



**IRDAI PUBLIC DISCLOSURES
FOR THE SIX MONTHS ENDED 30 SEPTEMBER 2022**

Version No.	Form Upload Date	Particulars of change
1.0	November 17,2022	NA

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2022

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL	
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	933	9	-	-	942	1,679	-	-	-	-	1,679	32,675	25	-	9	8	32,717	35,338	
(b) Reinsurance ceded		(3)	-	-	-	(3)	(1)	-	-	-	-	(1)	(696)	-	-	(5)	-	(701)	(705)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		352	6	-	-	358	1,149	-	-	-	-	1,149	8,327	3	-	10	34	8,374	9,881	
(b) Profit on sale/redemption of investments		371	6	-	-	377	1	-	-	-	-	1	127	-	-	-	-	127	505	
(c) (Loss on sale/ redemption of investments)		(108)	(2)	-	-	(110)	-	-	-	-	-	-	(4)	-	-	-	-	(4)	(114)	
(d)Transfer/Gain on revaluation/change in fair value *		1,510	41	-	-	1,551	-	-	-	-	-	-	-	-	-	-	-	-	1,551	
(e) Amortisation of Premium / Discount on investments		(1)	-	-	-	(1)	(15)	-	-	-	-	(15)	(119)	-	-	-	-	(119)	(135)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	49	-	-	-	-	49	156	-	-	-	-	156	205	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	129	-	-	-	-	129	129	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	20	-	-	20	-	-	-	-	-	-	408	22	-	40	17	487	507	
(b) Others		32	-	-	-	32	-	-	-	-	-	-	-	-	-	-	1	1	33	
TOTAL (A)		3,086	80	-	-	3,166	2,862	-	-	-	-	2,862	41,003	50	-	54	60	41,167	47,195	
Commission	L-5	15	-	-	-	15	34	-	-	-	-	34	1,403	-	-	-	-	1,403	1,452	
Operating Expenses related to Insurance Business	L-6	227	21	-	-	248	107	-	-	-	-	107	6,379	23	-	42	21	6,465	6,820	
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 -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		34	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	34	
TOTAL (B)		276	21	-	-	297	141	-	-	-	-	141	7,782	23	-	42	21	7,868	8,306	
Benefits Paid (Net)	L-7	2,260	12	-	-	2,272	496	-	-	-	-	496	7,142	3	-	3	28	7,176	9,944	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies																				
(a) Gross **		3,864	65	-	-	3,929	1,659	-	-	-	-	1,659	22,302	24	-	(19)	11	22,318	27,906	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	905	-	-	-	-	905	905	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(2,047)	(20)	-	-	(2,067)	-	-	-	-	-	-	-	-	-	-	-	-	(2,067)	
(e) Fund for Discontinued Policies		(1,267)	-	-	-	(1,267)	-	-	-	-	-	-	-	-	-	-	-	-	(1,267)	
TOTAL (C)		2,810	57	-	-	2,867	2,155	-	-	-	-	2,155	30,349	27	-	(16)	39	30,399	35,421	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	2	-	-	2	566	-	-	-	-	566	2,872	-	-	28	-	2,900	3,468	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	2	-	-	2	566	-	-	-	-	566	2,872	-	-	28	-	2,900	3,468	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	2	-	-	2	-	-	-	-	-	-	2,872	-	-	28	-	2,900	2,902	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	566	-	-	-	-	566	-	-	-	-	-	-	566	
TOTAL		-	2	-	-	2	566	-	-	-	-	566	2,872	-	-	28	-	2,900	3,468	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	2	-	-	2	566	-	-	-	-	566	2,872	-	-	28	-	2,900	3,468	
Total Surplus (a+b+c)		-	2	-	-	2	566	-	-	-	-	566	2,872	-	-	28	-	2,900	3,468	

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

REVENUE ACCOUNT UPTO THE PERIOD ENDED SEPTEMBER 30, 2022

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	1,807	14	-	-	1,821	3,235	-	-	-	-	3,235	58,590	36	-	22	16	58,664	63,720	
(b) Reinsurance ceded		(7)	-	-	-	(7)	(3)	-	-	-	-	(3)	(1,866)	-	-	(10)	-	(1,876)	(1,886)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		751	13	-	-	764	2,253	-	-	-	-	2,253	16,247	7	-	20	68	16,342	19,359	
(b) Profit on sale/redemption of investments		641	13	-	-	654	1	-	-	-	-	1	195	-	-	-	-	195	850	
(c) (Loss on sale/ redemption of investments)		(156)	-	-	-	(156)	-	-	-	-	-	-	(4)	-	-	-	-	(4)	(160)	
(d)Transfer/Gain on revaluation/change in fair value *		(1,337)	(22)	-	-	(1,359)	-	-	-	-	-	-	-	-	-	-	-	-	(1,359)	
(e) Amortisation of Premium / Discount on investments		(1)	-	-	-	(1)	(31)	-	-	-	-	(31)	(264)	-	-	(1)	(1)	(266)	(298)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	95	-	-	-	-	95	299	-	-	-	-	299	394	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	141	-	-	-	-	141	141	
Contribution from Shareholders' A/c																		-	-	
(a) Towards Excess Expenses of Management		-	42	-	-	42	-	-	-	-	-	-	1,365	46	-	84	37	1,532	1,574	
(b) Others		45	-	-	-	45	-	-	-	-	-	-	-	-	-	-	1	1	46	
TOTAL (A)		1,743	60	-	-	1,803	5,550	-	-	-	-	5,550	74,703	89	-	115	121	75,028	82,381	
Commission	L-5	28	-	-	-	28	60	-	-	-	-	60	2,354	1	-	1	-	2,356	2,444	
Operating Expenses related to Insurance Business	L-6	427	44	-	-	471	198	-	-	-	-	198	12,701	47	-	89	45	12,882	13,551	
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 -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		68	1	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	69	
TOTAL (B)		523	45	-	-	568	258	-	-	-	-	258	15,055	48	-	90	45	15,238	16,064	
Benefits Paid (Net)	L-7	4,193	30	-	-	4,223	978	-	-	-	-	978	15,125	4	-	13	28	15,170	20,371	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies																				
(a) Gross **		(12)	1	-	-	(10)	3,222	-	-	-	-	3,222	37,487	36	-	(33)	48	37,538	40,750	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	971	-	-	-	-	971	971	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(2,005)	(20)	-	-	(2,025)	-	-	-	-	-	-	-	-	-	-	-	-	(2,025)	
(e) Fund for Discontinued Policies		(956)	-	-	-	(956)	-	-	-	-	-	-	-	-	-	-	-	-	(956)	
TOTAL (C)		1,220	11	-	-	1,231	4,201	-	-	-	-	4,201	53,583	40	-	(20)	76	53,679	59,111	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	4	-	-	4	1,091	-	-	-	-	1,091	6,065	1	-	45	-	6,111	7,206	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	4	-	-	4	1,091	-	-	-	-	1,091	6,065	1	-	45	-	6,111	7,206	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	4	-	-	4	-	-	-	-	-	-	6,065	1	-	45	-	6,111	6,115	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	1,091	-	-	-	-	1,091	-	-	-	-	-	-	1,091	
TOTAL		-	4	-	-	4	1,091	-	-	-	-	1,091	6,065	1	-	45	-	6,111	7,206	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	4	-	-	4	1,091	-	-	-	-	1,091	6,065	1	-	45	-	6,111	7,206	
Total Surplus (a+b+c)		-	4	-	-	4	1,092	-	-	-	-	1,092	6,065	1	-	45	-	6,111	7,207	

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus

*** Refer para (1) of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2021

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING							
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	1,004	11	-	-	1,015	2,123	-	-	-	-	2,123	23,996	87	-	8	7	24,098	27,236
(b) Reinsurance ceded		-	-	-	-	-	(2)	-	-	-	-	(2)	(1,224)	-	-	(7)	-	(1,231)	(1,233)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		424	7	-	-	431	993	-	-	-	-	993	7,249	-	-	9	38	7,296	8,720
(b) Profit on sale/redemption of investments		527	8	-	-	535	41	-	-	-	-	41	240	-	-	-	-	240	816
(c) (Loss on sale/ redemption of investments)		(247)	(3)	-	-	(250)	-	-	-	-	-	-	-	-	-	-	-	-	(250)
(d)Transfer/Gain on revaluation/change in fair value *		2,427	54	-	-	2,481	-	-	-	-	-	-	-	-	-	-	-	-	2,481
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	(30)	-	-	-	-	(30)	(207)	-	-	-	-	(207)	(237)
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	38	-	-	-	-	38	105	-	-	-	-	105	143
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	6	6
Contribution from Shareholders' A/c						-													
(a) Towards Excess Expenses of Management		(78)	22	-	-	(56)	-	-	-	-	-	-	453	53	-	45	36	587	531
(b) Others		73	-	-	-	73	-	-	-	-	-	-	6,366	3	-	15	6	6,390	6,463
TOTAL (A)		4,130	99	-	-	4,229	3,163	-	-	-	-	3,163	36,984	143	-	70	87	37,284	44,676
Commission	L-5	11	-	-	-	11	34	-	-	-	-	34	765	1	-	1	-	767	812
Operating Expenses related to Insurance Business	L-6	180	24	-	-	204	84	-	-	-	-	84	5,888	56	-	47	47	6,038	6,326
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)				-	-														
(a) For diminution in the value of investments (Net)		(6)	-	-	-	(6)	(212)	-	-	-	-	(212)	(700)	-	-	-	-	(700)	(918)
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		37	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	37
TOTAL (B)		222	24	-	-	246	(94)	-	-	-	-	(94)	5,953	57	-	48	47	6,105	6,257
Benefits Paid (Net)	L-7	1,991	37	-	-	2,028	705	-	-	-	-	705	13,721	-	-	96	1	13,818	16,551
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1
Change in valuation of liability in respect of life policies																			
(a) Gross **		(3)	1	-	-	(2)	1,869	-	-	-	-	1,869	16,578	86	-	(74)	41	16,631	18,498
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(533)	-	-	-	-	(533)	(533)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		1,874	35	-	-	1,909	-	-	-	-	-	-	-	-	-	-	-	-	1,909
(e) Fund for Discontinued Policies		46	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	46
TOTAL (C)		3,908	73	-	-	3,981	2,575	-	-	-	-	2,575	29,766	86	-	22	42	29,916	36,472
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	2	-	-	2	682	-	-	-	-	682	1,265	-	-	-	(2)	1,263	1,947
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-													
AMOUNT AVAILABLE FOR APPROPRIATION		-	2	-	-	2	682	-	-	-	-	682	1,265	-	-	-	(2)	1,263	1,947
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	2	-	-	2	-	-	-	-	-	-	1,265	-	-	-	(2)	1,263	1,265
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	682	-	-	-	-	682	-	-	-	-	-	-	682
TOTAL		-	2	-	-	2	682	-	-	-	-	682	1,265	-	-	-	(2)	1,263	1,947
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	2	-	-	2	682	-	-	-	-	682	1,265	-	-	-	(2)	1,263	1,947
Total Surplus (a+b+c)		-	2	-	-	2	683	-	-	-	-	683	1,265	-	-	-	(2)	1,263	1,948

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

REVENUE ACCOUNT UPTO THE PERIOD ENDED SEPTEMBER 30, 2021

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING						NON-PARTICIPATING							
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	1,819	17	-	-	1,836	3,901	-	-	-	-	3,901	44,614	87	-	16	14	44,731	50,468	
(b) Reinsurance ceded		-	-	-	-	-	(4)	-	-	-	-	(4)	(2,563)	-	-	(12)	-	(2,575)	(2,579)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		825	13	-	-	838	1,937	-	-	-	-	1,937	14,192	-	-	19	75	14,286	17,061	
(b) Profit on sale/redemption of investments		957	17	-	-	974	43	-	-	-	-	43	303	-	-	-	-	303	1,320	
(c) (Loss on sale/ redemption of investments)		(351)	(4)	-	-	(355)	-	-	-	-	-	-	(11)	-	-	-	-	(11)	(366)	
(d)Transfer/Gain on revaluation/change in fair value *		3,641	82	-	-	3,723	-	-	-	-	-	-	-	-	-	-	-	-	3,723	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	(59)	-	-	-	-	(59)	(415)	-	-	-	-	(415)	(474)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	74	-	-	-	-	74	198	-	-	-	-	198	272	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	37	37	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		11	45	-	-	56	-	-	-	-	-	-	1,309	53	-	90	36	1,488	1,544	
(b) Others		299	-	-	-	299	-	-	-	-	-	-	7,564	3	-	185	6	7,758	8,057	
TOTAL (A)		7,201	170	-	-	7,371	5,892	-	-	-	-	5,892	65,228	143	-	298	131	65,800	79,063	
Commission	L-5	27	-	-	-	27	65	-	-	-	-	65	1,333	1	-	1	-	1,335	1,427	
Operating Expenses related to Insurance Business	L-6	564	47	-	-	611	186	-	-	-	-	186	11,731	56	-	95	48	11,930	12,727	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)																				
(a) For diminution in the value of investments (Net)		(6)	-	-	-	(6)	(212)	-	-	-	-	(212)	(700)	-	-	-	-	(700)	(918)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		73	1	-	-	74	-	-	-	-	-	-	-	-	-	-	-	-	74	
TOTAL (B)		658	48	-	-	706	39	-	-	-	-	39	12,364	57	-	96	48	12,565	13,310	
Benefits Paid (Net)	L-7	3,407	56	-	-	3,463	1,212	-	-	-	-	1,212	21,408	-	-	386	2	21,796	26,471	
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2	
Change in valuation of liability in respect of life policies																				
(a) Gross **		42	-	-	-	42	3,533	-	-	-	-	3,533	29,760	86	-	(184)	81	29,743	33,318	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(89)	-	-	-	-	(89)	(89)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		2,783	61	-	-	2,844	-	-	-	-	-	-	-	-	-	-	-	-	2,844	
(e) Fund for Discontinued Policies		311	-	-	-	311	-	-	-	-	-	-	-	-	-	-	-	-	311	
TOTAL (C)		6,543	117	-	-	6,660	4,747	-	-	-	-	4,747	51,079	86	-	202	83	51,450	62,857	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	5	-	-	5	1,106	-	-	-	-	1,106	1,785	-	-	-	-	1,785	2,896	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	5	-	-	5	1,106	-	-	-	-	1,106	1,785	-	-	-	-	1,785	2,896	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	5	-	-	5	-	-	-	-	-	-	1,785	-	-	-	-	1,785	1,790	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	1,106	-	-	-	-	1,106	-	-	-	-	-	-	1,106	
TOTAL		-	5	-	-	5	1,106	-	-	-	-	1,106	1,785	-	-	-	-	1,785	2,896	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	5	-	-	5	1,106	-	-	-	-	1,106	1,785	-	-	-	-	1,785	2,896	
Total Surplus (a+b+c)		-	5	-	-	5	1,108	-	-	-	-	1,108	1,785	-	-	-	-	1,785	2,898	

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
Amounts transferred from the Policyholders Account (Technical Account)		2,902	6,115	1,265	1,790
Income From Investments					
(a) Interest, Dividends & Rent – Gross		1,325	2,522	1,206	2,418
(b) Profit on sale/redemption of investments		228	205	358	505
(c) (Loss on sale/ redemption of investments)		(62)	(62)	(71)	(73)
(d) Amortisation of Premium / Discount on Investments		(74)	(148)	(80)	(168)
Other Income					
Miscellaneous income		-	-	-	-
TOTAL (A)		4,319	8,632	2,678	4,472
Expense other than those directly related to the insurance business		615	1,137	354	766
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		507	1,574	531	1,544
(b) Others		33	46	6,463	8,057
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	10	10
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	(1,512)	(1,512)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		1,155	2,757	5,846	8,865
Profit/ (Loss) before tax		3,164	5,875	(3,168)	(4,393)
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		(412)	(764)	411	570
Profit / (Loss) after tax		2,752	5,111	(2,757)	(3,823)
APPROPRIATIONS		-			
(a) Balance at the beginning of the year.		(18,592)	(20,951)	(21,517)	(20,451)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(15,840)	(15,840)	(24,274)	(24,274)

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FORM L-3-A-BS

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at September 30, 2022	As at September 30, 2021
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	37,406	37,406
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	83,292	83,292
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		541	623
Sub-Total		121,239	121,321
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	65
POLICY LIABILITIES		539,152	465,732
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		4,716	6,168
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		33,417	37,653
Sub-Total		577,285	509,618
FUNDS FOR FUTURE APPROPRIATIONS			
Linked			
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		4,794	2,509
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		703,318	633,448
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	86,769	72,011
Policyholders'	L-13	539,516	465,986
Assets held to cover Linked liabilities	L-14	38,133	43,821
LOANS	L-15	10,486	7,611
FIXED ASSETS	L-16	1,533	2,012
DEFERRED TAX ASSETS (Net)		1,112	2,552
CURRENT ASSETS			
Cash and Bank Balances	L-17	2,182	5,706
Advances and Other Assets	L-18	37,285	37,885
Sub-Total (A)		39,467	43,591
CURRENT LIABILITIES	L-19	16,075	16,603
PROVISIONS	L-20	13,463	11,807
Sub-Total (B)		29,538	28,410
NET CURRENT ASSETS (C) = (A - B)		9,929	15,181
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		15,840	24,274
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		703,318	633,448

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Partly paid-up investments	31	157
2	Claims, other than against policies, not acknowledged as debts by the company	31	269
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	1,346	2,314
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	(a) Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)	81	81
	(b) Others - Policyholder cases net of provision	3,168	2,332
	TOTAL	4,657	5,153

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
1	First year premiums	3,952	7,029	2,912	5,497
2	Renewal Premiums	20,056	38,555	19,934	37,632
3	Single Premiums	11,330	18,136	4,390	7,339
	TOTAL PREMIUM	35,338	63,720	27,236	50,468
	Premium Income from Business written :				
	In India	35,338	63,720	27,236	50,468
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-5 - COMMISSION SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

COMMISSION EXPENSES

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
	Commission				
	Direct – First year premiums	686	1,096	391	634
	- Renewal premiums	278	500	247	480
	- Single premiums	465	747	159	287
	Gross Commission	1,429	2,343	797	1,401
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	1,429	2,343	797	1,401
	Rewards	23	101	15	26
	TOTAL	1,452	2,444	812	1,427
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	598	1,113	419	823
	Corporate Agents - Others	689	1,089	350	507
	Brokers	146	217	37	87
	Micro Agents	19	25	6	10
	Direct Business - Online*	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	1,452	2,444	812	1,427
	Outside India	-	-	-	-

* Commission on Business procured through Company website

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
1	Employees' remuneration & welfare benefits	4,298	8,655	4,153	8,373
2	Travel, conveyance and vehicle running expenses	92	157	14	30
3	Training expenses	9	14	8	14
4	Rents, rates & taxes	478	952	495	967
5	Repairs	124	292	173	334
6	Printing & stationery	12	22	7	15
7	Communication expenses	86	158	58	134
8	Legal & professional charges	221	423	241	445
9	Medical fees	40	65	26	38
10	Auditors' fees, expenses etc				
	a) as auditor	9	18	9	18
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	1	2
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	1	1	1	1
	c) in any other capacity	4	9	4	9
11	Advertisement and publicity	143	216	6	12
12	Interest & Bank Charges	48	91	30	80
13	Depreciation	166	344	322	689
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	292	407	(5)	50
16	Stamp duty on policies	188	346	125	287
17	Information Technology Expenses	355	805	328	719
18	Goods and Services Tax (GST)	96	106	23	35
19	Others (to be specified)				
	Postage and courier cost	62	128	34	74
	Recruitment (including Agent advisors)	31	105	22	25
	Electricity ,water and utilities	29	100	66	109
	Policy issuance and servicing costs	39	70	18	45
	(Profit)/Loss on fluctuation in foreign exchange	-	-	-	-
	(Profit)/Loss on fixed assets	7	7	31	32
	Other miscellaneous expenses	(10)	60	136	190
	TOTAL	6,820	13,551	6,326	12,727
	In India	6,820	13,551	6,326	12,727
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-7-BENEFITS PAID SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
	1. Insurance Claims				
	(a) Claims by Death	3,785	9,170	15,020	23,158
	(b) Claims by Maturity	1,421	2,943	1,120	1,853
	(c) Annuities/Pension payment	2	4	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	2	14	96	388
	(f) Surrenders & Withdrawal	5,510	10,563	5,466	8,976
	(g) any other				
	Survival	80	150	138	269
	Claim Investigation Fees	15	25	15	40
	Investment Income to Policy holders on unclaimed amounts	19	33	12	22
	Others [#]	57	160	14	35
	Benefits Paid (Gross)				
	In India	10,891	23,062	21,881	34,741
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(946)	(2,690)	(5,329)	(8,267)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	(1)	(1)	(3)
	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 (please specify)	-	-	-	-
	Benefits Paid (Net)	9,945	20,371	16,551	26,471
	In India	9,945	20,371	16,551	26,471
	Outside India	-	-	-	-

[#] Includes Legal cases provisions.

Note:

a) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.

b) Fees and expenses connected with claims shall be included in claims.

c) Legal and other fees and expenses shall also form part of the claims cost, wherever applicable.

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-8-SHARE CAPITAL SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Authorised Capital		
	2,000,000,000 Equity Shares of Rs. 10 each	200,000	200,000
	Preference Shares of Rs. 10 each	-	-
2	Issued Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
3	Subscribed Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
4	Called-up Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	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. 10 each	-	-
	TOTAL	37,406	37,406

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE****Insurer : Pramerica Life Insurance Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****PATTERN OF SHAREHOLDING**

Shareholder	As at September 30, 2022		As at September 30, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	190,771,553	51%	190,771,553	51%
· Foreign	183,290,314	49%	183,290,314	49%
Investors ¹				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
TOTAL	374,061,867	100%	374,061,867	100%

¹ Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE PRAMERICA LIFE INSURANCE LIMITED
AS AT QUARTER ENDED SEPTEMBER 30, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals:								
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) DHFL Investments Limited	-	187,030,931	50.00%	18,703.09	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	3,740,619	1.00%	374.06	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals :								
	(i) Gaurav Wadhwa	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Prudential International Insurance Holdings Limited	-	183,290,312	49.00%	18,329.04	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- 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	-	374,061,867	100%	37,406.19	-	-	-	0%

Foot Notes:

(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

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

PART B:

Name of the Indian Promoter / Indian Investor:
Yardstick Developers Private Limited

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF :								
	(i) Ms. Aruna Wadhawan	-	10,650	1.50%	1.07	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	699,350	98.50%	69.93	-	-	-	-
	- 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			710,000	100%	71.00				

Name of the Indian Promoter / Indian Investor:
DHFL Investments Limited

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Kapil Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iii) Pradeep Sawant (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iv) Krishna Kumar Ponniah (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(v) Pralhad N Kulkarni (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(vi) Ashok Kumar Sahu (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as" Dewan Housing Corporation Limited")	-	101,249,940	100%	10,124.99	-	-	-	-
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- 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		101,250,000	100%	10,125.00				

Note:

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

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

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

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

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	83,292	83,292
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)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	83,292	83,292

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-11-BORROWINGS SCHEDULE**

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

BORROWINGS

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at September 30, 2022	As at September 30, 2021
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

INVESTMENTS-SHAREHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	59,389	45,570
2	Other Approved Securities	4,122	3,045
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,968	3,054
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	3,449	2,538
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,677	9,205
5	Other than Approved Investments		
	Debentures/ Bonds*	2,030	2,530
	Equity Shares	240	482
	Alternative Investment Fund	408	419
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	357	-
2	Other Approved Securities	220	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	300	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	200
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo	2,109	1,191
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	500	3,777
	TOTAL	86,769	72,011

*Investment in Associate Company at Cost is Rs. 1,676/- [Previous period Rs. 1,764/-].

Government securities deposited with Clearing Corporation of India (CCI) for settlement guarantee having amortised cost of Rs 1,089 and market cost of Rs 1,000 [Previous period: amortised cost of Rs Nil and market cost of Rs. Nil].

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

INVESTMENTS-POLICYHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	298,449	241,048
2	Other Approved Securities	30,354	25,169
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	71,877	66,931
	(e) Other Securities (to be specified)		
	- Commercial Paper / Certificate of Deposits	-	-
	- Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	126,603	119,298
5	Other than Approved Investments	-	-
	Debentures/Bonds	1,000	1,999
	Equity Shares	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	36	648
2	Other Approved Securities	135	25
3	(a) Shares		
	(aa) Equity	-	2,565
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500	551
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo	7,612	5,594
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,951	2,048
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	999	110
	TOTAL	539,516	465,986

**Investment in Associate Company at Cost is Rs. 1,007/- [Previous year Rs. 1,060/-] .

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

ASSETS HELD TO COVER LINKED LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,348	11,690
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	20,691	21,427
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,212	1,792
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,506	1,770
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	876	1,558
	(c) Exchange Traded Fund	2,076	2,892
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,477	1,337
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	245
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	2,382	716
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	152	586
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	51	134
	Income accrued on investments	228	443
	Other Receivable	176	69
	Payables for purchase of Securities	-	-
	FMC Payable	(47)	(52)
	Other Payables	(935)	(741)
	Provision for diminution of investment	(60)	(45)
	TOTAL	38,133	43,821

*Investment in Associate Company at Cost is Rs 83/- (Previous Year: Rs. 91/-)

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021
Long Term Investments:								
Book Value	78,075	63,307	528,283	454,444	13,141	17,260	619,499	535,011
Market Value	72,663	61,074	509,575	464,504	13,142	18,144	595,380	543,722
Short Term Investments:								
Book Value	3,487	5,168	11,233	8,977	4,007	2,880	18,727	17,025
Market Value	2,986	2,273	10,245	8,943	4,010	2,884	17,241	14,100

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations) 2016.

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-15-LOANS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

LOANS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
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	10,486	7,611
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	10,486	7,611
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	10,486	7,611
	(f) Others (to be specified)	-	-
	TOTAL	10,486	7,611
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	10,486	7,611
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	10,486	7,611
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	556	236
	(b) Long Term	9,930	7,375
	TOTAL	10,486	7,611

Note:

a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

2. Loans considered doubtful amounting to Rs 18 Lakhs and the amount of provision created against such loans is for Rs. 18 Lakhs (Previous Year : Rs. Nil) are part of non standard loans less provisions.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	18	18
	Loss	-	-
	Total	18	18

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM 16-FXED ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	As at April 1, 2021	For The Period	On Sales/ Adjustments	As at September 30, 2022	As at September 30, 2022	As at September 30, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,621	131	-	5,752	5,486	76	-	5,562	190	498
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,382	173	46	2,509	1,738	129	37	1,830	679	761
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	426	28	7	447	307	18	6	319	128	128
Information Technology Equipment	2,808	18	5	2,821	2,337	80	5	2,412	409	433
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	713	38	13	738	582	41	12	611	127	167
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,950	388	71	12,267	10,450	344	60	10,734	1,533	1,987
Work in progress									-	25
Grand Total	11,950	388	71	12,267	10,450	344	60	10,734	1,533	2,012
PREVIOUS YEAR	12,698	390	623	12,465	10,376	689	587	10,478	2,012	3,815

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Cash (including cheques*, drafts and stamps)	331	496
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	26	26
	(b) Current Accounts	1,825	5,184
	(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	2,182	5,706
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,182	5,706
	Outside India	-	-
	TOTAL	2,182	5,706

* Cheques on hand amount to Rs.164.74 Lakhs (Previous Year: Rs 377.68 Lakhs)

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	919	701
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	18	21
6	Others		-
	Security Deposits	1,018	1,042
	Deposit -Others	202	158
	Advances to employees for travel, etc.	5	5
	TOTAL (A)	2,162	1,927
	OTHER ASSETS		
1	Income accrued on investments	13,111	11,810
2	Outstanding Premiums	4,166	4,027
3	Agents' Balances	318	282
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,451	8,304
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,341	1,425
8	Others (to be specified)		-
	Seed Capital Contribution towards Unit Linked Funds	935	741
	Investment Income on Unclaimed Fund	183	152
	Other Dues	14	-
	GST Unutilized Credit	2,390	2,690
	Receivable towards non-par non linked funds	-	19
	Redemption receivable for Investments	8,740	4,740
	Receivable from Unclaimed Fund	140	176
	Receivable from ex employees	54	82
	Insurance policies (Gratuity)	1,081	947
	Insurance policies (Leave Encashment)	496	947
	Agents' Balances - provision for doubtful amounts	(191)	(242)
	Receivable from ex employees- provision	(54)	(82)
	Provision on Vendor Advances	(52)	(59)
	TOTAL (B)	35,123	35,958
	TOTAL (A+B)	37,285	37,885

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-19-CURRENT LIABILITIES SCHEDULE**

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Agents' Balances	1,421	716
2	Balances due to other insurance companies	1,765	2,223
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	115	110
5	Unallocated premium	2,800	2,243
6	Sundry creditors	1,044	512
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	687	3,598
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	1,341	1,425
12	Income accrued on Unclaimed amounts	183	152
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	-	9
	-Policy Deposits	31	53
	- Proposal deposits & other Application Deposit	23	27
	-Payable to Policyholders	118	145
	-Lease Equalisation Reserve	201	264
	-Accrued Expenses	5,455	4,639
	-Withholding Tax Deducted at Source	197	137
	-Proposal deposit refundable	9	5
	-Due to Non Par non linked funds	-	19
	- GST Payable	542	208
	-Other Statutory liabilities	143	118
	TOTAL	16,075	16,603

*Includes cases where investigation is pending

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-20-PROVISIONS SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PROVISIONS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others	-	-
	- Provision for Investment assets	12,269	10,346
	- Provision for Gratuity	787	1,015
	- Provision for Leave Encashment	407	446
	TOTAL	13,463	11,807

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FORM L-21-MISC EXPENDITURE SCHEDULE

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

For the Quarter Ending September 30, 2022

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	11.70%	-1.11%	21.13%	55.55%
	b) Pension	0.00%	0.00%	0.00%	0.00%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	644.14%	47.96%	-85.24%	-63.75%
	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	115.80%	102.43%	36.07%	39.82%
	b) Annuity	-71.28%	-58.90%	100.00%	100.00%
	c) Pension	NA	NA	NA	NA
	d) Health	24.32%	83.61%	-96.92%	-95.75%
	e) Variable Insurance	14.33%	14.23%	33.40%	31.42%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	3.56%	4.10%	8.04%	5.06%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	8.25%	8.54%	9.56%	10.94%
4	Net Retention Ratio	98.01%	97.04%	95.47%	94.89%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	71.17%	73.20%	76.47%	75.77%
	b) Pension	84.58%	81.78%	99.27%	89.81%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	78.16%	82.22%	88.69%	91.81%
	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	89.52%	90.84%	90.28%	92.48%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	95.82%	94.77%	78.99%	68.71%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	23.41%	25.10%	24.56%	28.05%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	4.11%	3.83%	2.98%	2.83%
8	Business Development and Sales Promotion Expenses to New Business Premium	1.91%	1.62%	-0.08%	0.39%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	552.26%	552.26%	527.71%	527.71%
11	Change in net worth (Amount in Rs. Lakhs)	8,351.58	8,351.58	(633.89)	(633.89)
12	Growth in Networth	8.61%	8.61%	-0.65%	-0.65%
13	Ratio of Surplus to Policyholders' Fund	0.60%	1.24%	0.38%	0.57%
14	Profit after tax / Total Income	5.73%	6.14%	-7.05%	-5.30%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	550.48%	550.48%	482.04%	482.04%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.29%	2.29%	2.42%	2.42%
18	Investment Yield - (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.32%	7.30%	9.23%	8.30%
	2. Non-PAR	7.26%	7.19%	8.01%	7.59%
	Linked:				
	4. Non-PAR	23.32%	-2.08%	32.37%	25.74%
	Shareholders' Funds	7.49%	6.40%	16.28%	12.23%
	B. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.31%	7.30%	8.91%	8.13%
	2. Non-PAR	7.15%	7.11%	7.77%	7.44%
	Linked:				
	4. Non-PAR	19.72%	-4.31%	28.49%	21.89%
	Shareholders' Funds	6.83%	5.96%	14.92%	11.29%

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

For the Quarter Ending September 30, 2022

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended September 30, 2022	Up to the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	74.77%	78.70%	72.70%	75.64%
	For 25th month	67.98%	71.09%	69.87%	66.50%
	For 37th month	65.41%	62.14%	49.82%	51.73%
	For 49th Month	46.72%	48.04%	53.86%	54.82%
	for 61st month	47.51%	48.96%	50.90%	48.63%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	99.98%	100.00%	99.95%
	for 61st month	65.46%	76.35%	78.49%	78.02%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	76.21%	78.18%	71.65%	75.05%
	For 25th month	68.33%	70.55%	67.51%	65.58%
	For 37th month	63.07%	61.30%	50.34%	52.78%
	For 49th Month	46.74%	48.72%	53.19%	54.69%
	for 61st month	48.45%	50.24%	46.88%	47.09%
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	99.99%	100.00%	99.97%
	for 61st month	92.63%	89.16%	85.44%	84.92%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.36%	0.36%	0.40%	0.40%
	Net NPA Ratio	0.00%	0.00%	0.02%	0.02%
	Shareholders' Funds				
	Gross NPA Ratio	11.93%	11.93%	14.46%	14.46%
	Net NPA Ratio	0.00%	0.00%	2.43%	2.43%
21	Solvency Ratio	425%	425%	390%	390%
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)	45,285	44,373	37,413	44,735

*

The persistency ratios are calculated as per IRDA Circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated September 30, 2021. The figures of comparative period have been reinstated in accordance with the IRDAI Circular dated September 30, 2021.

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	374,061,867	374,061,867	374,061,867	374,061,867
2	Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
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)	1.37	1.37	(1.02)	(1.02)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.37	1.37	(1.02)	(1.02)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.37	1.37	(1.02)	(1.02)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.37	1.37	(1.02)	(1.02)
8	Book value per share (Rs)	28.18	28.18	25.94	25.94

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FORM L - 24 Valuation of net liabilities

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: September 30, 2022

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at September 30, 2022	Mathematical Reserves as at September 30, 2021
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	58,296	51,523
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		58,296	51,523
Non-Par	Non-Linked -VIP		
	Life	1,682	1,988
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	478,583	411,503
	General Annuity	168	85
	Pension	-	-
	Health	212	360
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	37,595	43,294
	General Annuity	-	-
	Pension	749	800
	Health	-	-
Total Non Par		518,989	458,030
Total Business	Non-Linked -VIP		
	Life	1,682	1,988
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	536,879	463,026
	General Annuity	168	85
	Pension	-	-
	Health	212	360
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	37,595	43,294
	General Annuity	-	-
	Pension	749	800
	Health	-	-
Total		577,285	509,553

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

Insurer : Pramerica Life Insurance Limited

Date: 30-Sep-2022

UP TO THE QTR ENDED SEPTEMBER 30, 2022

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

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)		
	STATES ¹											
1	Andhra Pradesh	768	293.06	3,213.85	435	200.59	2,071.34	1,203	493.65	5,285.19	834.88	1,328.53
2	Arunachal Pradesh	42	14.99	106.84	11	8.22	32.05	53	23.22	138.89	142.33	165.55
3	Assam	408	146.83	1,167.09	136	92.26	416.38	544	239.10	1,583.47	1,290.38	1,529.48
4	Bihar	432	153.90	1,413.88	127	58.36	404.61	559	212.26	1,818.49	733.53	945.79
5	Chhattisgarh	535	223.00	1,491.29	149	89.85	518.42	684	312.85	2,009.71	940.56	1,253.42
6	Goa	7	2.16	25.36	7	2.88	30.58	14	5.04	55.93	147.85	152.88
7	Gujarat	250	124.26	1,103.50	352	294.72	2,933.31	602	418.98	4,036.81	1,239.69	1,658.67
8	Haryana	381	143.13	1,390.73	153	83.70	761.74	534	226.82	2,152.47	1,672.98	1,899.81
9	Himachal Pradesh	468	246.68	1,658.57	126	98.17	683.59	594	344.85	2,342.17	1,350.23	1,695.09
10	Jharkhand	187	71.49	582.23	78	63.16	276.77	265	134.64	859.00	547.48	682.12
11	Karnataka	413	153.64	1,457.65	194	109.58	946.12	607	263.22	2,403.78	1,202.14	1,465.36
12	Kerala	137	43.84	422.92	94	40.25	399.55	231	84.10	822.48	405.33	489.43
13	Madhya Pradesh	318	127.35	1,221.50	241	136.60	1,207.08	559	263.95	2,428.58	1,651.33	1,915.28
14	Maharashtra	753	300.88	2,891.15	559	284.01	2,772.65	1,312	584.89	5,663.80	1,919.09	2,503.98
15	Manipur	99	51.72	328.48	97	47.40	287.34	196	99.12	615.82	534.20	633.32
16	Meghalaya	18	21.10	67.25	29	99.89	95.25	47	120.99	162.50	185.93	306.92
17	Mizoram	19	6.59	55.45	15	6.87	39.69	34	13.46	95.14	36.57	50.03
18	Nagaland	106	24.16	297.12	114	32.14	297.83	220	56.30	594.95	377.93	434.23
19	Odisha	203	101.50	819.37	126	103.45	538.29	329	204.95	1,357.66	637.19	842.14
20	Punjab	842	333.26	2,713.12	319	183.01	1,289.06	1,161	516.27	4,002.18	5,087.03	5,603.30
21	Rajasthan	546	225.97	1,913.10	179	104.51	705.07	725	330.48	2,618.17	3,197.42	3,527.90
22	Sikkim	7	5.97	17.32	6	4.33	14.85	13	10.30	32.17	68.42	78.72
23	Tamil Nadu	288	93.70	948.21	216	86.66	802.21	504	180.36	1,750.42	825.45	1,005.81
24	Telangana	414	174.42	1,857.39	445	196.19	2,093.90	859	370.61	3,951.29	316.65	687.26
25	Tripura	82	48.55	224.69	31	14.85	84.79	113	63.40	309.47	187.77	251.17
26	Uttarakhand	603	210.92	1,742.47	172	77.49	652.59	775	288.41	2,395.06	1,789.16	2,077.57
27	Uttar Pradesh	949	360.90	3,148.14	424	231.01	1,784.05	1,373	591.91	4,932.19	4,239.00	4,830.91
28	West Bengal	328	109.56	1,044.47	212	94.51	664.35	540	204.07	1,708.82	1,175.40	1,379.47
	TOTAL	9,603	3,813.53	33,323.12	5,047	2,844.69	22,803.46	14,650	6,658.22	56,126.58	32,735.93	39,394.15
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	-	1.32	-	2	0.38	5.01	2	1.70	5.01	21.25	22.96
2	Chandigarh	6	2.52	23.95	17	9.99	92.00	23	12.51	115.95	409.80	422.31
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0.14	1.66	1	0.14	1.66	0.65	0.79
4	Govt. of NCT of Delhi	43	21.02	197.85	153	149.95	944.16	196	170.98	1,142.02	861.63	1,032.60
5	Jammu & Kashmir	423	170.66	1,306.70	310	185.76	1,139.93	733	356.42	2,446.63	4,497.23	4,853.66
6	Ladakh	1	2.17	2.62	-	2.80	-	1	4.97	2.62	24.51	29.49
7	Lakshadweep	2	0.12	7.17	-	0.28	-	2	0.40	7.17	1.55	1.95
8	Puducherry	2	0.74	8.63	6	1.68	22.34	8	2.41	30.97	1.89	4.30
	TOTAL	477	198.56	1,546.92	489	350.98	2,205.10	966	549.54	3,752.02	5,818.51	6,368.06
	GRAND TOTAL	10,080	4,012.09	34,870.05	5,536	3,195.67	25,008.56	15,616	7,207.77	59,878.61	38,554.44	45,762.21
	IN INDIA							15,616	7,207.77	59,878.61	38,554.44	45,762.21
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

Date of upload: November 17, 2022 | Version: 01

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

Insurer : Pramerica Life Insurance Limited

Date: 30-Sep-2022

FOR THE QTR ENDED SEPTEMBER 30, 2022

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

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	590	235.79	2,586.58	265	119.18	1,238.04	855	354.98	3,824.62	461.81	816.79
2	Arunachal Pradesh	18	8.93	45.36	6	3.25	19.00	24	12.18	64.36	72.13	84.31
3	Assam	239	86.52	727.82	55	33.43	182.14	294	119.96	909.96	643.58	763.54
4	Bihar	240	91.27	852.05	56	24.41	185.31	296	115.68	1,037.37	382.36	498.05
5	Chhattisgarh	270	122.84	785.80	54	38.17	233.92	324	161.01	1,019.72	492.82	653.83
6	Goa	5	1.02	13.78	4	1.37	14.87	9	2.39	28.65	134.75	137.14
7	Gujarat	190	102.06	943.14	197	146.00	1,478.96	387	248.06	2,422.10	666.67	914.73
8	Haryana	196	83.12	740.98	54	36.75	252.53	250	119.87	993.51	851.98	971.85
9	Himachal Pradesh	253	148.05	1,055.13	56	59.35	364.90	309	207.40	1,420.02	701.67	909.07
10	Jharkhand	122	45.27	400.34	37	24.09	139.50	159	69.35	539.84	284.44	353.79
11	Karnataka	259	99.10	1,012.20	95	55.99	523.55	354	155.09	1,535.75	634.36	789.44
12	Kerala	77	28.49	262.99	35	17.62	156.56	112	46.11	419.55	215.89	262.00
13	Madhya Pradesh	191	91.72	844.84	118	55.96	585.05	309	147.67	1,429.89	893.04	1,040.71
14	Maharashtra	458	205.47	1,987.02	245	126.46	1,250.33	703	331.93	3,237.35	1,064.83	1,396.77
15	Manipur	60	31.97	223.09	38	18.08	127.03	98	50.05	350.12	271.29	321.34
16	Meghalaya	13	18.78	53.70	11	35.75	46.42	24	54.53	100.12	104.44	158.97
17	Mizoram	9	4.17	27.09	5	3.07	13.33	14	7.24	40.41	18.86	26.10
18	Nagaland	80	16.32	226.12	61	15.18	173.15	141	31.51	399.27	191.80	223.31
19	Odisha	112	65.88	505.83	65	67.91	340.94	177	133.79	846.76	364.94	498.73
20	Punjab	461	186.38	1,592.11	153	76.07	698.26	614	262.45	2,290.37	2,584.76	2,847.21
21	Rajasthan	294	127.59	1,070.56	64	41.14	267.29	358	168.73	1,337.85	1,616.77	1,785.50
22	Sikkim	1	3.24	2.99	2	1.56	5.62	3	4.81	8.61	33.93	38.74
23	Tamil Nadu	192	66.79	684.71	94	40.72	368.76	286	107.51	1,053.46	433.60	541.11
24	Telangana	352	149.16	1,615.12	253	116.79	1,269.20	605	265.96	2,884.32	179.85	445.81
25	Tripura	45	26.17	132.85	16	5.65	43.34	61	31.82	176.19	98.69	130.51
26	Uttarakhand	346	121.51	1,033.37	63	35.15	292.85	409	156.66	1,326.22	903.57	1,060.23
27	Uttar Pradesh	529	217.85	1,864.55	196	105.66	873.45	725	323.51	2,738.00	2,181.04	2,504.55
28	West Bengal	191	75.10	618.98	77	43.72	249.44	268	118.82	868.43	612.57	731.39
	TOTAL	5,793	2,460.57	21,909.09	2,375	1,348.48	11,393.75	8,168	3,809.05	33,302.84	17,096.46	20,905.51
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	0.64	-	2	0.19	5.01	2	0.83	5.01	10.06	10.89
2	Chandigarh	6	2.52	23.95	5	1.40	17.71	11	3.92	41.66	217.38	221.30
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0.14	1.66	1	0.14	1.66	0.48	0.63
4	Govt. of NCT of Delhi	40	18.86	180.07	76	49.77	440.77	116	68.63	620.83	446.58	515.21
5	Jammu & Kashmir	261	110.62	811.61	134	76.86	490.95	395	187.48	1,302.56	2,265.77	2,453.25
6	Ladakh	-	-	-	-	-	-	-	-	-	12.36	12.36
7	Lakshadweep	2	0.12	7.17	-	0.16	-	2	0.29	7.17	0.72	1.00
8	Puducherry	1	0.68	6.18	2	1.37	13.47	3	2.05	19.65	5.91	7.96
	TOTAL	310	133.44	1,028.97	220	129.90	969.56	530	263.34	1,998.53	2,959.26	3,222.60
	GRAND TOTAL	6,103	2,594.01	22,938.06	2,595	1,478.38	12,363.30	8,698	4,072.39	35,301.37	20,055.72	24,128.11
	IN INDIA							8,698	4,072.39	35,301.37	20,055.72	24,128.11
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

Date of upload: November 17, 2022 | Version: 01

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 ²) (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)		
	STATES ¹														
1	Andhra Pradesh	1	78.00	0.52	43.75	-	-	-	-	1	78.00	0.52	43.75	-	0.52
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	846.00	4.02	393.90	1	126.00	3.51	810.00	1	972.00	7.53	1,203.90	-	7.53
4	Bihar	-	8,326.00	20.74	4,163.00	-	-	-	-	-	8,326.00	20.74	4,163.00	-	20.74
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	69,706.00	333.76	36,428.29	1	926.00	167.37	52,801.52	2	70,632.00	501.13	89,229.81	-	501.13
8	Haryana	-	-	-	-	3	2,851.00	203.62	(3,322.06)	3	2,851.00	203.62	(3,322.06)	-	203.62
9	Himachal Pradesh	-	-	-	-	-	-	(0.11)	(55.00)	-	-	(0.11)	(55.00)	-	(0.11)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	3	26,993.00	6,018.60	413,586.93	3	26,993.00	6,018.60	413,586.93	-	6,018.60
12	Kerala	2	5,626.00	28.16	2,232.18	-	-	-	-	2	5,626.00	28.16	2,232.18	-	28.16
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	2	24,297.00	92.52	8,074.82	9	30,503.00	7,411.75	889,717.49	11	54,800.00	7,504.27	897,792.31	-	7,504.27
15	Manipur	-	1,056.00	1.78	247.20	-	-	-	-	-	1,056.00	1.78	247.20	-	1.78
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	5,372.00	8.81	1,175.01	-	-	-	-	-	5,372.00	8.81	1,175.01	-	8.81
20	Punjab	-	-	-	-	2	720.00	26.78	22,244.80	2	720.00	26.78	22,244.80	-	26.78
21	Rajasthan	-	23,528.00	122.18	8,870.03	1	550.00	20.17	32,321.20	1	24,078.00	142.35	41,191.23	-	142.35
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	6	285,141.00	2,323.29	113,838.42	5	12,528.00	259.25	47,277.20	11	297,669.00	2,582.54	161,115.62	-	2,582.54
24	Telangana	-	-	-	-	-	1,380.00	73.90	35,913.63	-	1,380.00	73.90	35,913.63	-	73.90
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	1,017.00	55.48	25,684.70	1	1,017.00	55.48	25,684.70	-	55.48
27	Uttar Pradesh	3	14,963.00	83.56	5,301.33	3	3,249.00	127.58	80,901.95	6	18,212.00	211.14	86,203.28	-	211.14
28	West Bengal	-	15,922.00	31.31	4,153.41	1	295.00	42.34	2,782.53	1	16,217.00	73.66	6,935.94	-	73.66
	TOTAL	15	454,861.00	3,050.65	184,921.34	30	81,138.00	14,410.25	1,600,664.87	45	535,999.00	17,460.90	1,785,586.21	-	17,460.90
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	1.64	(3,565.00)	-	-	1.64	(3,565.00)	-	1.64
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	22,369.00	123.48	9,761.90	3	2,822.00	197.02	61,960.07	5	25,191.00	320.50	71,721.97	-	320.50
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	22,369.00	123.48	9,761.90	3	2,822.00	198.66	58,395.07	5	25,191.00	322.14	68,156.97	-	322.14
	GRAND TOTAL	17	477,230.00	3,174.13	194,683.24	33	83,960.00	14,608.91	1,659,059.94	50	561,190.00	17,783.04	1,853,743.18	-	17,783.04
	IN INDIA									50	561,190.00	17,783.04	1,853,743.18	-	17,783.04
	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.

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 ²) (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)		
	STATES ¹														
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	4,844.00	11.41	2,422.00	-	-	-	-	-	4,844.00	11.41	2,422.00	-	11.41
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	49,757.00	225.25	24,821.74	-	26.00	6.51	4,901.25	1	49,783.00	231.76	29,722.99	-	231.76
8	Haryana	-	-	-	-	-	174.00	19.64	5,664.73	-	174.00	19.64	5,664.73	-	19.64
9	Himachal Pradesh	-	-	-	-	-	-	(0.07)	(40.00)	-	-	(0.07)	(40.00)	-	(0.07)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	12,285.00	2,755.22	132,607.24	-	12,285.00	2,755.22	132,607.24	-	2,755.22
12	Kerala	1	5,059.00	25.11	1,940.55	-	-	-	-	1	5,059.00	25.11	1,940.55	-	25.11
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	1	23,823.00	90.73	7,915.92	3	15,089.00	5,251.97	339,817.05	4	38,912.00	5,342.71	347,732.97	-	5,342.71
15	Manipur	-	520.00	0.93	129.20	-	-	-	-	-	520.00	0.93	129.20	-	0.93
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	2,916.00	4.98	664.30	-	-	-	-	-	2,916.00	4.98	664.30	-	4.98
20	Punjab	-	-	-	-	2	720.00	26.78	22,244.80	2	720.00	26.78	22,244.80	-	26.78
21	Rajasthan	-	21,661.00	113.84	8,218.30	-	82.00	5.52	13,233.60	-	21,743.00	119.36	21,451.90	-	119.36
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	2	283,225.00	2,316.71	113,203.27	2	2,187.00	61.93	28,486.21	4	285,412.00	2,378.64	141,689.48	-	2,378.64
24	Telangana	-	-	-	-	-	1,322.00	23.49	16,473.35	-	1,322.00	23.49	16,473.35	-	23.49
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	1,017.00	55.48	25,684.70	1	1,017.00	55.48	25,684.70	-	55.48
27	Uttar Pradesh	2	6,682.00	36.04	2,365.68	-	326.00	7.89	6,347.89	2	7,008.00	43.93	8,713.57	-	43.93
28	West Bengal	-	6,912.00	12.75	1,763.92	1	278.00	29.54	454.27	1	7,190.00	42.30	2,218.19	-	42.30
	TOTAL	7	405,399.00	2,837.76	163,444.88	9	33,506.00	8,243.90	595,875.08	16	438,905.00	11,081.66	759,319.96	-	11,081.66
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	1.64	(3,565.00)	-	-	1.64	(3,565.00)	-	1.64
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	1	12,676.00	66.73	5,444.65	-	275.00	35.15	4,559.33	1	12,951.00	101.89	10,003.98	-	101.89
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	12,676.00	66.73	5,444.65	-	275.00	36.79	994.33	1	12,951.00	103.53	6,438.98	-	103.53
	GRAND TOTAL	8	418,075.00	2,904.49	168,889.53	9	33,781.00	8,280.69	596,869.40	17	451,856.00	11,185.18	765,758.93	-	11,185.18
	IN INDIA									17	451,856.00	11,185.18	765,758.93		11,185.18
	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.

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

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Statement as on :30th September 2022

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	86,769
	Investments (Policyholders)	8A	539,516
	Investments (Linked Liabilities)	8B	38,133
2	Loans	9	10,486
3	Fixed Assets	10	1,533
4	Current Assets		
	a. Cash & Bank Balance	11	2,183
	b. Advances & Other Assets	12	37,286
5	Current Liabilities		
	a. Current Liabilities	13	16,075
	b. Provisions	14	13,463
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		686,366
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	10,486
2	Fixed Assets (if any)	10	1,533
3	Cash and Bank Balance (if any)	11	2,183
4	Advances & Other Assets (if any)	12	36,350
5	Current Liabilities	13	16,075
6	Provisions	14	13,463
7	Misc. Exp not written off	15	-
8	Investments held Outside India		
9	Debit Balance of P&L A/c		
	Total (B)		21,013
	Investment Assets (A-B)		665,353

Section II

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR	(SH+PH)	(g)=			
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	[(f)- (a)]%	(h)	(i)=(f+h)	(j)
1	Central Government Securities	Not Less than 25%	-	59,746	237	33,160	203,796	296,939	58.70%	(0)	296,939	280,397
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	64,088	237	36,002	225,990	326,316	64.51%	(0)	326,316	308,658
3	Investment subject to Exposure Norms							0			0	
	a. Infrastructure/ Social/ Housing Sector							0			0	
	1. Approved Investments		-	12,052	66	16,512	83,985	112,616	22.26%	32	112,648	111,855
	2. Other Investments	Not Less than 15%	-	-	-	300	700	1,000	0.20%	-	1,000	750
	b. i) Approved Investments		-	7,252	30	10,428	45,954	63,664	12.59%	167	63,832	63,058
	ii) Other Investments	Not exceeding 35%	2,530	1,241	-	0	999	4,770	0.44%	342	5,112	1,583
	TOTAL LIFE FUND	100%	2,530	84,634	333	63,242	357,628	508,367	100.00%	541	508,908	485,905

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	-	61,293	61,293	51.81%	0	61,293	58,194
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	66,746	66,746	56.42%	0	66,746	63,536
3	Balance in Approved investment	Not Exceeding 60%	-	51,566	51,566	43.58%	(0)	51,566	52,172
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	118,312	118,312	100.00%	0	118,312	115,708

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	35,181	35,181	92.26%
2	Other Investments	Not More than 25%	-	2,952	2,952	7.74%
	TOTAL LINKED INSURANCE FUND	100%	-	38,133	38,133	100.00%

Note:

- (*) FRSM refers to 'Funds Representing solvency margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
- In life fund, reconciliation with the schedules have been provided separately
- Adjustment of seed capital amounting to Rs. 9.35 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

PART - A

(Amount in Rs. Lakhs)

Amount

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

665,353

508,908

118,312

38,133

665,353

Rs. Lakhs

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FIXED IFUND140	ULIF00227/08/08BALA NCFUND140	ULIF00327/08/08GRO WTHFUND140	ULIF00427/08/08LARCA PFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09PE NBALFUND140	ULIF00709/02/09PEN GROFUND140	ULIF00809/02/09PE NDYEFUND140	ULIF01106/02/18M ULCAPOPP0140	ULIF00920/01/11LI QUIDFUND140	ULIF01024/02/11DI SCONFUND140	
Opening Balance (Market Value)	3,721.82	4,190.66	6,307.51	16,284.50	124.94	31.58	53.95	493.14	1,113.28	99.69	5,111.94	37,533.03
Add: Inflow during the Quarter	753.57	342.64	686.58	1,566.73	5.05	2.16	9.14	12.08	277.67	22.42	822.16	4,500.20
Increase / (Decrease) Value of Inv [Net]	61.17	134.40	304.13	1,371.57	1.64	1.04	3.14	43.46	90.99	1.39	42.34	2,055.26
Less: Outflow during the Quarter	762.56	410.06	1,125.95	2,146.05	6.59	1.67	17.73	8.42	192.52	23.43	1,260.50	5,955.47
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,774.00	4,257.64	6,172.27	17,076.75	125.04	33.12	48.50	540.26	1,289.42	100.07	4,715.94	38,133.02

INVESTMENT OF UNIT FUND	ULIF00127/08/08FIXED IFUND140		ULIF00227/08/08BALA NCFUND140		ULIF00327/08/08GRO WTHFUND140		ULIF00427/08/08LARCA PFUND140		ULIF00509/02/09PEN DEBFUND140		ULIF00609/02/09PE NBALFUND140		ULIF00709/02/09PEN GROFUND140		ULIF00809/02/09PE NDYEFUND140		ULIF01106/02/18M ULCAPOPP0140		ULIF00920/01/11LI QUIDFUND140		ULIF01024/02/11DI SCONFUND140		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Central Govt Securities	2,152	57%	1,261	30%	1,076	17%	-	0%	103	82%	24	71%	20	40%	-	0%	-	0%	201	201%	4,989	106%	9,825	26%
State Government Securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Other Approved Securities																								
Corporate Bonds	291	8%	665	16%	245	4%	-	0%	11	9%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,212	3%
Infrastructure Bonds	583	15%	487	11%	577	9%	-	0%	10	8%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,658	4%
Equity	-	0%	1,394	33%	3,920	64%	13,902	81%	-	0%	10	32%	36	75%	433	80%	995	77%	-	0%	-	0%	20,691	54%
Money Market Investments	768	20%	428	10%	191	3%	835	5%	-	0%	-	0%	-	0%	35	6%	124	10%	-	0%	-	0%	2,382	6%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	3,794	101%	4,235	99%	6,010	97%	14,737	86%	124	99%	34	103%	56	115%	468	87%	1,119	87%	201	201%	4,989	106%	35,768	94%
Current Assets:																								
Accrued Interest	66	2%	50	1%	53	1%	-	0%	3	2%	0	1%	0	0%	(0)	0%	-	0%	-	0%	56	1%	228	1%
Dividend Receivable	-	0%	0	0%	0	0%	0	0%	-	0%	-	0%	-	0%	0	0%	0	0%	-	0%	-	0%	1	0%
Bank Balance	5	0%	6	0%	8	0%	22	0%	1	1%	1	2%	1	2%	1	0%	2	0%	1	1%	3	0%	51	0%
Receivable for Sale of Investments	60	2%	0	0%	31	1%	84	0%	-	0%	-	0%	31	0%	0	0%	0	0%	-	0%	-	0%	176	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities																								
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(5)	0%	(6)	0%	(9)	0%	(23)	0%	(0)	0%	(0)	0%	(0)	0%	(1)	0%	(2)	0%	(0)	0%	(2)	0%	(47)	0%
Other Current Liabilities (for Investments)	(147)	-4%	(91)	-2%	(139)	-2%	(116)	-1%	(2)	-2%	(3)	-9%	(10)	-20%	(17)	-3%	(39)	-3%	(102)	-101%	(329)	-7%	(995)	-3%
Sub Total (B)	(20)	-1%	(40)	-1%	(55)	-1%	(31)	0%	1	1%	(2)	-6%	(9)	-18%	(17)	-3%	(39)	-3%	(101)	-101%	(273)	-6%	(587)	-2%
Other Investments (<=25%)																								
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	63	1%	159	3%	554	3%	-	0%	1	3%	2	3%	18	3%	80	6%	-	0%	-	0%	876	2%
Mutual funds	-	0%	-	0%	59	1%	1,816	11%	-	0%	-	0%	-	0%	72	13%	128	10%	-	0%	-	0%	2,076	5%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	63	1%	218	4%	2,371	14%	-	0%	1	3%	2	3%	90	17%	209	16%	-	0%	-	0%	2,952	8%
Total (A + B + C)	3,774	100%	4,258	100%	6,172	100%	17,077	100%	125	100%	33	100%	49	100%	540	100%	1,289	100%	100	100%	4,716	100%	38,133	100%
Fund Carried Forward (as per LB 2)	3,774		4,258		6,172		17,077		125		33		49		540		1,289		100		4,716		38,133	

Note:

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

FORM - L 28 - Statement of NAV of Segregated Funds

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
PART - C
Link to FORM 3A (Part B)

Statement for the period: 30 September 2022
Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

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
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	3,774	25.2743	25.2743	24.8778	25.3628	25.3303	25.3282	-0.21%	4.85%	25.4941
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	4,258	32.0995	32.0995	31.1493	32.5814	32.6593	32.6633	-1.73%	8.13%	33.1636
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	6,172	36.3858	36.3858	34.7857	37.2572	37.3814	37.6162	-3.27%	10.66%	38.6980
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	17,077	42.0867	42.0867	38.8712	42.4415	42.6051	43.2473	-2.68%	13.27%	45.1150
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	125	23.3176	23.3176	23.0205	23.4652	23.3842	23.2842	0.14%	4.74%	23.4997
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	33	32.3194	32.3194	31.4264	32.7996	33.0942	32.8584	-1.64%	8.94%	33.6095
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	49	44.4667	44.4667	42.2298	44.6528	45.0713	45.3740	-2.00%	11.13%	46.5946
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	540	50.0864	50.0864	46.1834	50.2158	50.4437	51.2105	-2.20%	13.35%	53.4199
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	1,289	15.8139	15.8139	14.6809	16.2775	16.6220	16.8906	-6.37%	14.00%	17.5198
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	100	18.4403	18.4403	18.3141	18.2003	18.0871	17.9848	2.53%	2.73%	18.4403
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	4,716	20.1280	20.1280	19.9652	20.1334	19.9298	19.8310	1.50%	3.28%	20.1986
	TOTAL				38,133									

Note:
¹ NAV should reflect the published NAV on the reporting date
NAV should be upto 4 decimal

FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	157,580	33.39%	149,126	35.95%	159,137	32.15%	141,468	34.16%
AA or better	5,003	1.06%	6,839	1.65%	5,011	1.01%	6,385	1.54%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	750	0.16%	750	0.18%	1,000	0.20%	1,000	0.24%
Rated B or Below B	0	0.00%	875	0.21%	3,529	0.71%	7,416	1.79%
Any other-Sovereign Securities	308,658	65.39%	257,199	62.01%	326,316	65.92%	257,829	62.26%
	471,990	100.00%	414,789	100.00%	494,993	100.00%	414,098	100.00%
Breakdown by residual maturity								
Up to 1 year	2,571	0.54%	2,046	0.49%	4,062	0.82%	5,035	1.22%
more than 1 year and upto 3 years	6,545	1.39%	4,899	1.18%	7,514	1.52%	6,150	1.49%
More than 3 years and up to 7 years	75,822	16.06%	41,166	9.92%	76,766	15.51%	40,563	9.80%
More than 7 years and up to 10 years	118,998	25.21%	120,532	29.06%	122,419	24.73%	115,940	28.00%
More than 10 years and up to 15 years	102,209	21.65%	85,299	20.56%	106,700	21.56%	84,611	20.43%
More than 15 years and up to 20 years	12,071	2.56%	10,260	2.47%	12,742	2.57%	10,219	2.47%
Above 20 years	153,774	32.58%	150,587	36.30%	164,790	33.29%	151,581	36.60%
	471,990	100.00%	414,789	100.00%	494,993	100.00%	414,098	100.00%
Breakdown by type of the issuer								
a. Central Government	280,397	59.41%	234,633	56.57%	296,939	59.99%	235,385	56.84%
b. State Government	28,261	5.99%	22,566	5.44%	29,377	5.93%	22,444	5.42%
c. Corporate Securities	163,332	34.61%	157,590	37.99%	168,677	34.08%	156,269	37.74%
	471,990	100.00%	414,789	100.00%	494,993	100.00%	414,098	100.00%

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.

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FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	47,103	41.67%	52,900	46.08%	46,589	40.28%	49,393	44.66%
AA or better	2,411	2.13%	3,946	3.44%	2,320	2.01%	3,524	3.19%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated B or Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other-Sovereign Securities	63,536	56.20%	57,954	50.48%	66,746	57.71%	57,676	52.15%
	113,050	100.00%	114,801	100.00%	115,655	100.00%	110,593	100.00%
Breakdown by residual maturity								
Up to 1 year	639	0.57%	2,384	2.08%	636	0.55%	2,324	2.10%
more than 1 year and upto 3 years	9,503	8.41%	3,528	3.07%	9,338	8.07%	3,282	2.97%
More than 3 years and up to 7 years	36,289	32.10%	31,415	27.36%	35,774	30.93%	29,048	26.27%
More than 7 years and up to 10 years	16,027	14.18%	29,012	25.27%	16,447	14.22%	27,478	24.85%
More than 10 years and up to 15 years	25,470	22.53%	22,663	19.74%	26,612	23.01%	22,558	20.40%
More than 15 years and up to 20 years	6,383	5.65%	6,840	5.96%	6,858	5.93%	6,879	6.22%
Above 20 years	18,739	16.58%	18,958	16.51%	19,990	17.28%	19,023	17.20%
	113,050	100.00%	114,801	100.00%	115,655	100.00%	110,593	100.00%
Breakdown by type of the issuer								
a. Central Government	58,194	51.48%	52,446	45.68%	61,293	53.00%	52,388	47.37%
b. State Government	5,342	4.73%	5,509	4.80%	5,453	4.72%	5,288	4.78%
c. Corporate Securities	49,514	43.80%	56,846	49.52%	48,909	42.29%	52,917	47.85%
	113,050	100.00%	114,801	100.00%	115,655	100.00%	110,593	100.00%

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.

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Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class	As at September 30, 2022	As % of total for this class	As at September 30, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	2,416	19.03%	3,865	22.18%	2,398	18.17%	3,684	21.34%
AA or better	453	3.57%	527	3.03%	437	3.31%	479	2.78%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated B or Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other-Sovereign Securities	9,825	77.40%	13,028	74.79%	10,364	78.52%	13,098	75.88%
	12,695	100.00%	17,420	100.00%	13,199	100.00%	17,261	100.00%
Breakdown by residual maturity								
Up to 1 year	1,628	12.83%	2,168	12.45%	1,650	12.50%	2,164	12.54%
more than 1 year and upto 3 years	5,232	41.22%	6,288	36.10%	5,600	42.43%	6,372	36.91%
More than 3 years and up to 7 years	5,128	40.40%	5,056	29.02%	5,213	39.50%	4,923	28.52%
More than 7 years and up to 10 years	565	4.45%	2,990	17.16%	587	4.45%	2,894	16.77%
More than 10 years and up to 15 years	141	1.11%	918	5.27%	148	1.12%	908	5.26%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
	12,695	100.00%	17,420	100.00%	13,199	100.00%	17,261	100.00%
Breakdown by type of the issuer								
a. Central Government	9,825	77.40%	13,028	74.79%	10,364	78.52%	13,098	75.88%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	2,869	22.60%	4,392	25.21%	2,835	21.48%	4,163	24.12%
	12,695	100.00%	17,420	100.00%	13,199	100.00%	17,261	100.00%

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.

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FORM L-3(: Related Party Transactions

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

30-Sep-22 Quarter End: 30 September 2022

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended 30 September 2022	Up to the Quarter ended 30 September 2022	For the Quarter ended 30 September 2021	Up to the Quarter ended 30 September 2021
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	Premium Income	3,270	4,323	(15)	(13)
			Commission	(191)	(270)	32	62
			Investment Income	48	96	1	1
			Extinguishment of Investment- Non Convertible Debentures*	-	-	11,338	11,338
			Cash consideration received *	-	-	2,427	2,427
			Allotment of Non Convertible Debentures*	-	-	2,916	2,916
			Partial redemption of Non-convertible debentures	73	73	-	-
			Rent Paid	(3)	(6)	(3)	(5)
1	PGIM India Asset Management Private Limited	Significant influence	Premium Income	-	37	26	43
2	Prudential International Insurance Service Co. LLC	Significant influence	Reimbursement of expenses	(11)	(14)	(6)	(6)
			Recovery of Expenses	1	4	(2)	(2)
3	Key management personnel ¹		Premium Income	1	1	1	1
			Managerial Remuneration	(234)	(470)	(195)	(684)

* In pursuance of final settlement of restructuring of Investment-non convertible debentures

As per Accounting standard-18

PART-B Related Party Transaction Balances - As at the end of the Quarter ended September 30, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable (Rs. in Lakhs)	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	469	Payable (Unallocated premium: 317 Policy deposits: 10 Commission payable: 139 Rent Payable: 3)	NA	Nil	Nil	Nil
	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	2,768	Receivable (Investment in NCDs : 2,766 Accrued interest on NCDs : 2)	Secured. Nature of security - Investments	Nil	Nil	Nil
2	Prudential International Insurance Service Co. LLC	Significant influence	1	Receivable (Recovery of expenses: 1)	NA	Nil	Nil	Nil
	Prudential International Insurance Service Co. LLC	Significant influence	18	Payable (Reimbursement of IT Infrastructure Support:18)	NA	Nil	Nil	Nil
3	Key management personnel ¹		213	Payable (Managerial Remuneration: 213)	NA	Nil	Nil	Nil

As per Accounting standard-18

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FORM L-31 Board of Directors & Key Management Persons

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30 September 2022

Board of Directors				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Mr. Jairam Sridharan	Chairman, Non-Executive Director	Director	
2	Mr. James Wayne Weakley	Non-Executive Director	Director	
3	Mr. Abhijit Sen	Non-Executive Director	Director	
4	Ms. Kalpana Sampat	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
5	Mr. Jagdeep Mallareddy	Non-Executive Director	Director	
6	Mr. Modukuru S V S Phanesh	Non-Executive Independent Director	Director	
7	Mr. Pavan Dhamija	Non-Executive Director	Director	
8	Ms. Sindhushree Khullar	Non-Executive Independent Director	Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	Director	

Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Ms. Kalpana Sampat	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
2	Mr. Alok Mehrotra	Chief Financial Officer	Finance	
3	Mr. Karthik Chakrapani	Chief Business Officer	Sales & Distribution, Marketing, Renewals, Sales Training	
4	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Human Resources, Ethics	
5	Mr. Abhishek Das	Chief Investments Officer	Investments	
6	Mr. Mayank Goel	Company Secretary	Secretarial	
7	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	
8	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	
9	Mr. Yogesh Rohilla	Chief Compliance Officer(Officiating)	Compliance	

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"

Date of upload: November 17, 2022 | Version: 01

Form No. L-32 Available Solvency Margin and Solvency Ratio (Frequency -Quarterly)

As at 30 September 2022

Insurer : Pramerica Life Insurance Limited

Classification: Total Business

Form Code: KT-3

Registration Number: 140

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	599,089
	Deduct:		
02	Mathematical Reserves	2	577,285
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		21,805
05	Available Assets in Shareholders Fund:	4	77,450
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		77,450
08	Total ASM (04)+(07)		99,255
09	Total RSM		23,377
10	Solvency Ratio (ASM/RSM)		425%

Note:

- 1) 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;
- 2) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- 3) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- 4) 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

Date of upload: November 17, 2022 | Version: 01

FORM L-33-NPAs**DETAILS OF NON-PERFORMING ASSETS**

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Name of the Fund: Life Fund

As on 30 September 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	168,677	160,998	-	-	-	-	339,690	302,569	508,367	463,567
2	Gross NPA	12,269	12,269	-	-	-	-	-	-	12,269	12,269
3	% of Gross NPA on Investment Assets(2/1)	7.27%	7.62%	-	-	-	-	-	-	2.41%	2.65%
4	Provision made on NPA	12,269	12,269	-	-	-	-	-	-	12,269	12,269
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	156,408	148,729	-	-	-	-	339,690	302,569	496,098	451,298
8	Net NPA (2 - 4)	0	0	-	-	-	-	-	-	0	0
9	% of Net NPA to Net Investments Assets(8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

- 1.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.
- 2.Gross NPA is investments classified as NPA, before any provisions
- 3.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 4.Net Investment assets is net of "provisions"
- 5.Net NPA is gross NPAs less provisions
- 6.Write off as approved by the Board

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FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Name of the Fund: Pension & General Annuity And Group Business

As on 30 September 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	48,908.83	47,517.42	-	-	-	-	69,403.65	64,413.21	118,312.48	111,930.62
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)	48,908.83	47,517.42	-	-	-	-	69,403.65	64,413.21	118,312.48	111,930.62
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

1.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.

2.Gross NPA is investments classified as NPA, before any provisions

3.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.

4.Net Investment assets is net of "provisions"

5.Net NPA is gross NPAs less provisions

6.Write off as approved by the Board

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FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Name of the Fund: Unit Linked Funds

As on 30 September 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)	YTD (As at 30-September-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	2,869.43	3,698.33	-	-	-	-	35,263.62	37,416.43	38,133.05	41,114.76
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	0%	0%	-	-	-	-	-	-	0%	0%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	2,869.43	3,698.33	-	-	-	-	35,263.62	37,416.43	38,133.05	41,114.76
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	0%	0%	-	-	-	-	-	-	0%	0%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

- 1.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.
- 2.Gross NPA is investments classified as NPA, before any provisions
- 3.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 4.Net Investment assets is net of "provisions"
- 5.Net NPA is gross NPAs less provisions
- 6.Write off as approved by the Board

Date of upload: November 17, 2022 | Version: 01

Periodicity of Submission: Quarterly

(Amount in Rs. 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	A01 Central Government Bonds	CGSB	288,400	4,929	1.71%	1.71%	278,115	9,418	3.39%	3.39%	231,356	7,891	3.41%	3.41%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	74	-	-
4	B03 State Government Guaranteed Loans	SGGL	28,539	562	1.97%	1.97%	26,451	986	3.73%	3.73%	18,080	629	3.48%	3.48%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	506	10	1.88%	1.88%	506	19	3.76%	3.76%	508	19	3.75%	3.75%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,751	47	1.70%	1.70%	2,752	93	3.38%	3.38%	2,824	1	0.02%	0.02%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,133	103	2.50%	2.50%	3,172	151	4.77%	4.77%	5,064	247	4.88%	4.88%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500	11	2.12%	2.12%	500	21	4.22%	4.22%	500	21	4.22%	4.22%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	13,710	2,429	17.71%	17.71%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	366	(43)	-11.63%	-11.63%	355	(43)	-11.97%	-11.97%	433	69	16.02%	16.02%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	270	3	1.21%	1.21%	244	3	1.34%	1.34%	-	-	-	-
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	99,691	1,904	1.91%	1.91%	99,663	3,779	3.79%	3.79%	86,273	3,468	4.02%	4.02%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	895	18	2.06%	2.06%	922	38	4.10%	4.10%	950	39	4.10%	4.10%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	2.02%	2.02%	1,000	40	4.01%	4.01%	1,000	40	4.01%	4.01%
18	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
19	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	3,969	66	1.67%	1.67%	3,642	86	2.37%	2.37%	1,993	330	16.55%	16.55%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	226	(4)	-1.72%	-1.72%	220	(4)	-1.76%	-1.76%	424	123	28.95%	28.95%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	702	7	0.99%	0.99%	726	17	2.39%	2.39%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	24,771	456	1.84%	1.84%	24,773	908	3.66%	3.66%	24,791	908	3.66%	3.66%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	27,464	509	1.85%	1.85%	27,520	1,014	3.69%	3.69%	19,350	759	3.92%	3.92%
24	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	6,586	85	1.29%	1.29%	7,022	162	2.30%	2.30%	-	-	-	-
26	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
27	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,973	102	1.70%	1.70%	6,258	160	2.56%	2.56%	3,651	56	1.53%	1.53%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	5	-	0.00%	0.00%	36	0	0.53%	0.53%	134	5	3.53%	3.53%
30	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
31	E13 Short term Loans (Unsecured Deposits)	OSLU	935	30	3.24%	3.24%	935	(33)	-3.54%	-3.54%	733	88	11.98%	11.98%
32	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	(0)	-	-
33	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	0	-	0.00%	0.00%	0	-	0.00%	0.00%	0	-	-	-
34	E25 Reclassified Approved investments - Debt	ORAD	3,529	-	0.00%	0.00%	3,529	-	0.00%	0.00%	4,007	-	-	-
35	E26 Reclassified Approved investments - Equity	ORAE	276	14	5.11%	5.11%	275	14	5.14%	5.14%	201	20	10.14%	10.14%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	409	(0)	-0.07%	-0.07%	415	14	3.39%	3.39%	501	45	8.89%	8.89%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
TOTAL			500,258	8,823	1.76%	1.76%	487,530	16,834	3.45%	3.45%	420,292	17,276	4.09%	4.09%

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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FORM - L - 34 Statement of Investment and Income on Investment
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th September 2022
Name of the Fund: Pension Annuity and Group Business

Periodicity of Submission: Quarterly

(Amount in Rs. 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	A01 Central Government Bonds	CGSB	59,434	999	1.68%	1.68%	58,242	1,942	3.33%	3.33%	52,734	1,771	3.36%	3.36%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
5	B03 State Government Guaranteed Loans	SGGL	5,602	106	1.89%	1.89%	5,574	215	3.86%	3.86%	5,291	197	3.72%	3.72%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,198	48	2.20%	2.20%	1,851	83	4.48%	4.48%	1,500	70	4.64%	4.64%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750	37	2.12%	2.12%	1,750	74	4.22%	4.22%	1,750	74	4.22%	4.22%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	36,038	713	1.98%	1.98%	36,127	1,422	3.94%	3.94%	39,270	1,709	4.35%	4.35%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
14	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	678	14	2.01%	2.01%	789	32	4.00%	4.00%	900	36	3.99%	3.99%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	812	15	1.89%	1.89%	812	30	3.75%	3.75%	815	30	3.74%	3.74%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
19	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	1,804	18	0.99%	0.99%	1,867	45	2.39%	2.39%
20	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	4,538	90	1.97%	1.97%	4,539	178	3.92%	3.92%	7,245	268	3.70%	3.70%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	2,436	51	2.10%	2.10%	2,436	102	4.18%	4.18%	3,143	150	4.78%	4.78%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,310	17	1.31%	1.31%	1,739	39	2.25%	2.25%	-	-	-	-
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	1,847	12	0.63%	0.63%	-	-	-	-
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
TOTAL			114,795	2,090	1.82%	1.82%	114,876	4,146	3.61%	3.61%	108,996	4,350	3.99%	3.99%

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Date of upload: November 17, 2022 | Version: 01

FORM - L - 34 Statement of Investment and Income on Investment
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th September 2022
Name of the Fund: Linked Fund

Periodicity of Submission: Quarterly

(Amount in Rs. 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	A01 Central Government Bonds	CGSB	9,407.20	121.63	1.29%	1.29%	9,748.14	(20.49)	-0.21%	-0.21%	12,710.97	449.82	3.54%	3.54%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
3	A04 Treasury Bills	CTRB	964.43	10.35	1.07%	1.07%	1,155.05	23.36	2.02%	2.02%	709.19	18.02	2.54%	2.54%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.87	-	-
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	101.20	2.37	2.34%	2.34%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	85.44	2.39	2.80%	2.80%	85.47	(0.02)	-0.02%	-0.02%	91.38	(0.73)	-0.80%	-0.80%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	264.51	6.40	2.42%	2.42%	264.18	1.84	0.70%	0.70%	278.46	11.88	4.26%	4.26%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	85.32	81.71	95.78%	95.78%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	918.29	3.98	0.43%	0.43%	1,001.51	(57.79)	-5.77%	-5.77%	1,178.99	161.80	13.72%	13.72%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,179.49	243.41	20.64%	20.64%	1,123.16	108.94	9.70%	9.70%	1,645.17	378.09	22.98%	22.98%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,452.45	23.53	1.62%	1.62%	1,638.51	8.27	0.50%	0.50%	1,671.20	71.87	4.30%	4.30%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	204.37	3.81	1.86%	1.86%	204.99	(1.79)	-0.87%	-0.87%	214.91	9.20	4.28%	4.28%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	152.48	1.95	1.28%	1.28%	153.31	1.47	0.96%	0.96%	160.98	5.99	3.72%	3.72%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	698.43	82.64	11.83%	11.83%	693.38	9.76	1.41%	1.41%	-	-	-	-
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAQ	124.80	17.28	13.85%	13.85%	189.22	(3.90)	-2.06%	-2.06%	481.87	244.76	50.79%	50.79%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	18,463.52	1,295.32	7.02%	7.02%	17,683.19	(80.81)	-0.46%	-0.46%	16,856.45	3,068.97	18.21%	18.21%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	492.04	18.54	3.77%	3.77%
22	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,641.42	21.37	1.30%	1.30%	1,348.72	32.39	2.40%	2.40%	-	-	-	-
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	871.91	21.57	2.47%	2.47%	923.89	(2.66)	-0.29%	-0.29%	905.16	41.21	4.55%	4.55%
27	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	210.02	0.10	0.05%	0.05%
30	D30 Net Current Assets	ENCA	(586.97)	(30.31)	5.16%	5.16%	(586.97)	33.07	-5.63%	-5.63%	(193.02)	(87.80)	45.49%	45.49%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	592.31	90.35	15.25%	15.25%	558.01	(54.79)	-9.82%	-9.82%	804.28	162.19	20.17%	20.17%
32	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
33	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
34	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	2,371.74	258.39	10.89%	10.89%	2,412.98	(59.33)	-2.46%	-2.46%	2,619.66	426.79	16.29%	16.29%
35	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
36	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
37	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
38	E26 Reclassified Approved investments - Equity	ORAE	298.45	(4.49)	-1.51%	-1.51%	541.24	(47.48)	-8.77%	-8.77%	615.28	102.42	16.65%	16.65%
39	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
40	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
TOTAL			39,683.65	2,169.57	5.47%	5.47%	39,721.18	(109.96)	-0.28%	-0.28%	44,176.48	5,168.08	11.90%	11.90%

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Date of upload: November 17, 2022 | Version: 01

FORM L - 35 - Statement of Down Graded Investments

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PART - A

Statement as on :30th September 2022

Name of the Fund: Life Fund

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	NIL								
B.	<u>As on Date</u>²								
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	499	09-Nov-17	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	1,000	11-Jan-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1,000	03-Apr-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1,030	30-Nov-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8% YES Bank 30 September 2026	IOLB	1,000	30-Sep-16	CARE & ICRA	AA+	BBB+	24-Mar-20	Downgraded multiple times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+), 19th Dec 2019 (A) & 12th Feb 20(A-), 12th Feb (BBB-), 6th March (D), Upgraded on 31st August (BBB+)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	0	10-Jan-17	FITCH, CARE & ICRA	AA	D	06-Mar-20	Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (D)
			4,529						

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

Date of upload: November 17, 2022 | Version: 01

FORM L - 35 - Statement of Down Graded Investments

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PART - A

Statement as on :30th September 2022

Name of the Fund: Pension Annuity and Group Business

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of 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.
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

Date of upload: November 17, 2022 | Version: 01

FORM L - 35 - Statement of Down Graded Investments

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

PART - A

Statement as on :30th September 2022

Name of the Fund: Linked Fund

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of 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.
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

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Sl. No	Particulars		For the Quarter ended September 30, 2022				For the Quarter ended September 30, 2021				Up to the Quarter ended September 30, 2022				Up to the Quarter ended September 30, 2021			
			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																	
	i	Individual Single Premium- (ISP)																
		From 0-10000	3.00	3	3	3.75	5.30	6	6	6.63	4.60	5	5	5.75	6.30	7	7	7.88
		From 10,001-25,000	8.48	5	5	45.60	17.06	9	9	21.27	9.73	6	5	47.16	21.06	11	11	43.77
		From 25001-50,000	39.31	9	9	162.89	47.40	11	12	129.25	44.31	10	10	169.14	58.58	14	15	143.22
		From 50,001- 75,000	14.00	2	2	17.50	5.10	1	2	6.38	34.34	5	5	42.93	5.10	1	2	6.38
		From 75,001-100,000	30.00	3	3	37.50	20.00	2	3	25.00	40.22	5	5	50.28	30.00	3	4	37.50
		From 1,00,001 -1,25,000	11.00	1	1	13.75	43.92	4	5	54.90	12.00	2	2	15.00	55.92	5	6	69.90
		Above Rs. 1,25,000	15.00	1	1	18.75	28.94	2	3	36.18	119.30	10	10	149.12	28.94	2	3	36.18
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	2.20	1	1	2.20	-	-	-	-	2.20	1	1	2.20
		From 1,00,001-150,000	-	-	-	-	25.03	6	6	25.03	3.00	1	1	3.00	25.03	6	6	25.03
		From 150,001- 2,00,000	5.13	1	1	5.13	-	-	-	-	10.63	2	2	10.63	-	-	-	-
		From 2,00,001-250,000	19.82	2	2	19.82	-	-	-	-	19.82	2	2	19.82	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	10.55	1	1	10.55	-	-	-	-	10.55	1	1	10.55
		Above Rs. 3,00,000	-	-	-	-	49.12	1	1	49.12	2.26	1	1	2.26	49.12	1	1	49.12
	iii	Group Single Premium (GSP)																
		From 0-10000	16.13	4	5,549	(2,818.07)	(40.89)	6	21,346	22,925.37	40.32	10	12,038	8,521.55	(39.02)	11	29,502	10,397.60
		From 10,001-25,000	62.18	2	12,526	25,390.58	52.85	4	71,988	34,225.90	129.45	5	25,338	49,502.03	112.30	22	208,379	123,186.02
		From 25001-50,000	80.95	-	9,819	53,864.42	52.06	5	34,400	30,154.38	167.61	3	20,578	76,354.64	132.64	16	45,857	91,681.95
		From 50,001- 75,000	40.36	-	2,677	17,033.37	20.62	1	4,987	18,184.07	157.86	5	8,750	(22,369.51)	73.39	3	13,886	47,670.23
		From 75,001-100,000	43.75	-	6,038	4,938.30	34.69	-	10,119	26,101.97	68.76	1	7,132	22,556.23	86.99	5	18,245	80,041.62
		From 1,00,001 -1,25,000	68.94	2	6,018	29,861.33	34.35	-	29,125	31,425.99	125.34	3	10,273	37,412.75	68.53	1	30,109	48,166.51
		Above Rs. 1,25,000	10,872.86	9	409,229	637,489.00	3,949.81	7	51,168	832,284.97	17,146.10	23	477,081	1,645,040.49	6,611.49	22	101,165	1,881,217.09
	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	0.82	9	1	18.26	1.37	15	16	120.61	0.67	10	1	18.20	3.21	41	41	348.88
		From 10,001-25,000	174.03	700	485	1,370.55	172.72	865	860	2,117.07	284.37	1,185	485	2,320.13	331.52	1,524	1,510	3,825.76
		From 25001-50,000	2,288.59	5,749	3,743	17,449.54	1,828.48	5,592	5,563	15,565.91	3,592.15	9,516	3,743	27,835.78	3,379.89	8,549	8,497	24,210.59
		From 50,001- 75,000	819.31	1,690	943	9,179.19	605.59	1,116	1,115	6,963.17	1,250.48	2,639	943	14,043.23	1,031.88	1,631	1,627	10,379.43
		From 75,001-100,000	312.09	380	163	3,429.07	138.57	153	153	1,395.92	439.17	545	163	4,796.71	210.33	228	225	2,132.41
		From 1,00,001 -1,25,000	48.38	54	37	641.17	44.31	30	30	446.69	83.74	91	37	1,044.64	76.44	60	59	806.81
		Above Rs. 1,25,000	283.43	89	1,483	2,888.89	132.76	44	40	1,293.42	1,256.96	1,581	1,483	9,304.82	393.54	98	86	4,118.70
	vi	Individual non Single Premium- Annuity- INSPA																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	vii	Group Non Single Premium (GNSP)																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii	Group Non Single Premium- Annuity- GNSPA																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																	
	i	Individual																
		From 0-10000	281.71	3,658	4,827	328.44	332.61	4,434	4,491	397.35	581.33	4,000	4,756	38,783.63	673.11	7,412	5,309	45,512.39
		From 10,001-25,000	2,061.03	23,107	22,812	11,051.76	2,243.84	24,093	23,788	11,383.22	3,964.96	22,196	21,066	99,366.42	4,180.14	30,711	22,427	99,772.54
		From 25001-50,000	12,406.73	129,768	127,765	127,326.31	11,931.93	123,918	122,154	122,169.79	24,456.62	127,135	121,557	876,291.36	23,396.87	129,755	119,743	810,796.01
		From 50,001- 75,000	3,142.46	19,552	19,402	31,178.61	3,016.44	18,623	18,482	29,913.62	6,133.68	19,153	18,422	361,974.90	5,844.32	19,617	17,966	338,083.57
		From 75,001-100,000	730.53	1,150	1,123	1,803.46	782.56	1,212	1,178	1,852.88	1,301.09	985	932	20,888.48	1,373.63	1,746	1,046	22,419.44
		From 1,00,001 -1,25,000	313.43	603	593	1,500.11	321.32	591	581	1,466.04	582.83	552	518	23,666.61	574.02	746	531	21,818.58
		Above Rs. 1,25,000	1,035.94	440	426	1,643.64	1,287.94	502	472	1,972.29	1,826.28	338	658	17,711.95	2,078.83	749	350	19,877.89
	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:

- Premium stands for premium amount.
- No. of lives means no. of lives insured under the policies.
- Premium collected for Annuity will be disclosed separately as stated above.
- Premium slabs given in the form are based on annualized premium.
- 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.
- In respect of Group Business, insurers not to use annualized premium for group fund business like gratuity, leave encashment and superannuation.
- In respect of Group Business, No. of Lives needs to be reported and No. of Policies need not be reported.

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FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Insurer : Pramerica Life Insurance Limited

Date:

30-Sep-22

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Business Acquisition through Different Channels (Group)

Quarter End: 30 September 2022

Sl.No.	Channels	For the Quarter - Current Year			For the Quarter - Previous Year			Up to the Quarter - Current Year			Up to the Quarter - Previous Year		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	1	0.00
3	Corporate Agents -Others	1	42,827	5,997.65	-	9,493	0.09	2	58,697	10,117.45	-	14,304	3,796.59
4	Brokers	13	345,386	2,875.09	10	15,766	0.16	42	400,021	4,265.72	49	45,476	1,640.77
5	Micro Agents	3	35,353	185.60	1	19,517	0.20	3	47,230	249.61	1	33,656	104.60
6	Direct Business	-	28,290	2,126.84	12	178,357	1.78	3	55,242	3,202.67	30	353,706	1,504.34
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total	17	451,856	11,185.18	23	223,133	2.23	50	561,190	17,835.44	80	447,143	7,046.31
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer : Pramerica Life Insurance Limited

Date: 30-Sep-22

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Business Acquisition through Different Channels (Individual)

Quarter End: 30 September 2022

Sl. No.	Channels	For the Quarter - Current Year		For the Quarter - Previous Year		Up to the Quarter - Current Year		Up to the Quarter - Previous Year	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	2,673	1,532	2,693	1,183	5,020	2,814	4,089	2,266
2	Corporate Agents-Banks	-	-	-	(0)	-	-	16	2
3	Corporate Agents -Others	2,492	1,073	1,268	549	3,729	1,592	1,714	705
4	Brokers	-	(2)	(2)	(1)	-	(2)	(2)	(1)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,533	1,470	3,901	1,447	6,867	2,804	6,367	2,971
	- Online (Through Company Website)	-	-	-	0	-	-	-	0
	- Others	3,533	1,470	3,901	1,447	6,867	2,804	6,367	2,971
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	8,698	4,072	7,860	3,179	15,616	7,208	12,184	5,943
	Referral Arrangements	-	-	(1)	(0)	-	-	(1)	(0)

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

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

For the Quarter Ended September 30, 2022

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	25	776	-	-	-	-	801	1,435
2	Survival Benefit ²	7	402	13	6	-	-	428	83
3	Annuities / Pension	1	18	-	-	-	-	19	2
4	Surrender ³	1	3,925	6	1	-	-	3,933	4,598
5	Other benefits ⁴	-	8	-	-	-	-	8	13
	Death Claims	-	175	17	6	-	-	198	813

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						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	117	6,777	1	-	-	-	6,895	1,101
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	901	351	42	1	-	-	1,295	3,256

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.

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

Insurer : Pramerica Life Insurance Limited

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date:

30-Sep-22

Upto Quarter Ended 31 March 2022

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	136	1,603	-	-	-	-	1,739	3,033
2	Survival Benefit ²	7	898	17	13	-	-	935	179
3	Annuities / Pension	1	28	-	-	-	-	29	4
4	Surrender ³	2	7,886	12	1	-	-	7,901	8,370
5	Other benefits ⁴	-	20	-	-	-	-	20	36
	Death Claims	7	335	17	6	-	-	365	1,396

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						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	118	13,675	1	-	-	-	13,794	2,287
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	917	2,017	42	1	-	-	2,977	32,001

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.

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FORM L-40 Quarterly Claims Data for Life

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

For the Quarter Ended September 30, 2022

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	26	51
2	Claims Intimated / Booked during the period	183	1,307
(a)	Less than 3 years from the date of acceptance of risk	57	708
(b)	Greater than 3 years from the date of acceptance of risk	126	599
3	Claims Paid during the period	198	1,295
4	Claims Repudiated during the period ²	6	13
5	Claims Rejected ³	1	7
6	Unclaimed ⁴		
7	Claims O/S at End of the period	4	43
	Outstanding Claims:-		
	Less than 3months	4	43
	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	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	31	72	6	334	2
2	Claims Booked during the period	813	420	21	3,828	14
3	Claims Paid during the period	801	428	19	3,933	8
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	43	64	8	229	3
	Outstanding Claims (Individual)					
	Less than 3months	43	61	8	229	3
	3 months and less than 6 months		3			
	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. Rejection count not included in the above summary (Rejection 5 Claims)

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

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FORM L-40 Quarterly Claims Data for Life

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: 30-Sep-22

Upto Quarter Ended 31 March 2022

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	2	30
2	Claims Intimated / Booked during the period	376	3,028
(a)	Less than 3 years from the date of acceptance of risk	124	1,627
(b)	Greater than 3 years from the date of acceptance of risk	252	1,401
3	Claims Paid during the period	365	2,977
4	Claims Repudiated during the period ²	8	31
5	Claims Rejected ³	1	7
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	4	43
	Outstanding Claims:-		
	Less than 3months	4	43
	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	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	81	173	-	452	1
2	Claims Booked during the period	1,701	826	37	7,678	28
3	Claims Paid during the period	1,739	935	29	7,901	20
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	43	64	8	229	3
	Outstanding Claims (Individual)					
	Less than 3months	43	61	8	229	3
	3 months and less than 6 months	-	3	-	-	-
	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. Rejection count not included in the above summary (Rejection 6 Claims)

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

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FORM L-41 GRIEVANCE DISPOSAL

Insurer : Pramerica Life Insurance Limited

Date:

30-Sep-22

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 30, 2022

SI No.	Particulars	Opening Balance 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	-	5	-	-	5	-	13
b)	Policy Servicing	-	7	4	2	1	-	10
c)	Proposal Processing	-	2	-	-	2	-	6
d)	Survival Claims	-	10	3	-	7	-	19
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	34	7	1	26	-	76
g)	Others	1	-	-	-	1	-	26
	Total Number of Complaints	1	58	14	3	42	-	150

2	Total No. of Policies upto corresponding period of previous year	12,264
3	Total No. of Claims upto corresponding period of previous year	12,517
4	Total No. of Policies during current year	15,666
5	Total No. of Claims during current year	3,404
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	75
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	94

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

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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 September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021
Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	5.55%	5.45%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	525-525	496-496	1.65%-1.65%	1.65%-1.65%	5.00%	5.00%	1.25%-11.25%	2.5%-11.25%	0.8%-2.60%	0.75%-2.55%
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	5.60%	5.50%	27.6%-257.5%	27.6%-257.5%	Not Applicable	Not Applicable	525-525	467.5-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-20%	0%-20%		
	General Annuity	5.90%	6.08%	150%-150%	93.5%-93.5%	Not Applicable	Not Applicable	0	59.12-59.12	0.55%-0.55%**	0.55%-0.55%	5.00%	5.00%	0.5%-0.5%	0.5%-0.5%		
	Pension																
	Health	5.60%	5.50%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	104-113	98-107	1.65%-8.25%	1.65%-8.25%	5.00%	5.00%	0%-37.5%	0%-37.5%		
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	5.60%	5.60%	65%-220%	65%-220%	Not Applicable	Not Applicable	525-525	496-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-90%	0%-90%		
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	5.60%	5.60%	82.5%-82.5%	82.5%-82.5%	Not Applicable	Not Applicable	525-525	496-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-52.5%	0%-52.5%		
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Excludes all riders.

All assumptions given above are including Regular/Limited and Single premium version of products.

* Morbidity incidence rate used for Dengue Shield is unit rate per mille, which is in line with emerging experience.

** Renewal Expense as percentage of annuity.

¹As percentage of IALM(2012-14) barring Non-Linked Non-Par General Annuity which is as percentage of IIAM (2012-15), based on emerging experience.²Fixed per policy Renewal expenses. Expenses are as at beginning of the Financial Year which are further increased by inflation rate provided above.³Premium related Renewal expenses⁴Restricted to Lapse and Surrender

II. GROUP BUSINESS																	
Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates	
		As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021	As at September 30, 2022	As at September 30, 2021
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	6.10%	6.10%	71%-240%	70.75%-240%	Not Applicable	Not Applicable	84	79	0%-0%	0%-0%	5.00%	5.00%	0%-12%	0%-12%		
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Excludes all those business where policy term is less than or equal to one year.

¹As percentage of IALM(2012-14).

² Fixed per policy Renewal expenses. Expenses are as at beginning of the Financial Year which are further increased by inflation rate provided above.

³ Premium related Renewal expenses

⁴ Restricted to Lapse and Surrender

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

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. The data from the policy admin system is validated for the completeness and accuracy of the data. The data format is then modified to make it compatible with the actuarial software "Prophet". Actuarial valuation software Prophet is used to calculate actuarial liabilities. The valuation bases are supplied to the system through various assumption tables linked to the workplace.

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

There has been no change in the valuation methods. However, valuation basis have been updated from previous quarter.

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Form L 43 Voting Activity Disclosure under Stewardship Code

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: September 30, 2022

For the Quarter ending September 30, 2022

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
08-Jul-22	Havells India Ltd.	AGM	MANAGEMENT	Approve amendment to the Part B – “Havells Employees Stock Purchase Plan 2014” of Havells Employees Long Term Incentive Plan 2014 and related modifications	FOR	AGAINST	The company has implemented the Havells Employees Stock Purchase Plan 2014 or ESPP 2014 which is Part B of the Havells Employee Long Term Incentive Plan 2014. Under ESPP 2014, the employee gets the shares at 50.0% of the market value. The number of shares are calculated by dividing the total contribution received from the employees, by the average monthly closing price or the market price of the share on the day prior to the meeting of the NRC held for the purpose of grant, whichever is lower. The company seeks approval to consider the closing price at the close of the financial year instead of the above method to determine the quantum of shares to be granted to employees: this is in order to align the ESPP 2014 to other existing stock purchase plans of the company. We do not support this amendment: stock options must be granted at market price or a minimal discount to market price: under the scheme, stock options are granted at a 50% discount to market price. Stock options are ‘pay at risk’ options that employees accept at the time of grant, which is protected if they are issued at significant discount to the market price.
08-Jul-22	Havells India Ltd.	AGM	MANAGEMENT	Approve Havells Employees Stock Purchase Scheme 2022 (ESPS 2022) under which upto 6.3 mn options will be granted	FOR	AGAINST	Under the scheme 6,263,060 shares will be granted to the employees of the company. The maximum dilution for the total scheme is 1.0% on the extended capital base. The exercise price is at the discretion of the NRC and can even be at the face value of Re. 1.0. We do not favor such schemes where there is no clarity on the exercise price, or the shares are granted at a significant discount of more than 20% to market price or where there is no clarity on the performance metrics for vesting.
08-Jul-22	Havells India Ltd.	AGM	MANAGEMENT	Approve provision of money to Havells Employees Welfare Trust/ Trustees for subscription of shares under Havells Employee Stock Purchase Scheme 2022 (ESPS 2022)	FOR	AGAINST	The company intends to use trust route i.e., through Havells Employees Welfare Trust for implementation of ESPP 2022 and thus seeks shareholder approval for authorizing the trust to subscribe to the shares issued by the company. The company will provide a loan to the trust which will then subscribe to the shares of the company. The total amount of loan provided by the company will be based on the total market value of shares to be allotted. The amount lend to the trust will be refunded upon grant of shares and realization of exercise price.
r	Havells India Ltd.	AGM	MANAGEMENT	Authorize Havells Employees Welfare Trust to subscribe to shares under the Havells Employee Stock Purchase Scheme 2022 (ESPS 2022)	FOR	AGAINST	The company intends to use trust route i.e., through Havells Employees Welfare Trust for implementation of ESPP 2022 and thus seeks shareholder approval for authorizing the trust to subscribe to the shares issued by the company. The company will provide a loan to the trust which will then subscribe to the shares of the company. The total amount of loan provided by the company will be based on the total market value of shares to be allotted. The amount lend to the trust will be refunded upon grant of shares and realization of exercise price.
16-Jul-22	HDFC Bank Ltd.	AGM	MANAGEMENT	To issue debt securities up to Rs. 500.0 bn on private placement basis	FOR	FOR	HDFC Bank seeks shareholder approval to issuance debt securities on private placement basis upto a limit of Rs 500.0 bn. While the debt securities raised may exceed the bank's borrowing limits under Section 180 (1) (c), HDFC Bank is required to maintain its capital adequacy ratio at levels prescribed by the RBI, we believe that the bank's debt levels will be regulated at all times. HDFC Bank's long-term debt is rated CRISIL AAA/Stable and IND AAA/Stable.
25-Jul-22	Nestle India Ltd.	NCM	MANAGEMENT	To reclassify and credit Rs. 8,374.3 mn of the “General Reserves” to “Retained earnings” and subsequently to “Accumulated profits”	FOR	FOR	The company has general reserves amounting to Rs. 8,374.3 mn on 31 December 2021. These general reserves are accumulated by way of transfer of profits to reserves before payment of dividend (as required under erstwhile Companies Act, 1956). This statutory requirement was applicable till 31 December 2014: thus, no transfer has been made since 1 January 2015. The company has been generating steady cash flows from its operations (~Rs. 20 bn annually) and has maintained dividend payout of >80% of profits since 2017. The company has negligible debt (Rs. 0.3 bn) as compared to its networth of Rs. 20.8 bn (31 December 2021). The total cash and cash equivalents (including liquid investments) aggregated Rs. 8.0 bn on 31 December 2021. Payment of dividend from reserves is subject to certain restrictions under Companies Act, 2013 as compared to payment of dividend from accumulated profits. The reclassification will facilitate flexibility in making payments to shareholders.
28-Jul-22	Shree Cement Ltd.	AGM	MANAGEMENT	Adoption of a new set of Articles of Association to comply with Companies Act, 2013	FOR	FOR	The existing articles of the company are based on Companies Act, 1956 and are not in conformity with Companies Act, 2013. The company seeks approval to align the articles with companies Act 2013. The company seeks approval to adopt a new set of articles for the same. The board must articulate the rationale of amending the AoA to align with new regulations with such a long delay – over eight years after the Companies Act, 2013 was notified.
28-Jul-22	Shree Cement Ltd.	AGM	MANAGEMENT	Appoint Zubair Ahmed (DIN: 00182990) as Independent Director for five years from 21 May 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
28-Jul-22	Shree Cement Ltd.	AGM	MANAGEMENT	Approve creation of charge/hypothecation/pledge/mortgage on the assets of the company against borrowings raised/to be raised from lenders upto Rs. 200bn	FOR	FOR	The company proposes to create charges on the company's assets to secure their borrowings. Secured loans generally have easier repayment terms, less restrictive covenants, and lower interest rates.

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Date: September 30, 2022

Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

For the Quarter ending September 30, 2022

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
28-Jul-22	Shree Cement Ltd.	AGM	MANAGEMENT	Approve increase in borrowing limits to Rs. 200.0 bn from Rs. 100.0 bn	FOR	FOR	The company's current borrowing limits were approved in the 2018 AGM at Rs 100.0 bn. Given the growth in operations over the last four years and the potential for growth in the next few years, Shree Cement proposes to increase borrowing limits to Rs 200.0 bn. The company has not disclosed any information on its borrowing programme. Notwithstanding, the company has been judicious in raising debt in the past. While they have had a borrowing limit of Rs. 100.0 bn since July 2018, the actual borrowings have been well within the limits available. The company has a credit rating of CRISIL AAA/Stable/CRISIL A1+, which denotes highest degree of safety regarding timely servicing of debt obligations.
29-Jul-22	Axis Bank Ltd.	AGM	MANAGEMENT	Appoint Manoj Kohli (DIN: 00162071) as Independent Director for four years from 17 June 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-Jul-22	Axis Bank Ltd.	AGM	MANAGEMENT	Approve borrowing/raising funds in Indian Currency/Foreign Currency by issue of debt instruments including but not limited to bonds and non-convertible debentures for an amount upto Rs 350 bn	FOR	FOR	The debt instruments to be issued will be within the Bank's overall borrowing limits
29-Jul-22	Axis Bank Ltd.	AGM	MANAGEMENT	Increase borrowing limits from Rs 2.0 tn to Rs 2.5 tn	FOR	FOR	Axis Bank proposes to increase its borrowing limits Rs 2.5 tn from Rs 2.0 tn approved in the 2018 AGM. Axis Bank's balance sheet size and net worth of the bank have increased significantly and considering the growth in business and present and future requirements. The bank will have to maintain the capital adequacy ratio at levels prescribed by the RBI as it follows through on its expansion plans which will ensure that the bank's debt levels will be at regulated levels at all times. Axis Bank's debt is rated CRISIL AAA/Stable/CRISIL A1+, ICRA AAA/Stable/ICRA A1+, IND AAA/Stable/IND A1+ which denotes the highest degree of safety regarding timely servicing of financial obligations and BB+/Stable/B by Moody's, Baa3/Negative/P-3 by Standard & Poor's, and BB+/Negative/B by Fitch Ratings internationally.
29-Jul-22	Axis Bank Ltd.	AGM	MANAGEMENT	Reappoint Girish Paranjpe (DIN: 02172725) as Independent Director for four years from 2 November 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
29-Jul-22	Ashok Leyland Ltd.	AGM	MANAGEMENT	Approve increase intercorporate transaction to Rs. 20.0 bn over and above the limits available under section 186 of the Companies Act, 2013	FOR	AGAINST	The company has clarified that the funds will be utilized to predominantly meet funding requirements of its subsidiaries. We understand that the proposed limit of Rs. 20.0 bn over the current limits is not significantly higher than the current limit and in line with the company's long-term plans. However, we do not favour enabling resolutions and rolling limits and recommend that companies seek shareholder approval for a fixed quantum with granular disclosures on the utilization of the proposed limits. It is unclear if the funds will be used to support other promoter group entities.
29-Jul-22	Ashok Leyland Ltd.	AGM	MANAGEMENT	Ratify remuneration of Rs. 147.3 mn to Vipin Sondhi (DIN: 00327400), Managing Director and Chief Executive Officer, from 1 April 2021 to 31 December 2021 as minimum remuneration including Rs. 126.5 mn in excess of regulatory limits	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
29-Jul-22	Ashok Leyland Ltd.	AGM	MANAGEMENT	Ratify remuneration of Rs. 17.4 mn to Dheeraj Hinduja (DIN: 00133410), Executive Chairperson, from 26 November 2021 to 31 March 2022 as minimum remuneration including Rs. 11.1 mn in excess of regulatory limits	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
29-Jul-22	Ashok Leyland Ltd.	AGM	MANAGEMENT	Ratify remuneration of Rs. 57.3 mn to Gopal Mahadevan (DIN: 01746102), Whole-time Director and Chief Financial Officer for FY22 as minimum remuneration including Rs. 40.5 mn in excess of regulatory limits	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.

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29-Jul-22	Ashok Leyland Ltd.	AGM	MANAGEMENT	Revise remuneration to Dheeraj Hinduja (DIN: 00133410), Executive Chairperson, from 1 April 2022 as minimum remuneration in excess of regulatory thresholds	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
04-Aug-22	Larsen & Toubro Ltd.	AGM	MANAGEMENT	Issue securities of upto Rs. 45.0 bn or US\$ 600 mn, whichever is higher, through Qualified Institutional Placement	FOR	FOR	At current market price (of Rs 1,767.9 per share), in order to raise Rs. 45.0 bn, 25.5 mn fresh shares need to be allotted. If we assume entire amount is raised, this will result in equity dilution of ~1.9 % for existing shareholders. L&T had an outstanding order book of Rs. 3.6 tn, as on 31 March 2022. The company will require capital to meet the needs of growing business. While it is expected that the internal accruals will partially finance the need for capital, company may need use both debt and equity instruments to raise capital. The issue of securities will be governed by the SEBI (ICDR) Regulations and will result in a dilution of around ~1.8% for existing shareholders (assuming Rs. 45.0 bn is raised), at current market prices, which is reasonable.
05-Aug-22	Mahindra & Mahindra	AGM	MANAGEMENT	Approve payment of remuneration to Anand Mahindra as Non-Executive Chairperson for FY23 in excess of 50% of remuneration paid to all non-executive directors	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	Appoint Pradeep Kumar Sinha (DIN: 00145126) as an Independent Director for five years from 18 May 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	Appoint Shyamal Mukherjee (DIN: 03024803) as an Independent Director for five years from 18 May 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	Approval for the Trust route for administering the Scheme 2005	FOR	AGAINST	The company shall use trust route for implementation of ESOP Scheme 2005 to grant the additional options to the employees. Our recommendation is linked to above resolution.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	Approve provision of money by the company for purchase of its own shares by the Trust for the benefit of Employees under the Scheme 2005	FOR	AGAINST	Bharti Airtel Employee Welfare trust shall buy the company's shares from the secondary market at the prevailing market price which shall be transferred to employees on the exercise of granted options. Thus, the company also seeks shareholder approval for providing loan to the trust. Our recommendation is linked to above resolution.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	Approve remuneration payable to Gopal Vittal (DIN: 02291778), Managing Director and CEO for three years from 1 April 2022 to 31 March 2025 as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
12-Aug-22	Bharti Airtel Ltd.	AGM	MANAGEMENT	To approve increase in the number of stock options under The Employee Stock Option Scheme 2005 (Scheme 2005) by 27.4 mn options	FOR	AGAINST	Bharti Airtel seeks approval to expand the quantum of stock options under the existing Employee Stock Option Scheme 2005 by 27,460,136 stock options. The scheme enables the company to grant up to 24.7 mn stock options at a significant discount to current market price and even at the face value of Re. 5.0 per share. In the past the company has granted stock options at face value of Rs. 5.0 per option. Although the company stated that the vesting shall be a mix of performance and time-based vesting, there is no clarity on the breakup of time based and performance-based grants. We do not support time-based vesting of stock options granted at deep discount. Stock options are 'pay at risk' options that employees accept at the time of grant. The inherent assumption of the scheme is that there could be possible downside risks – and that employees may not be rewarded in case of adverse stock price movements. Here the downside risk is protected if the options are issued at a significant discount.
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	Appoint Pradeep Kumar Sinha (DIN: 00145126) as an Independent Director for five years from 18 May 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	Appoint Shyamal Mukherjee (DIN: 03024803) as an Independent Director for five years from 18 May 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	Approval for the Trust route for administering the Scheme 2005	FOR	AGAINST	The company shall use trust route for implementation of ESOP Scheme 2005 to grant the additional options to the employees. Our recommendation is linked to above resolution.

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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
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	Approve provision of money by the company for purchase of its own shares by the Trust for the benefit of Employees under the Scheme 2005	FOR	AGAINST	Bharti Airtel Employee Welfare trust shall buy the company's shares from the secondary market at the prevailing market price which shall be transferred to employees on the exercise of granted options. Thus, the company also seeks shareholder approval for providing loan to the trust. Our recommendation is linked to above resolution.
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	Approve remuneration payable to Gopal Vittal (DIN: 02291778), Managing Director and CEO for three years from 1 April 2022 to 31 March 2025 as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
12-Aug-22	Bharti Airtel Ltd.(Partl	AGM	MANAGEMENT	To approve increase in the number of stock options under The Employee Stock Option Scheme 2005 (Scheme 2005) by 27.4 mn options	FOR	AGAINST	Bharti Airtel seeks approval to expand the quantum of stock options under the existing Employee Stock Option Scheme 2005 by 27,460,136 stock options. The scheme enables the company to grant up to 24.7 mn stock options at a significant discount to current market price and even at the face value of Re. 5.0 per share. In the past the company has granted stock options at face value of Rs. 5.0 per option. Although the company stated that the vesting shall be a mix of performance and time-based vesting, there is no clarity on the breakup of time based and performance-based grants. We do not support time-based vesting of stock options granted at deep discount. Stock options are 'pay at risk' options that employees accept at the time of grant. The inherent assumption of the scheme is that there could be possible downside risks – and that employees may not be rewarded in case of adverse stock price movements. Here the downside risk is protected if the options are issued at a significant discount.
17-Aug-22	Ultratech Cement Ltd.	AGM	MANAGEMENT	Approval for the Trust route for administering the UltraTech Cement Limited Employee Stock options and Performance Stock Unit Scheme 2022	FOR	FOR	The company shall use trust route for implementation of UltraTech ESOP Scheme 2022 to grant options to the employees. UltraTech Employees Welfare Trust shall buy the company's shares from the secondary market at the prevailing market price which shall be transferred to employees on the exercise of granted options. Thus, the company also seeks shareholder approval for use of the trust route for the implementation of the UltraTech ESOP Scheme 2022, secondary acquisition of the equity shares of the company by the trust; and grant of financial assistance / provision of money by the company to the trust to fund the acquisition of its equity shares, in terms of the Scheme 2022 providing loan to the trust.
17-Aug-22	Ultratech Cement Ltd.	AGM	MANAGEMENT	Approve extension of UltraTech Cement Limited Employee Stock options and Performance Stock Unit Scheme 2022 to group companies, including holding, subsidiary, and associate companies	FOR	AGAINST	The company seeks to extend the ESOP scheme of the company to employees of group companies, including holding, subsidiary and associate companies of the company. we do not support the extension of stock option schemes to group companies, especially if these are listed.
17-Aug-22	Ultratech Cement Ltd.	AGM	MANAGEMENT	Approve UltraTech Cement Limited Employee Stock Option and Performance Stock Unit Scheme 2022	FOR	FOR	Under the UltraTech Cement Limited Employee Stock Option and Performance Stock Unit Scheme 2022 (UltraTech ESOP Scheme 2022), the company is looking at granting 974,000 stock options and PSU's, representing 0.34% of the company's equity capital. The company has confirmed that vesting of options and PSU's of the UltraTech ESOP Scheme 2022 will be upon achievement of performance criteria such as: a growth in EBITDA and ebitda margins, delivering the targeted ROCE, maintaining and growing market share, meeting the committed targets on CO2 emissions and safety norms in plant operations. This structure aligns the interests of employees with that of the shareholders.
18-Aug-22	Aegis Logistics Ltd.	AGM	MANAGEMENT	Reappoint Anilkumar Chandaria (DIN: 00055797) as Non-Executive Non-Independent Director, liable to retire by rotation	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
19-Aug-22	Mahindra & Mahindra	NCM	MANAGEMENT	Approve merger of Mahindra Electric Mobility Limited (MEML) into Mahindra & Mahindra Limited (M&M)	FOR	FOR	MEML, a 98.98% subsidiary of M&M, manufactures electric vehicles (EV) and is a service provider for e-systems and electric powertrains, including battery technology, power electronics, drivetrain components, testing facilities and integration services. It is a leading electric 3-wheeler company. MEML has expertise in EV technology while M&M has expertise in automotive design, engineering and manufacturing, sourcing network and sales, marketing and service channels. The proposed merger will consolidate the entire value chain. Post-merger, the shareholding of M&M in MEML will get cancelled and the residual shares held by non-promoters will receive 480 shares of M&M for every 10,000 shares of MEML. The proposed issue of shares will result in a dilution of 0.01% on the expanded capital base and is not prejudicial to the interest of minority shareholders.

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Date: September 30, 2022

For the Quarter ending September 30, 2022

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
26-Aug-22	JK Tyre & Inds. Ltd.	AGM	MANAGEMENT	Approve adoption of new set of Articles of Association (AoA) to comply with Companies Act, 2013	FOR	AGAINST	The existing Articles of Association of the company were adopted in the year 1974 and are based on the provisions of the erstwhile Companies Act, 1956. Article 91(b) provides the Chairperson with overriding powers, which may be susceptible to misuse and thereby prejudicial to minority shareholders. Article 120 provides that the Chairperson, Vice-Chairperson and Managing Director will not be liable to retire by rotation, thereby granting permanent directorship status to them. We believe that shareholders should be allowed to exercise their vote periodically on matters such as (re) appointment of directors. Article 121 (iii) grants board nomination rights to Bengal & Assam Company Ltd. (BACL) a promoter of the company.
26-Aug-22	JK Tyre & Inds. Ltd.	AGM	MANAGEMENT	Approve payment of remuneration to Bharat Hari Singhania (DIN: 00041156) as Non-Executive Director in excess of 50% of total annual remuneration payable to all Non-Executive directors for FY23	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
29-Aug-22	Power Grid Corpn. Of	AGM	MANAGEMENT	Appoint Chetan Bansilal Kankariya (DIN:09402860) as Independent Director for three years from 17 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-Aug-22	Power Grid Corpn. Of	AGM	MANAGEMENT	Appoint Onkarappa K N (DIN:09403906) as Independent Director for three years from 17 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-Aug-22	Power Grid Corpn. Of	AGM	MANAGEMENT	Appoint Ram Naresh Tiwari (DIN: 09405377) as Independent Director for three years from 18 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-Aug-22	Power Grid Corpn. Of	AGM	MANAGEMENT	Approve issuance of Non-Convertible Debentures (NCDs)/bonds on a private placement basis up to Rs. 60.0 bn for FY24	FOR	FOR	The proposed issuance will be within the approved borrowing limit of Rs. 1,800 bn for the company. Power Grid's debt programs are rated CRISIL AAA/Stable/CRISIL A+, which denotes highest degree of safety regarding timely servicing of financial obligations. As on 31 March 2022, consolidated debt outstanding was Rs. 1,346.7 bn. The consolidated debt to equity and debt to EBITDA were 1.8X and 3.6X respectively. Power Grid has estimated a capex of Rs. 85.0 bn for FY24. They plan to finance the capex through a debt-equity mix of 70:30 and will therefore need to raise additional debt. The company plans to mobilize about Rs. 60.0 bn as debt in FY24. The interest yields on proposed borrowings are expected to be comparable to the interest rates of prevailing interest rates of AAA rated corporate bonds.
29-Aug-22	SBI Life Insurance Cor	AGM	MANAGEMENT	Approve alteration of Articles of Association (AoA)	FOR	FOR	On 21 February 2022 BNP Paribas Cardif (BNP) had made a request to reclassify them to public category from the promoters. On 22 February 2022 and 23 February 2022 BNP sold its entire equity stake of 0.20%. The reclassification approval was received from the exchanges on 27 May 2022. Thus, the company seeks approval to amend few clauses in the existing AOA to reflect the same. The proposed amendments in the articles are related to omitting the special rights given to BNP who is no longer classified as the promoter of the company and holds no equity in the company as on 30 June 2022. These including a set of other amendments, have no impact on the rights of minority shareholders.
29-Aug-22	Sun Pharmaceutical In	AGM	MANAGEMENT	Approve payment of commission of Rs. 4.0 mn each to three Independent Directors for FY22	FOR	ABSTAIN	We do not comment on resolution for approval of payment of commission.
29-Aug-22	Sun Pharmaceutical In	AGM	MANAGEMENT	Reappoint Dilip S. Shanghvi (DIN: 00005588) as Managing Director for five years from 1 April 2023 and fix his remuneration as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
29-Aug-22	Sun Pharmaceutical In	AGM	MANAGEMENT	Reappoint Gautam Doshi (DIN: 00004612) as an Independent Director for a second term of five years till 24 May 2028 and approve his continuation after attaining 75 years of age	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
29-Aug-22	HDFC Life Insurance C	POSTAL BALLOT	MANAGEMENT	Approve HDFC Life Employee Stock Option Scheme – 2022	FOR	FOR	The company under the HDFC Life ESOS 2022 scheme will grant up to 15.0 mn options at market price. Eligible employees will be those in the band and designation of MD, CXO, T1, T2, VP and SVP. The granted options would vest not earlier than 1 year and not more than a maximum period of 4 years from the date of grant. The dilution will be 0.7% on the extended capital base. We support the resolution since the stock option scheme aligns with investor interest.

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29-Aug-22	HDFC Life Insurance Co. Ltd.	POSTAL BALLOT	MANAGEMENT	Extend HDFC Life Employee Stock Option Scheme – 2022 to employees of subsidiary companies	FOR	FOR	The company seeks to extend the ESOP scheme to employees/directors of subsidiaries.
29-Aug-22	HDFC Life Insurance Co. Ltd.	POSTAL BALLOT	MANAGEMENT	To approve preferential issue of 35.8 mn equity shares at Rs 558.7 each aggregating to Rs 20 bn to promoters Housing Development Finance Corporation Limited	FOR	FOR	The company is proposing to raise up to ~Rs. 20.0 bn through issue of upto 35.8 mn equity shares to Housing Development Finance Corporation Limited (HDFC), a promoter, on a preferential basis. HDFC currently holds 47.8% of the paid-up capital of the company which will increase to 48.7% post issuance. The issue price of Rs. 558.7 is at a premium of 6% to the current market price and will lead to a dilution of 1.7% on expanded capital base. The amount raised will be utilised to further capitalize the company in order to meet its growth objectives, maintain its solvency ratio, and to strengthen its financial position. The company is looking at maintaining a solvency ratio of a little over 200%, factoring in environment volatility and the drop on account of the Exide Life transaction to 176% in FY22 from 201% in FY21. Regulatory norms allow banks to hold 30% to 50% in insurance companies. Given the proposed merger of HDFC with HDFC Bank, and increase in HDFC's shareholding, the shareholding is likely creeping towards 50%.
30-Aug-22	NTPC Ltd.	AGM	MANAGEMENT	Appoint Jitendra Jayantilal Tanna (DIN: 09403346) as Independent Director for three years from 30 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	NTPC Ltd.	AGM	MANAGEMENT	Appoint Ms. Sangitha Varier (DIN: 09402812) as Independent Director for three years from 7 December 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	NTPC Ltd.	AGM	MANAGEMENT	Appoint Vidyadhar Vaishampayan (DIN: 02667949) as Independent Director for three years from 30 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	NTPC Ltd.	AGM	MANAGEMENT	Appoint Vivek Gupta (DIN: 08794502) as Independent Director for three years from 30 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	NTPC Ltd.	AGM	MANAGEMENT	Approve private placement of non-convertible debentures/bonds aggregating Rs. 120.0 bn in tranches not exceeding 12	FOR	FOR	The company is under capacity expansion mode and major portion of the capital expenditure requirement of the company has to be funded by debt. The company borrows in the form of NCDs, rupee term loans from banks and financial institutions, foreign currency borrowings, foreign currency bonds etc. In addition to capital expenditure requirement, NTPC also need to borrow funds for meeting their working capital requirement and other general corporate purposes. The issue will be within the approved borrowing limit of the company. NTPC's debt programmes are rated ICRA AAA/Stable/CRISIL A1+, which denote the highest level of safety with regard to timely servicing of financial obligations.
30-Aug-22	Coal India Ltd.	AGM	MANAGEMENT	Alter the Objects clause of the Memorandum of Association (MoA)	FOR	FOR	Coal India wants to provide consultancy services pertaining to Aluminium Business Value Chain, Renewable Energy Value Chain, Critical Minerals Business Value Chain, Advance Chemistry Cells and Energy storage devices manufacturing chain and hydrogen business value chain. The company's board had accorded in-principle approval to venture into Aluminium Value Chain (Mining-Refining-Smelting) and Solar Power Value Chain (Ingot-Wafer-Cell-Module and Generation) in December 2020. Diversification of business lines is the prerogative of the board, but these may come with attendant risks.
30-Aug-22	Coal India Ltd.	AGM	MANAGEMENT	Approve amendment in Articles of Association to increase the number of directors on the Board	FOR	AGAINST	The company is seeking shareholder approval to amend the AoA to increase the number of directors on the board of the company. Article 39(b) of the company's AoA contained provisions limiting the maximum number of directors on the board of the company to 15. Any director appointment, exceeding 15 directors, would need to be approved by shareholders via a special resolution. However, Ministry of Corporate Affairs (MCA) vide their notification no. GSR 463(E) dated 5 June 2015, has exempted Government companies from obtaining shareholder approval via a special resolution to increase the number of directors beyond 15. Consequently, the company seeks to amend its AoA to reflect the exemption given by the MCA. The proposed amendments do not specify a ceiling on the number directors and empowers the Board to decide the same. We believe that company must put a cap on the maximum number of directors on the board. Further, we do not favor exceptions for Government companies: Coal India is a listed entity and must adhere to the same. We do not favor exceptions for Government companies: Coal India is a listed entity and must adhere to the same.
30-Aug-22	Hindustan Petroleum Corporation Ltd.	AGM	MANAGEMENT	Appoint Bechan Lal (DIN: 09397116) as Independent Director for three years from 16 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.

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30-Aug-22	Hindustan Petroleum	AGM	MANAGEMENT	Appoint Dr. Nagaraja Bhalki (DIN: 09451587) as Independent Director for three years from 30 December 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	Hindustan Petroleum	AGM	MANAGEMENT	Appoint Ms. Vimla Pradhan (DIN: 09398793) as Independent Director for three years from 16 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	Hindustan Petroleum	AGM	MANAGEMENT	Appoint Ramdarshan Singh Pal (DIN: 09400298) as Independent Director for three years from 16 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	Hindustan Petroleum	AGM	MANAGEMENT	Appoint Vivekananda Biswal (DIN: 00977767) as Independent Director for three years from 16 November 2021	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Aug-22	Hindustan Petroleum	AGM	MANAGEMENT	Increase borrowing limit in excess of Rs 500.0 bn of the aggregate paid up share capital and free reserves of the company and creation of charge on assets against the borrowings	FOR	AGAINST	As on 31 March 2022 the paid-up capital and reserves of the company stood at Rs 14.2 bn and Rs 366.7 bn, respectively, and accordingly the current available borrowing limit stood at Rs 680.9 bn. The total loans outstanding as on 31 July 2022 are Rs 509.8 bn. The company seeks approval to increase the borrowing limit from the current limit of Rs 300.0 bn in excess of paid-up share capital and free reserves to Rs 500.0 bn. The company has undertaken expansion projects for which the capex is estimated at Rs 147.0 bn for FY23. Further, the company requires funds in view of the increase in crude oil prices over the last few months. The company also seeks approval to secure the borrowings through creation of charge on assets. While we understand the rationale for increase in limit, we do not favor rolling limits linked to net worth and recommend that companies to seek approval for a fixed quantum.
30-Aug-22	ICICI Bank Ltd.	AGM	MANAGEMENT	Approve grant of stock units under ICICI Bank Employees Stock Unit Scheme – 2022 to eligible employees of select unlisted wholly owned subsidiaries	FOR	FOR	The bank seeks to extend the benefits of ICICI Scheme 2022 to unlisted wholly owned subsidiaries with business linkages and having complementary businesses to that of the bank. The scheme will be extended to employees excluding equivalent levels to Key Management Personnel, Senior Management Personnel, Material Risk Takers and Wholetime Director of such subsidiaries.
30-Aug-22	ICICI Bank Ltd.	AGM	MANAGEMENT	Approve ICICI Bank Employees Stock Unit Scheme – 2022 (ICICI Scheme 2022), under which upto 100 mn stock units may be granted over 7 years	FOR	FOR	The bank already has Stock Option Scheme 2000 in place, under which stock options are granted to employees and directors at market price. The objective of the new stock unit scheme (ICICI Scheme 2022) is to create a sense of ownership among front-line and mid-level managers. The scheme excludes Managing Director and CEO, Executive Directors, Key Managerial Personnel, Senior Management Personnel and Material Risk Takers of the bank and subsidiaries and will be applicable to employees upto eight levels below Managing Director (out of thirteen levels). The dilution of the scheme shall be 1.4% on the expanded capital base. The exercise price will be at face value (Rs. 2.0) and the vesting will be on achievement of pre-defined performance targets (majorly based on core operating profit and asset quality of the bank): this ensures alignment with shareholder interests. This will also act as a retention tool for junior level employees.
30-Aug-22	ICICI Bank Ltd.	AGM	MANAGEMENT	Reappoint Ms. Neelam Dhawan (DIN: 00871445) as Independent Director for three years from 12 January 2023	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
30-Aug-22	ICICI Bank Ltd.	AGM	MANAGEMENT	Reappoint Radhakrishnan Nair (DIN: 07225354) as Independent Director for three years from 2 May 2023	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
30-Aug-22	ICICI Bank Ltd.	AGM	MANAGEMENT	Reappoint Uday Chitale (DIN: 00043268) as Independent Director from 17 January 2023 till 19 October 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
27-Sep-22	CarTrade Tech Ltd.	AGM	MANAGEMENT	Approve increase in remuneration of Aneasha Menon, Executive Director and Chief Financial Officer from 1 April 2022 to 31 March 2025, to be paid as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of remuneration.

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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
27-Sep-22	CarTrade Tech Ltd.	AGM	MANAGEMENT	Approve remuneration of Vinay Vinod Sanghi (DIN: 00309085), Chairperson and Managing Director from 1 April 2022 to 31 March 2025, to be paid as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of remuneration.
30-Sep-22	Trifecta AIF	POSTAL BALLOT	MANAGEMENT	Extension of the term of the fund by 1 year (allowed in the covenants of the fund)	FOR	FOR	We agree with the IM's reasoning of opting for the third option and are willing to provide our consent for the same as a) we have recovered our principal amount along with a return of 5.57% and b) the other two options are practically untenable- we don't want liquidation at discounted levels and also do not want any in specie distribution of illiquid securities/assets.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Appoint Rohit Kumar (DIN: 01059459) as an Independent Director for five years from 20 September 2022	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Approve alteration of the liability clause of the Memorandum of Association	FOR	FOR	Pursuant to the applicability of the Companies Act, 2013, the company proposes to align the provisions of the MOA to the prescribed provisions of the Companies Act, 2013. The company proposes to replace the existing Clause IV – Liability Clause of the MOA with a re-stated clause as prescribed under the Companies Act 2013. Company proposes to amend its MoA in line with the provisions of Companies Act 2013 eight years after the Act was notified and the company has not provided shareholders with the earlier version of the MoA for comparison of the changes.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Approve amendment to clause III (A) relating to the company's Objects in the Memorandum of Association	FOR	FOR	The company proposes to alter the main objects clause III (A) towards widening the sphere of its main business and activities to deal in coal, iron ore, pellets, coke, limestone, bauxite, mica, manganese, gypsum, sulphur, iron, aluminium, copper, lead, zinc and metals of all kinds. This an addition to the main objects of the company. The company proposes to alter the main objects clause which will now have Part A and Part B. We recognize that diversification is the prerogative of the board, but these will come with attendant business risks.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Approve amendment to clause III (B) of the Memorandum of Association	FOR	FOR	Pursuant to the applicability of the Companies Act, 2013, the company proposes to align the provisions of the MOA to the prescribed provisions of the Companies Act, 2013. The existing Part B of Clause III of the MOA is proposed to be retained except that the reference to various sections of the Companies Act, 1956 are proposed to be replaced with the reference to the corresponding sections of the Companies Act 2013. We raise concern that company proposes to amend its MoA in line with the provisions of Companies Act 2013 almost eight years after the Act was notified and that the company has not provided shareholders with the earlier version of the MoA for comparison of the changes. Even so, we support the resolution since the MoA does not contain any clauses relating to shareholder rights.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Approve amendment to clause III (C) of the Memorandum of Association	FOR	FOR	Pursuant to the applicability of the Companies Act, 2013, the company proposes to align the provisions of the MOA to the prescribed provisions of the Companies Act, 2013. The existing Part C of Clause III of the MOA – “Other Objects” is proposed to be deleted. Company proposes to amend its MoA in line with the provisions of Companies Act 2013 about eight years after the Act was notified.
30-Sep-22	Jindal Steel & Power Ltd.	AGM	MANAGEMENT	Approve creation of charge on the assets of the company upto Rs 500.0 bn for loans taken by the company, its subsidiaries, associates and joint ventures	FOR	AGAINST	Secured loans generally have easier repayment terms, less restrictive covenants, and lower interest rates. However, in this case the company proposes to secure the loans taken by its subsidiaries, associates and joint ventures with its assets. In the case of subsidiaries and joint ventures, we believe that the company should provide security for loans taken by them only to the extent of its equity investment. The rationale to provide asset cover to the debt of associates is unclear.

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FORM L-45 OFFICES AND OTHER INFORMATION

As at : September 30, 2022

Insurer : Pramerica Life Insurance Limited

Date: September 30, 2022

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Sl. No.	Information		Number
1	No. of offices at the beginning of the year		133
2	No. of branches approved during the year		-
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		2
6	No of branches at the end of the year		131
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		131
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	No. of Directors:- a) Independent Director: 3 (Mr. Sunjoy Joshi , Mr. Modukuru S V S Phanesh and Ms. Sindhushree Khullar) (b) Executive Director: 1 (Ms. Kalpana Sampat) (c) Non-executive Director: 5 (Mr. Abhijit Sen, Mr. James Wayne Weakley, Mr. Pavan Dhamija, Mr. Jairam Sridharan and Mr. Jagdeep Mallareddy) (d) Women Director: 2 (Ms. Sindhushree Khullar and Ms. Kalpana Sampat) Nil	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 2297 employees b) Off-roll: 172 employees c) Total Employees: 2469	
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)	14,314 11 5 144 1 - 11 3 -	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	2,207	14,405
Recruitments during the quarter	575	430
Attrition during the quarter	485	294
Number at the end of the quarter	2,297	14,541

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