	1	43	-	1	
19	Odisha	-	-	-	-	2	1,812	12	1,138	2	1,812	12	1,138	-	12	
20	Punjab	-	-	-	-	2	9,660	37	4,022	2	9,660	37	4,022	-	37	
21	Rajasthan	-	-	-	-	3	5,531	38	3,464	3	5,531	38	3,464	-	38	
22	Sikkim	-	-	-	-	1	1	0	4	1	1	0	4	-	0	
23	Tamil Nadu	-	-	-	-	2	16,313	164	13,257	2	16,313	164	13,257	-	164	
24	Telangana	-	-	-	-	1	291	30	2,117	1	291	30	2,117	-	30	
25	Tripura	-	-	-	-	1	10	1	52	1	10	1	52	-	1	
26	Uttarakhand	-	-	-	-	2	26	2	130	2	26	2	130	-	2	
27	Uttar Pradesh	-	-	-	-	5	28,189	119	12,588	5	28,189	119	12,588	-	119	
28	West Bengal	-	-	-	-	1	312	25	1,777	1	312	25	1,777	-	25	
	TOTAL	-	-	-	-	61	232,978	1,714	136,876	61	232,978	1,714	136,876	-	1,714	
	UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	1	1	0	2	1	1	0	2	-	0	
2	Chandigarh	-	-	-	-	2	82	0	36	2	82	0	36	-	0	
3	Dadra and Nagar Haveli and Daman &	-	-	-	-	1	7	1	39	1	7	1	39	-	1	
4	Govt. of NCT of Delhi	-	-	-	-	4	190	18	1,309	4	190	18	1,309	-	18	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puduchery	-	-	-	-	2	151	1	122	2	151	1	122	-	1	
	TOTAL	-	-	-	-	10	431	20	1,506	10	431	20	1,506	-	20	
	GRAND TOTAL	-	-	-	-	71	233,409	1,735	138,383	71	233,409	1,735	138,383	-	1,735	
	IN INDIA															
	OUTSIDE INDIA															

Note:

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

² Renewal Premium has to be reported on accrual basis.

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

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

Name of the Insurer: Acko Life Insurance Limited

Registration Number: 164

Statement as on: 31st Dec 2023

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	14,978.95
	Investments (Policyholders)	8A	-
	Investments (Linked Liabilities)	8B	-
2	Loans	9	-
3	Fixed Assets	10	42.95
4	Current Assets		
	a. Cash & Bank Balance	11	29.78
	b. Advances & Other Assets	12	413.94
5	Current Liabilities		
	a. Current Liabilities	13	342.52
	b. Provisions	14	187.22
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		515.45
	Application of Funds as per Balance Sheet (A)		15,451.32
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	42.95
3	Cash and Bank Balance (if any)	11	29.78
4	Advances & Other Assets (if any)	12	413.94
5	Current Liabilities	13	342.52
6	Provisions	14	187.22
7	Misc. Exp not written off	15	-
8	Investments held Outside India		-
9	Debit Balance of P&L A/c		515.45
	Total (B)		472.36
	Investment Assets (A-B)		14,978.95

(Amount in Rs. Lakhs)

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

- A. Life Fund
- B. Pension & General Annuity and Group Business
- C. Unit Linked Funds

Amount

Total Investment Assets (as per Balance Sheet)	14,978.95
A. Life Fund	14,978.95
B. Pension & General Annuity and Group Business	-
C. Unit Linked Funds	-
	-0.00

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 than 25%	-	6,674.59	-	-	786.39	7,460.97	50%	-	7,460.97	7,447.94
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	7,124.56	-	-	839.40	7,963.96	53%	-	7,963.96	7,951.90
3	Investment subject to Exposure Norms											
a.	Infrastructure/ Social/ Housing Sector								0%			
	1. Approved Investments	Not Less than 15%	-	2,685.36	-	-	316.38	3,001.74	20%	-	3,001.74	2,990.75
	2. Other Investments		-	-	-	-	-	-	0%	-	-	-
b.	i) Approved Investments	Not exceeding 35%	-	3,573.13	-	-	420.98	3,994.11	27%	3.35	3,997.46	3,993.04
	ii) Other Investments		-	14.07	-	-	1.66	15.73	0%	0.06	15.79	15.79
	TOTAL LIFE FUND	100%	-	13,397.13	-	-	1,578.42	14,975.55	100%	3.41	14,978.95	14,951.48

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 L-27-UNIT LINKED BUSINESS-3A
FORM 3A
Unit Linked Insurance Business
Name of the Insurer: ACKO Life Insurance Limited
Registration Number: 164

Periodicity of Submission: Quarterly
Statement as on:

FORM L-27-UNIT LINKED BUSINESS-3A Link to Item 'C' of FORM 3A (Part A) PART - B
Name of the Insurer: Acko Life Insurance Limited
Registration No. 164 dated 31st March, 2023
Date: 31st DECEMBER, 2023

Rs. Lakhs

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

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

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

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer: Acko Life Insurance Limited

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

PART - C

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

Rs. Lakhs

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

Total _____ -

Note:

¹ NAV should reflect the published NAV on the reporting date

NAV should be upto 4 decimal

Refer IRDAI (Investment) Regulations, 2016

Insurer: Acko Life Insurance Limited

Date: 31-12-2023

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st Dec-23	As % of total for this class	As at 31st Dec-22	As % of total for this class	As at 31st Dec-23	As % of total for this class	As at 31st Dec-22	As % of total for this class
Breakdown by credit rating								
AAA rated	5,852	39%			5,867	39%		
AA or better	-	-			-	-		
Rated below AA but above A	-	-			-	-		
Rated below A but above B	-	-			-	-		
Any other (Govt. Securities)	7,952	53%			7,964	53%		
Any other (Mutual Funds)	948	6%			944	6%		
Any other (Fixed Deposits)	200	1%			200	1%		
Total (A)	14,951	100%	-	-	14,976	100%	-	-
Breakdown by residual maturity								
Up to 1 year	200	1%			200	1%		
More than 1 year and upto 3 years	3,356	22%			3,366	22%		
More than 3 years and up to 7 years	3,008	20%			3,015	20%		
More than 7 years and up to 10 years	1,497	10%			1,485	10%		
More than 10 years and up to 15 years	3,475	23%			3,482	23%		
More than 15 years and up to 20 years	-	-			-	-		
Above 20 years	2,468	17%			2,484	17%		
Any other (Mutual Funds)	948	6%			944	6%		
Total (B)	14,951	100%	-	-	14,976	100%	-	-
Breakdown by type of the issuer								
a. Central Government	7,448	50%			7,461	50%		
b. State Government	504	3%			503	3%		
c. Corporate Securities	5,852	39%			5,867	39%		
Any other (Mutual Funds)	948	6%			944	6%		
Any other (Fixed Deposits)	200	1%			200	1%		
Total (C)	14,951	100%	-	-	14,976	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 31st March, 2023****Date: 31st DECEMBER, 2023**

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

Note:

- a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
- b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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

Name of the Insurer: ACKO Life Insurance Limited

Form Code:

KT-3

Classification: **Total Business**

Registration Number:

164

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	1,578
	Deduct:		
02	Mathematical Reserves	2	1,263
03	Other Liabilities	3	220
04	Excess in Policyholders' funds (01-02-03)		96
05	Available Assets in Shareholders Fund:	4	13,583
	Deduct:		
06	Other Liabilities of shareholders' fund	3	310
07	Excess in Shareholders' funds (05-06)		13,273
08	Total ASM (04)+(07)		13,369
09	Total RSM		5,000
10	Solvency Ratio (ASM/RSM)		267%

Note:

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

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 31st March, 2023

Date: 31st DECEMBER, 2023

Name of the Fund: Life Fund

DETAILS OF NON-PERFORMING ASSETS

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar 2022)	As at 31st Dec-23	Prev. FY (As on 31 Mar 2022)	As at 31st Dec-23	Prev. FY (As on 31 Mar 2022)	As at 31st Dec-23	Prev. FY (As on 31 Mar 2022)	As at 31st Dec-23	Prev. FY (As on 31 Mar 2022)
1	Investments Assets (As per Form 5)	5,867	-	-	-	8,164	-	944	-	14,976	-
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,867	-	-	-	8,164	-	944	-	14,976	-
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 - I - 34 Statement of Investment and Income on Investment

Name of the Insurer: Acko Life Insurance Limited

Statement as on: 31st Dec 2023

Name of the Fund: Life Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ⁵				Rs. Lakhs		
			Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs)	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Gross Yield (%) ¹	Net Yield (%) ²	
1	G. Sec																
	Central Government Bonds	COSB	7,476	132	7.00%	7.00%	7,478	172	3.06%	3.06%	-	-	-	-	-	-	-
	Treasury Bills	CTRB	492	1	1.02%	1.02%	630	2	0.48%	0.48%	-	-	-	-	-	-	-
2	Other Approved Sec/Guaranteed Sec		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGSB	503	2	1.34%	1.34%	503	2	0.45%	0.45%	-	-	-	-	-	-	-
	Other Approved Securities (including Infrastructure Investments)	SGDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Housing & Loans to State Govt. for Housing / PFI		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,001	20	7.95%	7.95%	1,001	27	3.61%	3.61%	-	-	-	-	-	-	-
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HRBD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Infrastructure Investment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPFD	2,000	38	7.62%	7.62%	2,000	52	3.48%	3.48%	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities Equity shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Pt (incl. Bank Balance awaiting investment), CCT, RB	ECDB	200	4	7.36%	7.36%	200	5	3.37%	3.37%	-	-	-	-	-	-	-
	Corporate Securities Debentures	ECDS	2,603	52	7.98%	7.98%	2,376	65	3.64%	3.64%	-	-	-	-	-	-	-
	CCL - CBO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	ECCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / Income / Liquid Schemes	EGMF	815	16	7.85%	7.85%	7,850	412	6.99%	6.99%	-	-	-	-	-	-	-
	Corporate Securities Bonds - (Taxable)	EBET	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Other investment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	50	0.13	1.04%	1.04%	50	0.13	0.35%	0.35%	-	-	-	-	-	-	-
TOTAL			14,288	265	7.38%	7.38%	13,917	738	7.05%	7.05%	-	-	-	-	-	-	-

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 31st March, 2023

Date: 31st DECEMBER, 2023

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

Note:

1 Provide details of Down Graded Investments during the Quarter.

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

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

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

Refer IRDAI (Investment) Regulations, 2016

FORM L-36-Premium and Number of lives covered by policy type
 Name of the Insurer: Acko Life Insurance Limited
 Registration No. 164 dated 31st March, 2023
 Date: 31st DECEMBER, 2023

Sl. No	Particulars	For the Quarter ended December 2023				For the Quarter ended December 2022				Up to the period ended 31st DECEMBER, 2023				Up to the period ended December 30, 2022			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	II Individual Single Premium (SPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	III Group Single Premium (GSP)																
	From 0-10000	1,293	3	189,187	100,963	-	-	-	-	1,455	6	231,830	119,559	-	-	-	-
	From 10,001-25,000	190	1	1,940	13,012	-	-	-	-	159	1	1,240	13,012	-	-	-	-
	From 25001-50,000	79	1	223	5,373	-	-	-	-	79	1	223	5,373	-	-	-	-
	From 50,001-75,000	7	1	12	310	-	-	-	-	7	1	12	310	-	-	-	-
	From 75,001-100,000	3	1	4	129	-	-	-	-	3	1	4	129	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IV Group Single Premium- Annuity- (GSPA)																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v Individual non Single Premium- INSP																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	0.01	1	1	55	-	-	-	-	0.01	1	1	55	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	0.07	1	1	200	-	-	-	-	0.07	1	1	200	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

FORM L-36-Premium and Number of lives covered by policy type
 Name of the Insurer: Acko Life Insurance Limited
 Registration No. 164 dated 31st March, 2023
 Date: 31st DECEMBER, 2023

2	Renewal Premium																
I	Individual																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	II Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	III Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	IV Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

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

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

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

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In 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	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	26	5	-	-	-	31	12.11

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.

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

FORM L-40- Quarterly Claims Data for Life

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

Death Claims (No. of claims only)

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	-	-
2	Claims Intimated / Booked during the period	-	52
(a)	Less than 3 years from the date of acceptance of risk	-	52
(b)	Greater than 3 years from the date of acceptance of risk	-	-
3	Claims Paid during the period	-	31
4	Claims Repudiated during the period ²	-	-
5	Claims Rejected ³	-	1
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	-	20
	Outstanding Claims:-		
	Less than 3months	-	20
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

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

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

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

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

Individual Claims (No. of claims only)

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

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

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

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

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

FORM L-41-GRIEVANCE DISPOSAL

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

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

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	0%	-	0%	-	0%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	-	0%	-	0%	-	0%

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

Valuation Basis (Frequency -Quarterly and Annual)

Quarter End: 31st DECEMBER, 2023
 Date: 31st DECEMBER, 2023

I. INDIVIDUAL / GROUP BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	As at 31st December for the year 2023	As at 31st December for the year 2022	
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked-Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Linked -Others		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked -VIP		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked-Others		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

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

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

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

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

Form L 43-Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

For Quarter ended December 2023

Date: 31-12-2023

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

FORM L-45 OFFICES AND OTHER INFORMATION

Name of the Insurer: Acko Life Insurance Limited

Registration No. 164 dated 31st March, 2023

Date: 31st DECEMBER, 2023

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	1
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	1
10	No. of Directors:-	
	(a) Independent Director	(a) 2
	(b) Executive Director	(b) 1
	(c) Non-executive Director	(c) 5*
	(d) Women Director	(d) 1**
(e) Whole time director	(e) 1#	
11	No. of Employees	
	(a) On-roll:	19
	(b) Off-roll:	0
	(c) Total	19
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	
	(b) Corporate Agents-Banks	
	(c) Corporate Agents-Others	
	(d) Insurance Brokers	(c) 1
	(e) Web Aggregators	(d) 1
	(f) Insurance Marketing Firm	
	(g) Micro Agents	
	(h) Point of Sales persons (DIRECT)	
(i) Other as allowed by IRDAI (To be specified)		

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	14	NA
Recruitments during the quarter	6	NA
Attrition during the quarter	1	NA
Number at the end of the quarter	19	NA

The Company has total 1 Executive Director as on 31st DECEMBER, 2023, who is Managing Director & CEO.

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

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

*** There is only 1 office and 2 branches