



**IRDAI PUBLIC DISCLOSURES
FOR THE PERIOD ENDED 31 DECEMBER 2024**

Version No.	Form Upload Date	Particulars of change
1.0	February 14, 2025	NA

Insurer : Pramerica Life Insurance Limited

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

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REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2024

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	2,028	5	-	-	2,033	1,159	-	-	-	-	1,159	45,603	4	325	67	610	46,609	49,801	
(b) Reinsurance ceded		(10)	-	-	-	(10)	(1)	-	-	-	-	(1)	(3,530)	-	-	(1)	-	(3,531)	(3,542)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		231	4	-	-	235	1,476	-	-	-	-	1,476	12,334	5	57	6	39	12,441	14,152	
(b) Profit on sale/redemption of investments		466	19	-	-	485	118	-	-	-	-	118	557	-	-	-	-	557	1,160	
(c) (Loss on sale/ redemption of investments)		(133)	3	-	-	(130)	(52)	-	-	-	-	(52)	(108)	-	-	-	-	(108)	(290)	
(d)Transfer/Gain on revaluation/change in fair value *		(2,635)	(78)	-	-	(2,713)	-	-	-	-	-	-	-	-	-	-	-	-	(2,713)	
(e) Amortisation of Premium / Discount on investments		7	-	-	-	7	14	-	-	-	-	14	1,548	1	5	-	-	1,554	1,575	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	72	-	-	-	-	72	317	-	-	-	-	317	389	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		(3)	32	-	-	29	-	-	-	-	-	-	5,972	32	50	61	76	6,191	6,220	
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		3	-	-	-	3	1	-	-	-	-	1	27	-	-	-	-	27	31	
(b) Others		663	-	-	-	663	-	-	-	-	-	-	-	-	5	13	-	18	681	
TOTAL (A)		617	(15)	-	-	602	2,787	-	-	-	-	2,787	62,720	42	442	146	725	64,075	67,464	
Commission	L-5	49	-	-	-	49	14	-	-	-	-	14	8,021	-	-	4	-	8,025	8,088	
Operating Expenses related to Insurance Business	L-6	817	32	-	-	849	91	-	-	-	-	91	10,564	32	57	71	69	10,793	11,733	
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		44	2	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	46	
TOTAL (B)		910	34	-	-	944	105	-	-	-	-	105	18,585	32	57	75	69	18,818	19,867	
Benefits Paid (Net)	L-7	1,052	68	-	-	1,120	728	-	-	-	-	728	13,837	4	-	5	652	14,498	16,346	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		24	(1)	-	-	23	1,602	-	-	-	-	1,602	26,190	4	385	61	(10)	26,630	28,255	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	453	-	-	-	-	453	453	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(1,374)	(118)	-	-	(1,492)	-	-	-	-	-	-	-	-	-	-	-	-	(1,492)	
(e) Fund for Discontinued Policies		5	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	5	
TOTAL (C)		(293)	(51)	-	-	(344)	2,331	-	-	-	-	2,331	40,480	8	385	66	642	41,581	43,568	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	2	-	-	2	351	-	-	-	-	351	3,655	2	-	5	14	3,676	4,029	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	2	-	-	2	351	-	-	-	-	351	3,655	2	-	5	14	3,676	4,029	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	2	-	-	2	-	-	-	-	-	-	3,655	2	-	5	14	3,676	3,678	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	351	-	-	-	-	351	-	-	-	-	-	-	351	
TOTAL		-	2	-	-	2	351	-	-	-	-	351	3,655	2	-	5	14	3,676	4,029	
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	351	-	-	-	-	351	3,655	2	-	5	14	3,676	4,029	
Total Surplus (a+b+c)		-	2	-	-	2	352	-	-	-	-	352	3,655	2	-	5	14	3,676	4,030	

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

** Represents Mathematical Reserves after allocation of bonus

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

REVENUE ACCOUNT UPTO THE QUARTER ENDED DECEMBER 31, 2024

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	4,226	16	-	-	4,242	3,607	-	-	-	-	3,607	135,304	15	2,139		162	803	138,423	146,272
(b) Reinsurance ceded		(27)	-	-	-	(27)	(3)	-	-	-	-	(3)	(10,053)	-	-		(4)	-	(10,057)	(10,087)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		808	16	-	-	824	4,288	-	-	-	-	4,288	35,225	14	119		18	115	35,491	40,603
(b) Profit on sale/redemption of investments		2,611	39	-	-	2,650	261	-	-	-	-	261	725	-	1	-	-	3	729	3,640
(c) (Loss on sale/ redemption of investments)		(356)	(6)	-	-	(362)	(80)	-	-	-	-	(80)	(141)	-	-	-	-	-	(141)	(583)
(d)Transfer/Gain on revaluation/change in fair value *		(612)	13	-	-	(599)	-	-	-	-	-	-	(11)	-	-	-	-	-	(11)	(610)
(e) Amortisation of Premium / Discount on investments		18	-	-	-	18	62	-	-	-	-	62	4,952	1	12		(1)	1	4,965	5,045
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	198	-	-	-	-	198	856	-	-	-	-	-	856	1,054
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		37	90	-	-	127	-	-	-	-	-	-	17,348	91	254		176	144	18,013	18,140
(b) Towards remuneration of MD/CEOs/WTd/Other KMPs		7	-	-	-	7	1	-	-	-	-	1	91	-	1	-	-	-	92	100
(b) Others		1,238	-	-	-	1,238	-	-	-	-	-	-	-	-	13		23	-	36	1,274
TOTAL (A)		7,950	168	-	-	8,118	8,334	-	-	-	-	8,334	184,295	121	2,539		374	1,066	188,395	204,847
Commission	L-5	100	-	-	-	100	46	-	-	-	-	46	23,196	-	-	-	8	1	23,205	23,351
Operating Expenses related to Insurance Business	L-6	1,706	91	-	-	1,797	253	-	-	-	-	253	31,827	92	272		202	145	32,538	34,588
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		(2)	-	-	-	(2)	(8)	-	-	-	-	(8)	-	-	-	-	-	-	-	(10)
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		119	3	-	-	122	-	-	-	-	-	-	-	-	-	-	-	-	-	122
TOTAL (B)		1,923	94	-	-	2,017	291	-	-	-	-	291	55,023	92	272		210	146	55,743	58,051
Benefits Paid (Net)	L-7	4,570	119	-	-	4,689	1,691	-	-	-	-	1,691	36,003	9	-		5	917	36,934	43,314
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	-	2
Change in valuation of liability in respect of life policies																				
(a) Gross **		85	(3)	-	-	82	4,665	-	-	-	-	4,665	82,065	15	2,267		149	(17)	84,479	89,226
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	666	-	-	-	-	-	666	666
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		825	(51)	-	-	774	-	-	-	-	-	-	-	-	-	-	-	-	-	774
(e) Fund for Discontinued Policies		547	-	-	-	547	-	-	-	-	-	-	-	-	-	-	-	-	-	547
TOTAL (C)		6,027	65	-	-	6,092	6,358	-	-	-	-	6,358	118,734	24	2,267		154	900	122,079	134,529
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	9	-	-	9	1,685	-	-	-	-	1,685	10,538	5	-		10	20	10,573	12,267
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	9	-	-	9	1,685	-	-	-	-	1,685	10,538	5	-		10	20	10,573	12,267
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	9	-	-	9	-	-	-	-	-	-	10,538	5	-		10	20	10,573	10,582
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	1,685	-	-	-	-	1,685	-	-	-	-	-	-	-	1,685
TOTAL		-	9	-	-	9	1,685	-	-	-	-	1,685	10,538	5	-		10	20	10,573	12,267
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		-	9	-	-	9	1,685	-	-	-	-	1,685	10,538	5	-		10	20	10,573	12,267
Total Surplus (a+b+c)		-	9	-	-	9	1,687	-	-	-	-	1,687	10,538	5	-		10	20	10,573	12,269

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

** Represents Mathematical Reserves after allocation of bonus

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023

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	1,399	4	-	-	1,403	1,367	-	-	-	-	1,367	44,662	2	735	10	11	45,420	48,190
(b) Reinsurance ceded		(8)	-	-	-	(8)	(1)	-	-	-	-	(1)	(1,440)	-	-	(1)	-	(1,441)	(1,450)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		246	5	-	-	251	1,317	-	-	-	-	1,317	10,129	4	2	6	36	10,177	11,745
(b) Profit on sale/redemption of investments		1,047	7	-	-	1,054	20	-	-	-	-	20	27	-	-	-	-	27	1,101
(c) (Loss on sale/ redemption of investments)		(308)	(5)	-	-	(313)	-	-	-	-	-	-	(2)	-	-	-	-	(2)	(315)
(d)Transfer/Gain on revaluation/change in fair value *		1,545	56	-	-	1,601	-	-	-	-	-	-	(11)	-	-	-	-	(11)	1,590
(e) Amortisation of Premium / Discount on investments		5	1	-	-	6	25	-	-	-	-	25	1,724	2	-	-	-	1,726	1,757
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	60	-	-	-	-	60	234	-	-	-	-	234	294
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		121	29	-	-	150	-	-	-	-	-	-	5,258	29	167	57	26	5,537	5,687
(b) Towards remuneration of MD/CEOs/WTG/Othere KMPs																			
(b) Others		462	(2)	-	-	460	-	-	-	-	-	-	-	(2)	-	-	(1)	(3)	457
TOTAL (A)		4,509	95	-	-	4,604	2,788	-	-	-	-	2,788	60,581	35	904	72	72	61,664	69,056
Commission	L-5	37	-	-	-	37	18	-	-	-	-	18	7,429	-	-	1	-	7,430	7,485
Operating Expenses related to Insurance Business	L-6	721	28	-	-	749	89	-	-	-	-	89	9,657	29	169	58	30	9,943	10,781
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	(109)	-	-	-	-	(109)	(109)
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		36	1	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	37
TOTAL (B)		794	29	-	-	823	107	-	-	-	-	107	16,977	29	169	59	30	17,264	18,194
Benefits Paid (Net)	L-7	2,600	51	-	-	2,651	448	-	-	-	-	448	10,433	4	-	1	74	10,512	13,611
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1
Change in valuation of liability in respect of life policies																			
(a) Gross **		6	-	-	-	6	1,831	-	-	-	-	1,831	30,021	2	639	(8)	(32)	30,622	32,459
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	681	-	-	-	-	681	681
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		1,247	15	-	-	1,262	-	-	-	-	-	-	-	-	-	-	-	-	1,262
(e) Fund for Discontinued Policies		(138)	-	-	-	(138)	-	-	-	-	-	-	-	-	-	-	-	-	(138)
TOTAL (C)		3,715	66	-	-	3,781	2,280	-	-	-	-	2,280	41,135	6	639	(7)	42	41,815	47,876
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	2,469	-	96	20	-	2,585	2,585
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	401	-	-	-	-	401	-	-	-	-	-	-	401
TOTAL		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986
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		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986
Total Surplus (a+b+c)		-	-	-	-	-	402	-	-	-	-	402	2,469	-	96	20	-	2,585	2,987

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

** Represents Mathematical Reserves after allocation of bonus

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

REVENUE ACCOUNT UPTO THE QUARTER ENDED DECEMBER 31, 2023

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	2,983	18	-	-	3,001	4,187	-	-	-	-	4,187	127,441	10	735	34	30	128,250	135,438
(b) Reinsurance ceded		(22)	-	-	-	(22)	(4)	-	-	-	-	(4)	(4,346)	-	-	(5)	-	(4,351)	(4,377)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		879	18	-	-	897	3,860	-	-	-	-	3,860	29,509	12	2	23	109	29,655	34,412
(b) Profit on sale/redemption of investments		2,371	23	-	-	2,394	30	-	-	-	-	30	317	-	-	-	-	317	2,741
(c) (Loss on sale/ redemption of investments)		(600)	(17)	-	-	(617)	-	-	-	-	-	-	(171)	-	-	-	-	(171)	(788)
(d) Transfer/Gain on revaluation/change in fair value *		3,581	119	-	-	3,700	-	-	-	-	-	-	(23)	-	-	-	-	(23)	3,677
(e) Amortisation of Premium / Discount on investments		19	1	-	-	20	45	-	-	-	-	45	3,551	2	-	(1)	-	3,552	3,617
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	184	-	-	-	-	184	664	-	-	-	-	664	848
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		154	98	-	-	252	-	-	-	-	-	-	13,082	99	167	193	88	13,629	13,881
(b) Towards remuneration of MD/CEOs/WTG/Other KMPs																			
(b) Others		664	1	-	-	665	-	-	-	-	-	-	-	4	-	-	-	4	669
TOTAL (A)		10,029	261	-	-	10,290	8,302	-	-	-	-	8,302	170,025	127	904	244	227	171,527	190,119
Commission	L-5	66	-	-	-	66	59	-	-	-	-	59	17,149	-	-	2	-	17,151	17,276
Operating Expenses related to Insurance Business	L-6	1,279	98	-	-	1,377	326	-	-	-	-	326	28,396	99	169	199	101	28,964	30,667
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	(109)	-	-	-	-	(109)	(109)
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		102	2	-	-	104	-	-	-	-	-	-	-	-	-	-	-	-	104
TOTAL (B)		1,447	100	-	-	1,547	385	-	-	-	-	385	45,436	99	169	201	101	46,006	47,938
Benefits Paid (Net)	L-7	8,901	107	-	-	9,008	1,758	-	-	-	-	1,758	30,341	8	-	1	147	30,497	41,263
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3
Change in valuation of liability in respect of life policies																			
(a) Gross **		1	0	-	-	1	5,516	-	-	-	-	5,516	87,691	20	639	(15)	(21)	88,314	93,831
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,915	-	-	-	-	1,915	1,915
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		964	54	-	-	1,018	-	-	-	-	-	-	-	-	-	-	-	-	1,018
(e) Fund for Discontinued Policies		(1,284)	-	-	-	(1,284)	-	-	-	-	-	-	-	-	-	-	-	-	(1,284)
TOTAL (C)		8,582	161	-	-	8,743	7,277	-	-	-	-	7,277	119,947	28	639	(14)	126	120,726	136,746
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	4,642	-	96	57	-	4,795	4,795
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	640	-	-	-	-	640	-	-	-	-	-	-	640
TOTAL		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435
Total Surplus (a+b+c)		-	-	-	-	-	643	-	-	-	-	643	4,642	-	96	57	-	4,795	5,438

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

** Represents Mathematical Reserves after allocation of bonus

Insurer : Pramerica Life Insurance Limited

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
Amounts transferred from the Policyholders Account (Technical Account)		3,678	10,582	2,585	4,795
Income From Investments					
(a) Interest, Dividends & Rent – Gross		986	2,921	1,193	3,746
(b) Profit on sale/redemption of investments		109	1,786	331	834
(c) (Loss on sale/ redemption of investments)		(163)	(397)	(74)	(156)
(d) Amortisation of Premium / Discount on Investments		126	455	115	220
Other Income					
Miscellaneous income		-	-	-	-
TOTAL (A)		4,736	15,347	4,150	9,439
Expense other than those directly related to the insurance business		1,102	2,747	796	4,279
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		6,220	18,140	5,687	13,881
(b) Towards remuneration of MD/CEOs/WTD/Othere KMPs		31	100	-	-
(b) Others		681	1,274	457	669
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		12	12	10	13
Penalties		-	-	2	5
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	(81)	(226)	(226)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		8,046	22,192	6,726	18,621
Profit/ (Loss) before tax		(3,310)	(6,845)	(2,576)	(9,182)
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	-	(1,240)
Profit / (Loss) after tax		(3,310)	(6,845)	(2,576)	(10,422)
APPROPRIATIONS		-	-	-	-
(a) Balance at the beginning of the year.		(34,203)	(30,668)	(24,539)	(16,693)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(37,513)	(37,513)	(27,115)	(27,115)

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 DECEMBER 31, 2024

(Amount in Rs. Lakhs)			
PARTICULARS	Schedule Ref. Form No.	As at December 31, 2024	As at December 31, 2023
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		767	1,736
Sub-Total		121,465	122,434
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		1,063	45
POLICY LIABILITIES		826,188	700,916
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		2,670	2,115
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		34,411	33,517
Sub-Total		864,332	736,593
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		6,867	5,463
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		992,665	864,490
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	59,465	75,638
Policyholders'	L-13	828,112	703,797
Assets held to cover Linked liabilities	L-14	37,081	35,632
LOANS	L-15	18,664	13,861
FIXED ASSETS	L-16	1,314	1,373
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	4,269	4,315
Advances and Other Assets	L-18	49,655	34,013
Sub-Total (A)		53,924	38,328
CURRENT LIABILITIES	L-19	36,880	24,992
PROVISIONS	L-20	6,528	6,262
Sub-Total (B)		43,408	31,254
NET CURRENT ASSETS (C) = (A – B)		10,516	7,074
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		37,513	27,115
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		992,665	864,490

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)			
	Particulars	As at December 31, 2024	As at December 31, 2023
1	Partly paid-up investments	36	31
2	Claims, other than against policies, not acknowledged as debts by the company	6	11
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	2,343	1,573
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	2,955	2,822
	TOTAL	5,421	4,518

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 December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
1	First year premiums	6,484	17,795	5,060	12,454
2	Renewal Premiums	21,407	60,832	20,467	59,757
3	Single Premiums	21,910	67,645	22,663	63,227
	TOTAL PREMIUM	49,801	146,272	48,190	135,438
	Premium Income from Business written :				
	In India	49,801	146,272	48,190	135,438
	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 December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
	Commission				
	Direct – First year premiums	2,014	5,811	893	2,014
	- Renewal premiums	306	837	291	786
	- Single premiums	5,768	16,703	1,045	2,896
	Gross Commission	8,088	23,351	2,229	5,696
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	8,088	23,351	2,229	5,696
	Rewards	-	-	5,256	11,580
	TOTAL	8,088	23,351	7,485	17,276
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	1,142	3,436	915	2,312
	Corporate Agents -Others	5,757	15,145	4,491	10,204
	Brokers	1,174	4,698	2,044	4,681
	Micro Agents	6	27	15	36
	Direct Business - Online*	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	(1)	35	20	43
	IMF	10	10	-	-
	Others				
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	8,088	23,351	7,485	17,276
	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 December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
1	Employees' remuneration & welfare benefits	7,145	21,128	6,125	18,360
2	Travel, conveyance and vehicle running expenses	182	557	157	398
3	Training expenses	(24)	646	23	578
4	Rents, rates & taxes	565	1,751	549	1,666
5	Repairs	252	713	218	663
6	Printing & stationery	11	41	12	41
7	Communication expenses	71	215	53	220
8	Legal & professional charges	372	954	230	679
9	Medical fees	23	125	34	90
10	Auditors' fees, expenses etc				
	a) as auditor	12	32	11	34
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	1	2	3	5
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	1	1	-	1
	c) in any other capacity	7	23	6	21
11	Advertisement and publicity	159	408	325	552
12	Interest & Bank Charges	60	162	47	138
13	Depreciation	153	434	147	441
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	415	711	480	668
16	Stamp duty on policies	308	1,077	329	1,088
17	Information Technology Expenses	913	3,098	989	2,677
18	Goods and Services Tax (GST)	243	825	458	1,022
19	Others (to be specified)	-			
	Postage and courier cost	101	253	68	183
	Recruitment (including Agent advisors)	106	295	137	288
	Electricity ,water and utilities	67	210	38	149
	Policy issuance and servicing costs	37	103	28	87
	(Profit)/Loss on fixed assets	(2)	1	-	28
	Other miscellaneous expenses	555	823	314	590
	TOTAL	11,733	34,588	10,781	30,667
	In India	11,733	34,588	10,781	30,667
	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 December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
1.	Insurance Claims				
	(a) Claims by Death	10,610	27,545	6,242	17,862
	(b) Claims by Maturity	3,487	7,966	2,966	8,886
	(c) Annuities/Pension payment	4	9	4	8
	(d) Periodical Benefit- Survival	55	147	96	208
	(e) Health	5	5	2	2
	(f) Surrenders & Withdrawal	5,694	16,288	5,536	18,287
	(g) any other	-	-	-	-
	Claim Investigation Fees	21	47	13	30
	Investment Income to Policy holders on unclaimed amounts	4	31	24	75
	Others [#]	162	307	82	237
	Benefits Paid (Gross)				
	In India	20,042	52,345	14,965	45,595
	Outside India	-	-	-	-
2.	(Amount ceded in reinsurance):				
	(a) Claims by Death	(3,696)	(9,031)	(1,353)	(4,331)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit- Survival	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	(1)	(1)
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)	16,346	43,314	13,611	41,263
	In India	16,346	43,314	13,611	41,263
	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 December 31, 2024	As at December 31, 2023
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 December 31, 2024		As at December 31, 2023	
	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				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
TOTAL	374,061,867	100%	374,061,867	100%

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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 DECEMBER 31, 2024

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:	2							
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	2							
	(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 :	2							
	(i) Pavan Dhamija	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	1							
	(i) Prudential International Insurance Holdings Limited	-	183,290,312	49.00%	18,329.03	-	-	-	-
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	7.00	374,061,867	100%	37,406.18	-	-	-	-

Foot Notes:

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

(ii) Indian Promoters – As defined under Regulation 3(1)(I) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.

(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 (ii) (iii)	1 - - -	10,650 - - -	1.50% - - -	1.07 - - -	- - -	- - -	- - -	- - -
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 - 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	23	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):	6							
	(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) Nicole Moniz (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(v) Pralhad N Kulkarni (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(vi) Archana Mudaliar (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	1							
	(i) Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as" Dewan Housing Finance Corporation Limited")	-	101,449,940	100%	10,144.99	-	-	-	-
	(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	7	101,450,000	100%	10,145.00				

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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

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 December 31, 2024	As at December 31, 2023
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 December 31, 2024	As at December 31, 2023
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	-	-	-	-

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 December 31, 2024	As at December 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	40,663	47,898
2	Other Approved Securities	2,086	2,593
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,724	4,861
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,426	6,356
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,492	8,013
5	Other than Approved Investments		
	Debentures/ Bonds	934	934
	Equity Shares	389	1,213
	Alternative Investment Fund	295	384
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	334	767
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo/TREPS	122	1,503
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	153
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	-	963
	TOTAL	59,465	75,638

Particulars	As at December 31, 2024	As at December 31, 2023
*Investment in Associate Company at Cost	1,500	1,588
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	-	1,569
- At market cost	-	1,513

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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 December 31, 2024	As at December 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	417,518	365,019
2	Other Approved Securities	102,561	79,137
3	(a) Shares		
	(aa) Equity	11,407	475
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	96,462	90,088
	(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	190,401	155,697
5	Other than Approved Investments	-	-
	Debentures/Bonds	1,000	1,000
	Equity Shares	284	359
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	463
2	Other Approved Securities	-	500
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	1,200
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo/TREPS	3,880	5,654
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,599	4,205
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	-	-
	TOTAL	828,112	703,797

Particulars	As at December 31, 2024	As at December 31, 2023
*Investment in Associate Company at Cost	902	954
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	2,015	-
- At market cost	2,104	-

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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 December 31, 2024	As at December 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,365	4,133
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	24,327	23,232
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,365	935
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,318	1,533
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	919	686
	(c) Exchange Traded Fund	1,858	1,854
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,710	2,570
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	550	505
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	499	143
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	454
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	56	51
	Income accrued on investments	165	223
	Other Receivable	937	1,150
	Payables for purchase of Securities	(142)	(1,040)
	FMC Payable	(49)	(46)
	Other Payables	(797)	(751)
	Provision for diminution of investment	-	-
	TOTAL	37,081	35,632

Particulars	As at December 31, 2024	As at December 31, 2023
*Investment in Associate Company at Cost	393	79

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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 December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023
Long Term Investments:								
Book Value	53,896	66,179	807,941	690,941	7,247	7,913	869,084	765,033
Market Value	51,720	62,701	810,383	673,939	7,906	8,456	870,009	745,096
Short Term Investments:								
Book Value	456	3,385	8,479	12,023	3,641	3,663	12,576	19,071
Market Value	456	2,413	8,491	12,050	3,758	3,672	12,704	18,135

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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 December 31, 2024	As at December 31, 2023
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	18,664	13,861
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	18,664	13,861
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	18,664	13,861
	(f) Others (to be specified)	-	-
	TOTAL	18,664	13,861
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	18,664	13,861
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	18,664	13,861
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	800	513
	(b) Long Term	17,864	13,348
	TOTAL	18,664	13,861

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. 18 Lakh) 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-FIXED 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, 2024	For The period	On Sales/ Adjustments	As at December 31, 2024	As at December 31, 2024	As at December 31, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,780	49	-	5,829	5,697	51	-	5,748	81	91
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,301	37	64	2,274	1,850	104	59	1,895	379	459
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	423	9	13	419	322	22	10	334	85	104
Information Technology Equipment	3,063	173	42	3,194	2,518	215	42	2,691	503	550
Vehicles	110	-	-	110	13	17	-	30	80	103
Office Equipment	728	26	34	720	661	25	34	652	68	66
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	12,405	294	153	12,546	11,061	434	145	11,350	1,196	1,373
Work in progress									118	-
Grand Total	12,405	294	153	12,546	11,061	434	145	11,350	1,314	1,373
PREVIOUS YEAR	12,317	352	364	12,305	10,827	440	335	10,932	1,373	1,536

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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 December 31, 2024	As at December 31, 2023
1	Cash (including cheques*, drafts and stamps)	1214	931
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	25	25
	(b) Current Accounts	3,030	3,359
	(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	4,269	4,315
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	4,269	4,315
	Outside India	-	-
	TOTAL	4,269	4,315

* Cheques on hand amount to Rs.704 Lakhs (Previous Year: Rs.465 Lakhs)

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 December 31, 2024	As at December 31, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,350	1,960
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	25	13
6	Others		
	Security Deposits	1,063	1,055
	Deposit -Others	693	460
	Advances to employees for travel, etc.	127	86
	TOTAL (A)	4,258	3,574
	OTHER ASSETS		
1	Income accrued on investments	16,994	13,230
2	Outstanding Premiums	5,154	4,700
3	Agents' Balances	765	624
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	6,962	2,379
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	245	1,357
8	Others (to be specified)		
	Seed Capital Contribution towards Unit Linked Funds	797	751
	Investment Income on Unclaimed Fund	60	234
	Other Dues	-	31
	GST Unutilized Credit	2,881	3,024
	Receivable towards non-par non linked funds	-	1
	Receivable from clearing firm	5,180	1
	Redemption receivable for Investments	3,757	2,797
	Receivable from Unclaimed Fund	536	108
	Receivable from ex employees	26	24
	Insurance policies (Gratuity)	953	989
	Insurance policies (Leave Encashment)	582	542
	Margin Money for derivative contracts	473	71
	Derivative Assets	534	-
	Agents' Balances - provision for doubtful amounts	(424)	(347)
	Receivable from ex employees- provision	(26)	(24)
	Provision on Vendor Advances	(52)	(53)
	TOTAL (B)	45,397	30,439
	TOTAL (A+B)	49,655	34,013

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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 December 31, 2024	As at December 31, 2023
1	Agents' Balances	5,657	4,932
2	Balances due to other insurance companies	6,781	2,317
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	203	167
5	Unallocated premium	5,773	2,909
6	Sundry creditors	3,757	1,777
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	889	979
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	245	1,357
12	Income accrued on Unclaimed amounts	60	234
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	220	120
	-Policy Deposits	69	37
	- Proposal deposits & other Application Deposit	344	86
	-Payable to Policyholders	1,301	183
	-Lease Equalistion Reserve	411	350
	-Accrued Expenses	8,530	7,604
	-Withholding Tax Deducted at Source	507	561
	-Proposal deposit refundable	46	54
	-Due to Non Par non linked funds	-	1
	- GST Payable	1,001	993
	-Other Statutory liabilities	194	196
	- Margin money payable	459	71
	- Derivative Liabilities	-	64
	- Margin money recieved	433	-
	TOTAL	36,880	24,992

*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 December 31, 2024	As at December 31, 2023
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others		
	- Provision for Investment assets	4,695	4,695
	- Provision for Gratuity	1,067	970
	- Provision for Leave Encashment	766	597
	TOTAL	6,528	6,262

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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 December 31, 2024	As at December 31, 2023
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 December 31, 2024

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	35.34%	62.68%	75.62%	20.09%
	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	-120.77%	-135.58%	26.26%	-30.30%
	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	0.66%	9.10%	59.83%	80.15%
	b) Annuity	81.00%	43.76%	-95.78%	-88.28%
	c) Pension	-55.65%	191.08%	0.00%	0.00%
	d) Health	2347.58%	640.97%	210.00%	31.70%
	e) Variable Insurance	5388.03%	2549.66%	74.14%	38.09%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.42%	1.36%	0.62%	0.79%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	14.84%	11.23%	14.17%	9.92%
4	Net Retention Ratio	92.89%	93.10%	96.99%	96.77%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	76.84%	76.05%	77.53%	71.94%
	b) Pension	101.77%	85.97%	86.90%	95.86%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	84.90%	86.34%	87.52%	86.94%
	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	84.21%	84.47%	86.78%	86.80%
	b) Annuity	0.00%	0.00%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	79.88%	89.46%	94.63%	90.42%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	39.80%	39.61%	37.91%	35.40%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	16.24%	15.96%	15.53%	12.76%
8	Business Development and Sales Promotion Expenses to New Business Premium	1.46%	0.83%	1.73%	0.88%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	1037.73%	1037.73%	778.48%	778.48%
11	Change in net worth (Amount in Rs. Lakhs)	(11,368.74)	(11,368.74)	(11,453.46)	(11,453.46)
12	Growth in Networth	-11.93%	-11.93%	-10.73%	-10.73%
13	Ratio of Surplus to Policyholders' Fund	0.46%	1.41%	0.40%	0.73%
14	Profit after tax / Total Income	-5.08%	-3.42%	-3.99%	-5.78%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	766.09%	766.09%	675.29%	675.29%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.31%	2.31%	2.17%	2.17%
18	Investment Yield - (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	6.59%	7.63%	8.05%	7.66%
	2. Non-PAR	7.93%	7.87%	7.95%	7.75%
	Linked:				
	4. Non-PAR	-21.35%	8.10%	32.01%	25.13%
	Shareholders' Funds	2.58%	7.09%	10.98%	10.05%
	B. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	6.26%	7.31%	7.94%	7.61%
	2. Non-PAR	7.68%	7.75%	7.85%	7.69%
	Linked:				
	4. Non-PAR	-23.67%	-0.76%	20.92%	17.03%
	Shareholders' Funds	2.45%	4.29%	8.79%	8.79%

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

For the Quarter Ending December 31, 2024

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023
19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	69.77%	75.82%	73.28%	76.67%
	For 25th month	64.60%	67.68%	69.06%	71.69%
	For 37th month	62.11%	63.99%	62.51%	62.48%
	For 49th Month	58.28%	57.96%	59.66%	58.31%
	for 61st month	55.59%	54.22%	50.52%	42.63%
	Persistence 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%	100.00%	100.00%	99.94%
	for 61st month	92.74%	83.60%	76.26%	81.01%
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	73.21%	76.88%	71.67%	76.50%
	For 25th month	65.08%	68.92%	71.06%	72.94%
	For 37th month	64.41%	65.48%	63.43%	63.82%
	For 49th Month	59.56%	59.28%	60.05%	57.73%
	for 61st month	56.43%	54.15%	51.43%	44.50%
	Persistence 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%	100.00%	100.00%	99.80%
	for 61st month	95.51%	89.96%	87.70%	96.28%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.17%	0.17%	0.20%	0.20%
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
	Gross NPA Ratio	5.36%	5.36%	4.26%	4.26%
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	215%	215%	282%	282%
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)	53,530	53,681	49,440	49,037

* The persistency ratios are calculated as per IRDA Circular no. IRDA/F&A/CIR/MISC/256/09/2021 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)	(1.83)	(1.83)	(2.79)	(2.79)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.83)	(1.83)	(2.79)	(2.79)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.83)	(1.83)	(2.79)	(2.79)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.83)	(1.83)	(2.79)	(2.79)
8	Book value per share (Rs)	22.44	22.44	25.48	25.48

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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: December 31, 2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at December 31, 2024	Mathematical Reserves as at December 31, 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	75,516.16	68,376.74
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		75,516.16	68,376.74
Non-Par	Non-Linked -VIP		
	Life	1,208.48	1,785.53
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	745,253.51	630,190.89
	General Annuity	241.21	224.52
	Pension	3,411.90	-
	Health	274.08	100.26
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	36,625.55	35,070.52
	General Annuity	-	-
	Pension	738.38	798.87
	Health	-	-
Total Non Par		787,753.10	668,170.59
Total Business	Non-Linked -VIP		
	Life	1,208.48	1,785.53
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	820,769.67	698,567.63
	General Annuity	241.21	224.52
	Pension	3,411.90	-
	Health	274.08	100.26
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	36,625.55	35,070.52
	General Annuity	-	-
	Pension	738.38	798.87
	Health	-	-
Total		863,269.26	736,547.33

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 as amended from time to time.

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

Insurer : Pramerica Life Insurance Limited

Date: 31-Dec-2024

UP TO THE QTR ENDED DECEMBER 31, 2024

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	530	236.40	1,929.49	263	127.35	1,084.38	793	363.75	3,013.87	1,593.20	1,956.96
2	Arunachal Pradesh	41	24.09	138.44	47	20.07	166.70	88	44.16	305.14	260.68	304.84
3	Assam	960	421.54	3,389.90	719	278.96	2,584.95	1,679	700.51	5,974.84	2,218.49	2,919.00
4	Bihar	1,033	469.12	3,995.18	326	198.49	1,651.53	1,359	667.61	5,646.72	1,657.33	2,324.94
5	Chhattisgarh	1,213	632.92	5,222.41	604	271.96	3,300.45	1,817	904.88	8,522.86	2,524.30	3,429.19
6	Goa	2	3.72	40.37	33	258.30	1,912.67	35	262.02	1,953.04	39.37	301.39
7	Gujarat	637	283.71	2,276.09	699	677.61	6,466.93	1,336	961.32	8,743.02	2,271.38	3,232.70
8	Haryana	1,146	530.96	4,664.75	702	447.94	4,349.52	1,848	978.90	9,014.27	2,567.83	3,546.73
9	Himachal Pradesh	911	480.49	3,558.88	239	164.29	1,433.71	1,150	644.78	4,992.59	2,389.59	3,034.37
10	Jharkhand	410	216.48	1,498.51	179	97.61	750.93	589	314.09	2,249.44	1,037.68	1,351.76
11	Karnataka	536	269.32	1,977.54	373	308.34	2,605.69	909	577.65	4,583.23	2,042.91	2,620.56
12	Kerala	206	88.99	739.68	178	82.67	696.23	384	171.66	1,435.91	643.86	815.52
13	Madhya Pradesh	716	344.24	2,679.40	716	609.53	5,986.50	1,432	953.78	8,665.91	2,683.00	3,636.77
14	Maharashtra	1,204	550.64	4,393.58	770	548.85	5,633.64	1,974	1,099.48	10,027.22	3,346.69	4,446.18
15	Manipur	392	137.88	1,403.39	293	93.97	1,157.79	685	231.86	2,561.19	929.38	1,161.24
16	Meghalaya	41	18.64	179.14	73	35.40	351.66	114	54.05	530.80	360.12	414.16
17	Mizoram	25	11.24	79.27	77	26.05	267.38	102	37.29	346.64	80.11	117.40
18	Nagaland	50	46.07	173.75	247	100.37	814.72	297	146.44	988.47	510.00	656.43
19	Odisha	490	309.33	2,618.58	362	327.61	3,055.73	852	636.94	5,674.31	1,384.70	2,021.64
20	Punjab	1,552	646.35	6,051.85	599	458.78	4,160.85	2,151	1,105.14	10,212.70	6,830.08	7,935.22
21	Rajasthan	1,263	666.66	5,120.61	469	260.53	2,448.80	1,732	927.19	7,569.41	4,475.88	5,403.07
22	Sikkim	36	16.21	111.98	20	6.34	58.94	56	22.55	170.91	110.63	133.18
23	Tamil Nadu	1,156	546.33	5,119.09	1,210	576.80	5,653.19	2,366	1,123.13	10,772.28	1,242.04	2,365.17
24	Telangana	91	50.67	368.60	130	90.90	814.10	221	141.58	1,182.70	603.33	744.91
25	Tripura	206	72.93	822.00	101	48.18	450.66	307	121.11	1,272.66	374.10	495.21
26	Uttarakhand	835	383.28	2,913.56	252	134.46	1,005.48	1,087	517.74	3,919.04	2,560.82	3,078.56
27	Uttar Pradesh	2,352	1,125.12	9,500.37	1,341	829.66	7,780.66	3,693	1,954.77	17,281.03	6,479.68	8,434.46
28	West Bengal	929	432.49	3,356.32	836	591.69	4,651.54	1,765	1,024.18	8,007.86	2,032.28	3,056.46
	TOTAL	18,963	9,015.83	74,322.73	11,858	7,672.71	71,295.33	30,821	16,688.55	145,618.06	53,249.46	69,938.00
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	12	24.08	37.42	6	4.36	19.90	18	28.43	57.31	57.16	85.60
2	Chandigarh	1	1.87	3.48	30	32.91	246.32	31	34.77	249.79	482.59	517.37
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	9	6.46	61.48	9	6.46	61.48	1.10	7.56
4	Govt. of NCT of Delhi	42	31.16	311.53	613	505.74	5,184.90	655	536.90	5,496.43	1,132.28	1,669.18
5	Jammu & Kashmir	1,018	382.44	3,673.19	472	254.05	1,939.07	1,490	636.49	5,612.26	5,829.29	6,465.78
6	Ladakh	-	0.45	-	-	0.43	-	-	0.88	-	42.55	43.43
7	Lakshadweep	1	0.10	3.46	-	1.52	-	1	1.62	3.46	4.19	5.81
8	Puducherry	7	2.85	33.65	19	7.41	126.44	26	10.26	160.09	33.08	43.34
	TOTAL	1,081	442.94	4,062.73	1,149	812.87	7,578.10	2,230.00	1,255.82	11,640.83	7,582.24	8,838.06
	GRAND TOTAL	20,044	9,458.77	78,385.46	13,007	8,485.59	78,873.43	33,051	17,944.36	157,258.90	60,831.70	78,776.06
	IN INDIA											
	OUTSIDE INDIA											

Note:

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

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

Insurer : Pramerica Life Insurance Limited

Date: 31-Dec-2024

FOR THE QTR ENDED DECEMBER 31, 2024

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	224	81.35	801.58	109	47.99	431.92	333	129.34	1,233.50	544.01	673.35
2	Arunachal Pradesh	25	7.75	76.63	16	6.72	55.60	41	14.47	132.24	88.75	103.23
3	Assam	376	152.87	1,401.18	214	108.77	912.13	590	261.64	2,313.31	786.36	1,048.00
4	Bihar	384	155.01	1,441.11	115	64.68	536.93	499	219.68	1,978.04	598.78	818.46
5	Chhattisgarh	419	206.22	1,946.60	252	99.77	1,538.75	671	305.99	3,485.35	917.64	1,223.63
6	Goa	1	3.00	33.00	12	132.31	702.70	13	135.31	735.70	14.78	150.09
7	Gujarat	276	111.66	975.83	281	237.57	2,251.70	557	349.23	3,227.53	828.41	1,177.64
8	Haryana	336	154.94	1,283.90	224	141.61	1,348.18	560	296.55	2,632.08	940.62	1,237.17
9	Himachal Pradesh	332	178.02	1,380.24	98	67.40	596.61	430	245.42	1,976.85	865.55	1,110.96
10	Jharkhand	144	77.10	587.02	45	30.46	129.29	189	107.56	716.31	358.66	466.22
11	Karnataka	226	102.83	857.75	156	129.53	1,064.27	382	232.36	1,922.01	720.60	952.96
12	Kerala	74	30.93	267.35	77	27.33	299.02	151	58.26	566.37	231.31	289.57
13	Madhya Pradesh	273	120.27	1,046.50	296	252.99	2,521.11	569	373.26	3,567.61	1,014.59	1,387.85
14	Maharashtra	396	193.04	1,494.39	276	206.87	1,982.27	672	399.91	3,476.66	1,183.10	1,583.01
15	Manipur	143	53.73	507.37	120	37.42	439.36	263	91.15	946.73	318.26	409.41
16	Meghalaya	21	6.55	98.73	32	13.17	154.34	53	19.72	253.07	119.61	139.33
17	Mizoram	13	2.93	41.97	25	9.23	79.93	38	12.16	121.89	28.26	40.42
18	Nagaland	15	13.03	48.78	101	41.38	353.15	116	54.40	401.93	171.35	225.76
19	Odisha	227	129.44	1,152.59	144	122.22	1,119.05	371	251.66	2,271.64	538.55	790.21
20	Punjab	565	236.47	2,226.49	225	202.50	1,892.48	790	438.97	4,118.97	2,336.31	2,775.28
21	Rajasthan	479	244.02	2,021.08	158	105.61	902.41	637	349.63	2,923.49	1,518.47	1,868.10
22	Sikkim	15	5.28	53.89	3	2.68	11.06	18	7.96	64.95	36.97	44.93
23	Tamil Nadu	408	185.62	1,754.60	414	216.05	2,119.05	822	401.67	3,873.65	436.25	837.92
24	Telangana	38	19.58	170.90	47	26.57	226.44	85	46.15	397.33	228.88	275.03
25	Tripura	75	26.91	317.36	42	17.16	173.42	117	44.07	490.78	129.93	174.01
26	Uttarakhand	295	139.36	1,062.98	102	52.68	435.32	397	192.04	1,498.31	850.41	1,042.44
27	Uttar Pradesh	850	393.04	3,441.55	435	291.90	2,727.13	1,285	684.94	6,168.69	2,239.94	2,924.88
28	West Bengal	358	153.38	1,269.18	295	200.29	1,646.57	653	353.67	2,915.75	728.30	1,081.97
	TOTAL	6,988	3,184.31	27,760.57	4,314	2,892.85	26,650.15	11,302	6,077.17	54,410.72	18,774.64	24,851.81
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	6	2.49	20.76	4	0.82	10.99	10	3.30	31.74	24.40	27.71
2	Chandigarh	1	0.67	3.48	13	11.19	101.90	14	11.85	105.38	148.96	160.81
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	2	0.94	10.32	2	0.94	10.32	(0.17)	0.77
4	Govt. of NCT of Delhi	17	14.81	142.15	288	249.14	2,802.67	305	263.95	2,944.82	501.86	765.81
5	Jammu & Kashmir	394	141.07	1,441.58	127	88.33	534.59	521	229.40	1,976.17	1,920.72	2,150.12
6	Ladakh	-	0.25	-	-	0.14	-	-	0.39	-	13.83	14.22
7	Lakshadweep	1	0.10	3.46	-	0.40	-	1	0.50	3.46	1.78	2.29
8	Puducherry	5	1.62	21.18	6	2.14	15.08	11	3.76	36.27	20.72	24.48
	TOTAL	424	160.99	1,632.61	440	353.10	3,475.55	864	514.10	5,108.16	2,632.10	3,146.20
	GRAND TOTAL	7,412	3,345.31	29,393.18	4,754	3,245.96	30,125.70	12,166	6,591.26	59,518.87	21,406.74	27,998.01
	IN INDIA							12,166	6,591.26	59,518.87	21,406.74	27,998.01
	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.

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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 ³) (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	-	-	-	-	5	2,267.00	50.88	40,794.81	5	2,267.00	50.88	40,794.81	-	50.88
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	5,398.00	28.33	2,625.13	1	619.00	34.51	37,055.00	2	6,017.00	62.84	39,680.13	-	62.84
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	348,394.00	2,796.98	193,850.39	6	3,678.00	173.91	230,752.87	6	352,072.00	2,970.89	424,603.26	-	2,970.89
8	Haryana	3	111,084.00	302.04	55,102.21	23	11,902.00	1,450.43	622,769.61	26	122,986.00	1,752.48	677,871.82	-	1,752.48
9	Himachal Pradesh	-	-	-	-	1	10.00	101.94	470.50	1	10.00	101.94	470.50	-	101.94
10	Jharkhand	1	39.00	0.14	27.10	1	1,780.00	5.68	5,395.35	2	1,819.00	5.82	5,422.45	-	5.82
11	Karnataka	2	3,733.00	28.45	1,740.50	29	57,194.00	12,414.08	1,662,002.96	31	60,927.00	12,442.52	1,663,743.46	-	12,442.52
12	Kerala	3	445,408.00	1,979.12	143,927.31	1	2,272.00	75.15	36,585.07	4	447,680.00	2,054.28	180,512.39	-	2,054.28
13	Madhya Pradesh	1	126.00	0.30	38.60	1	4.00	14.10	10,977.37	2	130.00	14.40	11,015.97	-	14.40
14	Maharashtra	8	235,240.00	1,587.37	105,259.82	45	156,705.00	36,852.65	2,414,029.73	53	391,945.00	38,440.02	2,519,289.55	-	38,440.02
15	Manipur	-	428.00	0.92	127.60	-	-	-	-	-	428.00	0.92	127.60	-	0.92
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	29.00	29.07	33,846.12	-	29.00	29.07	33,846.12	-	29.07
21	Rajasthan	-	326.00	1.58	141.10	1	137.00	18.73	12,400.36	1	463.00	20.31	12,541.46	-	20.31
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	4	563,451.00	5,157.65	308,273.23	12	7,191.00	243.43	213,283.51	16	570,642.00	5,401.09	521,556.74	-	5,401.09
24	Telangana	3	56,043.00	332.19	28,174.36	15	2,520.00	294.77	268,781.84	18	58,563.00	626.96	296,956.19	-	626.96
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	2	347.00	52.17	33,305.66	2	347.00	52.17	33,305.66	-	52.17
27	Uttar Pradesh	2	1,019,291.00	2,867.16	551,728.03	2	913.00	187.05	74,153.66	4	1,020,204.00	3,054.20	625,881.69	-	3,054.20
28	West Bengal	1	78.00	0.09	18.95	-	125.00	4.74	4,799.03	1	203.00	4.83	4,817.98	-	4.83
	TOTAL	29	2,789,039.00	15,082.33	1,391,034.34	145	247,693.00	52,003.30	5,701,403.43	174	3,036,732.00	67,085.62	7,092,437.77	-	67,085.62
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	3.00	0.01	117.96	-	3.00	0.01	117.96	-	0.01
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	25,936.00	161.05	11,203.00	8	1,044.00	153.81	137,814.04	10	26,980.00	314.86	149,017.04	-	314.86
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	25,936.00	161.05	11,203.00	8	1,047.00	153.82	137,932.00	10	26,983.00	314.87	149,135.00	-	314.87
	GRAND TOTAL	31	2,814,975.00	15,243.38	1,402,237.34	153	248,740.00	52,157.11	5,839,335.43	184	3,063,715.00	67,400.49	7,241,572.77	-	67,400.49
	IN INDIA									184	3,063,715.00	67,400.49	7,241,572.77	-	67,400.49
	OUTSIDE INDIA									-	-	-	-	-	-

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

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	179.00	19.57	17,174.16	1	179.00	19.57	17,174.16	-	19.57
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	2,426.00	11.38	1,045.95	-	(2.00)	(0.03)	(90.00)	-	2,424.00	11.35	955.95	-	11.35
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	84,377.00	670.53	43,602.25	1	1,062.00	26.46	37,271.09	1	85,439.00	696.99	80,873.34	-	696.99
8	Haryana	-	10,292.00	24.21	4,563.89	8	4,563.00	852.49	165,308.12	8	14,855.00	876.70	169,872.01	-	876.70
9	Himachal Pradesh	-	-	-	-	-	-	(0.00)	-	-	-	(0.00)	-	-	(0.00)
10	Jharkhand	1	39.00	0.14	27.10	-	-	-	-	1	39.00	0.14	27.10	-	0.14
11	Karnataka	1	15.00	0.11	7.50	12	16,623.00	3,803.30	403,981.33	13	16,638.00	3,803.41	403,988.83	-	3,803.41
12	Kerala	-	203,550.00	625.58	46,775.90	-	299.00	12.32	726.13	-	203,849.00	637.90	47,502.03	-	637.90
13	Madhya Pradesh	1	126.00	0.30	38.60	-	-	0.01	(32.91)	1	126.00	0.31	5.69	-	0.31
14	Maharashtra	6	37,967.00	221.24	17,399.15	14	54,552.00	13,347.80	694,303.00	20	92,519.00	13,569.04	711,702.15	-	13,569.04
15	Manipur	-	184.00	0.41	56.80	-	-	-	-	-	184.00	0.41	56.80	-	0.41
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	17.00	1.49	2,427.66	-	17.00	1.49	2,427.66	-	1.49
21	Rajasthan	-	-	-	-	-	22.00	1.10	1,369.83	-	22.00	1.10	1,369.83	-	1.10
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1	140,155.00	1,208.99	69,068.00	4	243.00	35.32	37,261.06	5	140,398.00	1,244.31	106,329.05	-	1,244.31
24	Telangana	-	19,599.00	120.52	11,027.00	8	931.00	47.98	45,221.06	8	20,530.00	168.50	56,248.06	-	168.50
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	0.34	321.30	-	-	0.34	321.30	-	0.34
27	Uttar Pradesh	1	251,732.00	748.32	141,970.82	1	823.00	10.06	7,741.61	2	252,555.00	758.39	149,712.43	-	758.39
28	West Bengal	-	11.00	0.02	3.38	-	-	0.06	42.75	-	11.00	0.08	46.13	-	0.08
	TOTAL	11	750,473.00	3,631.76	335,586.33	49	79,312.00	18,158.27	1,413,026.18	60	829,785.00	21,790.03	1,748,612.51	-	21,790.03
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	3,678.00	22.87	1,637.30	1	50.00	4.91	3,668.27	1	3,728.00	27.78	5,305.57	-	27.78
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	3,678.00	22.87	1,637.30	1	50.00	4.91	3,668.27	1	3,728.00	27.78	5,305.57	-	27.78
	GRAND TOTAL	11	754,151.00	3,654.63	337,223.63	50	79,362.00	18,163.18	1,416,694.45	61	833,513.00	21,817.81	1,753,918.08	-	21,817.81
	IN INDIA									61	833,513.00	21,817.81	1,753,918.08	-	21,817.81
	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 :31st December 2024

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	59,465
	Investments (Policyholders)	8A	828,112
	Investments (Linked Liabilities)	8B	37,081
2	Loans	9	18,664
3	Fixed Assets	10	1,313
4	Current Assets		
	a. Cash & Bank Balance	11	4,269
	b. Advances & Other Assets	12	49,655
5	Current Liabilities		
	a. Current Liabilities	13	36,879
	b. Provisions	14	6,528
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		955,152
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	18,664
2	Fixed Assets (if any)	10	1,313
3	Cash and Bank Balance (if any)	11	4,269
4	Advances & Other Assets (if any)	12	48,862
5	Current Liabilities	13	36,660
6	Provisions	14	6,528
7	Misc. Exp not written off		
8	Investments held Outside India	15	-
9	Debit Balance of P&L A/c		
	Total (B)		29,921
	Investment Assets (A-B)		925,231

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)				
				(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)- a]]%	(h)	(i)=(f+h)	(j)
1	Central Government Securities	Not Less than 25%	-	40,997	254	31,882	296,884	370,017	55.03%	0	370,017	366,524	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	43,083	254	37,695	372,433	453,465	67.44%	0	453,465	451,749	
3	Investment subject to Exposure Norms							0			0		
	a. Infrastructure/ Social/ Housing Sector							0			0		
	1. Approved Investments	Not Less than 15%	-	8,575	6	26,600	102,895	138,076	20.54%	118	138,194	139,176	
	2. Other Investments		-	-	-	300	5,776	6,076	0.90%	(0)	6,076	6,222	
	b. i) Approved Investments	Not exceeding 35%	-	5,599	40	17,848	49,964	73,451	10.92%	749	74,200	74,253	
	ii) Other Investments		934	1,084	-	236	0	2,255	0.20%	225	2,480	1,546	
	TOTAL LIFE FUND	100%	934	58,341	300	82,680	531,067	673,323	100.00%	1,092	674,414	672,945	
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%	-	-	-	88,498	88,498	88,498	41.42%	(0)	88,498	88,582	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	-	-	109,697	109,697	109,697	51.34%	(0)	109,697	110,214	
3	Balance in Approved investment	Not Exceeding 60%	-	-	-	103,985	103,985	103,985	48.66%	57	104,042	105,271	
4	Other Investment		-	-	-	-	-	-	0.00%	-	-	-	
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	-	-	213,682	213,682	213,682	100.00%	57	213,739	215,486	

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)		
1	Approved Investments	Not Less than 75%	-	34,305	34,305	92.51%
2	Other Investments	Not More than 25%	-	2,777	2,777	7.49%
	TOTAL LINKED INSURANCE FUND	100%	-	37,081	37,081	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. 7.97 Crs & Rs. 2.20 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

Date of upload: February 14, 2025 | Version: 01

PART - A

(Amount in Rs. Lakhs)

Amount

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

925,231

Balance Sheet Value of:

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

674,414
213,739
37,081
925,235

PARTICULARS	Amount in Rs. Lakhs)																
	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Balanced Equilibrium Fund	Large Cap Advantage Fund	Flexicap Opportunities Fund	Growth Momentum Fund	Nifty Midcap 50 Correlation 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
	ULIF00127/08/08FICEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF0160102238ALEQIBFND140	ULIF0130102231ARCPADFND140	ULIF0140102233FLEXIOPFND140	ULIF0150102233GROWMOMFND140	ULIF017260423NIFMDICOR140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGROFUND140	ULIF00809/02/09PENDEYFUND140	ULIF01106/02/18MULCAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	2,934	3,611	6,133	17,949	19	212	101	51	1,238	69	42	60	684	2,725	72	2,666	38,566
Add: Inflow during the Quarter	759	172	310	1,661	18	125	152	26	1,028	36	27	33	78	772	50	833	6,080
Increase / (Decrease) Value of Inv [Net]	29	(137)	(354)	(1,515)	(2)	(22)	(11)	(5)	(71)	1	(1)	(4)	(56)	(232)	2	41	(2,338)
Less: Outflow during the Quarter	1,040	286	453	1,217	9	64	76	12	478	71	14	18	129	441	49	870	5,227
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,682	3,359	5,636	16,877	26	250	166	61	1,717	35	54	72	577	2,824	75	2,670	37,081

INVESTMENT OF UNIT FUND	ULIF00127/08/08FIKE DIFUND140		ULIF00227/08/08BAL ANCFUND140		ULIF00327/08/08GRO WTHFUND140		ULIF00427/08/08LARC APFUND140		ULIF0160102238ALEQ IBFND140		ULIF0130102231ARCP ADFND140		ULIF0140102233FLEXIO PFND140		ULIF0150102233GROW MOMFND140		ULIF017260423NIFMI DICOR140		ULIF00509/02/09PPE NDEBFUND140		ULIF00609/02/09PPE NBALFUND140		ULIF00709/02/09PPE NGROFUND140		ULIF00809/02/09PPE ENDYFUND140		ULIF01106/02/18M ULCAPOPP0140		ULIF00920/01/11LI QUIDFUND140		ULIF01024/02/11D ISCONFUND140		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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																																				
Government Bonds	1,500	56%	975	29%	748	13%	-	0%	-	0%	6	24%	-	-	7.22	12%	-	-	71	206%	35	64%	23	32%	-	0%	-	0%	95	126%	2,615	98%	6,075	16%		
State Government Securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%		
Corporate Bonds	493	18%	565	17%	383	7%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,441	4%		
Infrastructure Bonds	420	16%	414	12%	408	7%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,242	3%		
Equity	-	0%	1,437	43%	4,050	72%	14,511	86%	17	65%	216.76	87%	131.83	79%	44.51	73%	1155.36	67%	-	0%	15	27%	47	65%	543	94%	2,159	76%	-	0%	-	0%	24,327	66%		
Money Market Investments	-	0%	26	1%	38	1%	-	0%	-	0%	10.00	4%	10.00	6%	1.50	2%	0.00	0%	-	0%	2	4%	2	3%	2	0%	298	11%	-	0%	109	4%	499	1%		
Mutual funds	-	0%	-	0%	-	0%	518	3%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	32	6%	-	0%	-	0%	-	0%	550	1%		
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%		
Sub Total (A)	2,412	90%	3,417	102%	5,627	100%	15,029	89%	23	89%	227	91%	142	85%	53	88%	1,155	67%	71	206%	52	95%	71	99%	577	100%	2,457	87%	95	126%	2,724	102%	34,133	92%		
Current Assets:																																				
Accrued Interest	56	2%	52	2%	55	1%	-	0%	0.09	0%	0.00	0%	0.00	0%	0.11	0%	0.00	0%	1	4%	0	1%	0	1%	(0)	0%	-	0%	-	0%	-	0%	166	0%		
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.01	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	0	0%		
Bank Balance	4	0%	6	0%	9	0%	24	0%	0.43	2%	0.66	0%	0.80	0%	0.39	1%	1.92	0%	0	1%	1	1%	1	1%	2	0%	5	0%	0	0%	2	0%	56	0%		
Receivable for Sale of Investm	405	15%	56	2%	59	1%	59	0%	0.20	1%	3.08	1%	3.55	2%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	69	2%	-	0%	-	0%	655	2%		
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	5	0%	1.66	6%	8.59	3%	9.17	6%	6.84	11%	186.92	11%	-	0%	1	2%	-	0%	-	0%	-	0%	-	0%	-	0%	219	1%		
Less: Current Liabilities																																				
Payable for Investments	-	0%	(5)	0%	(9)	0%	(59)	0%	-0.23	-1%	-4.83	-2%	0.00	0%	-0.53	-1%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	(79)	0%		
Fund Mgmt Charges Paya	(3)	0%	(5)	0%	(8)	0%	(23)	0%	-0.03	0%	-0.32	0%	-0.19	0%	-0.07	0%	-1.90	0%	(0)	0%	(0)	0%	(0)	0%	(1)	0%	(4)	0%	(0)	0%	(1)	0%	(49)	0%		
Other Current Liabilities (for Investments)	(192)	-7%	(190)	-6%	(180)	-3%	-	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	(38)	-111%	-	0%	(1)	-1%	(68)	-12%	(53)	-2%	(20)	-26%	(55)	-2%	(797)	-2%		
Sub Total (B)	269	10%	(87)	-3%	(74)	-1%	6	0%	2	8%	7	3%	13	8%	7	11%	187	11%	(37)	-106%	2	3%	(0)	0%	(67)	-12%	17	1%	(20)	-26%	(54)	-2%	172	0%		
Other Investments (<=25%)																																				
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	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%	-	0%	-	0%	-	0%	-	0%		
Equity	-	0%	29	1%	83	1%	273	2%	0.81	3%	9.82	4%	11.28	7%	0.82	1%	374.68	22%	-	0%	1	2%	0	1%	5	1%	130	5%	-	0%	-	0%	919	2%		
Mutual funds	-	0%	-	0%	-	0%	1,569	9%	-	0%	6.67	3%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	62	11%	221	8%	-	0%	-	0%	1,858	5%		
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%		
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%		
Sub Total (C)	-	0%	29	1%	83	1%	1,842	11%	0.81	3%	16.49	7%	11.28	7%	0.82	1%	374.68	22%	-	0%	1	2%	0	1%	66	12%	351	12%	-	0%	-	0%	2,777	7%		
Total (A + B + C)	2,682	100%	3,359	100%	5,636	100%	16,877	100%	26.29	100%	250.43	100%	166.47	100%	60.79	100%	1,716.98	100%	35	100%	54	100%	72	100%	577	100%	2,824	100%	75	100%	2,670	100%	37,081	100%		
Fund Carried Forward (as per LB 2)	2,682		3,359		5,636		16,877		26.29		250.43		166.47		60.79		1,716.98		35		54		72		577		2,824		75		2,670		37,081			

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 total expenditure reported in the Actuarial Return "Statement of Net Assets Values for Segregated Funds maintained by the Insurer for its Unit Linked Business" Actuarial Report and 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: 31 December2024
Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Amount in 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	2,681.69	30.1072	30.1072	29.8138	28.9152	28.4672	27.6104	9.04%	5.93%	30.1072
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	3,358.94	39.6958	39.6958	41.2108	39.4452	37.8378	36.7178	8.11%	6.72%	41.5535
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,635.73	47.3645	47.3645	50.2144	47.5806	44.8686	43.5930	8.65%	8.21%	50.8604
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	16,877.46	58.1310	58.1310	63.3798	59.2991	54.9374	53.4058	8.85%	10.91%	64.4631
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	34.72	26.9328	26.9328	26.6635	25.9736	25.5922	25.1221	7.21%	4.82%	26.9363
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	54.14	40.7496	40.7496	41.9836	39.9551	38.4357	37.0938	9.86%	7.18%	42.3459
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	71.66	57.7806	57.7806	60.8678	57.7680	54.4339	52.9363	9.15%	8.63%	61.7014
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	576.64	70.0540	70.0540	75.9874	70.9408	65.9884	63.6162	10.12%	11.57%	77.2131
9	Balanced Equilibrium Fund	ULIF016010223BALEQIBFND140	27-Jul-23	Non Par	26.29	11.7251	11.7251	12.6010	11.9960	11.2509	10.8003	17.25%	NA	12.7307
10	Large Cap Advantage Fund	ULIF013010223LARCPADFND140	27-Jul-23	Non Par	250.43	11.7662	11.7662	13.0371	12.0767	11.2012	10.7206	17.66%	NA	13.2207
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	166.47	12.5701	12.5701	13.7197	13.0455	11.2029	10.8284	25.70%	NA	13.8810
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	60.79	11.9713	11.9713	13.1045	12.1521	11.2655	10.7452	19.71%	NA	13.2558
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	1,716.98	14.8032	14.8032	15.6373	14.6990	12.7209	12.3234	48.03%	NA	15.7796
14	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	2,824.31	22.9608	22.9608	24.8652	23.7286	21.3688	20.5109	11.94%	11.37%	25.2622
15	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	75.03	20.6884	20.6884	20.4183	20.1435	19.8690	19.5924	5.59%	4.58%	20.6884
16	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	2,670.01	23.1844	23.1844	22.8302	22.4741	22.1293	21.7782	6.46%	5.17%	23.1844
	TOTAL				37,081.27									

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: 31-Dec-24

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	197,434	30.01%	175,196	30.41%	196,254	29.77%	177,488	29.79%
AA or better	6,256	0.95%	4,318	0.75%	6,230	0.94%	4,370	0.73%
Rated below AA but above A	975	0.15%	-	0.00%	1,000	0.15%	-	0.00%
Rated below A but above B	-	0.00%	956	0.17%	-	0.00%	1,000	0.17%
Rated B or Below B	0	0.00%	0	0.00%	934	0.14%	1,897	0.32%
Any other-Sovereign Securities	453,160	68.89%	395,712	68.68%	454,876	68.99%	410,978	68.99%
	657,826	100.00%	576,182	100.00%	659,295	100.00%	595,733	100.00%
Breakdown by residual maturity								
Up to 1 year	3,503	0.53%	7,819	1.36%	3,495	0.53%	8,780	1.47%
more than 1 year and upto 3 years	11,788	1.79%	12,683	2.20%	11,758	1.78%	12,733	2.14%
More than 3 years and up to 7 years	126,508	19.23%	97,117	16.86%	127,743	19.38%	99,138	16.64%
More than 7 years and up to 10 years	107,943	16.41%	109,467	19.00%	107,127	16.25%	111,845	18.77%
More than 10 years and up to 15 years	183,296	27.86%	166,706	28.93%	180,313	27.35%	169,722	28.49%
More than 15 years and up to 20 years	77,672	11.81%	59,516	10.33%	77,677	11.78%	61,811	10.38%
Above 20 years	147,117	22.36%	122,874	21.33%	151,181	22.93%	131,703	22.11%
	657,826	100.00%	576,182	100.00%	659,295	100.00%	595,733	100.00%
Breakdown by type of the issuer								
a. Central Government	367,935	55.93%	329,256	57.14%	371,429	56.34%	343,483	57.66%
b. State Government	85,225	12.96%	66,456	11.53%	83,448	12.66%	67,495	11.33%
c. Corporate Securities	204,665	31.11%	180,470	31.32%	204,419	31.01%	184,755	31.01%
	657,826	100.00%	576,182	100.00%	659,295	100.00%	595,733	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.

Date of upload: February 14, 2025 | Version: 01

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: 31-Dec-24

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	95,694	44.94%	81,727	46.83%	94,576	44.78%	81,536	46.22%
AA or better	4,430	2.08%	2,373	1.36%	4,319	2.05%	2,319	1.31%
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	112,804	52.98%	90,436	51.82%	112,287	53.17%	92,556	52.47%
	212,929	100.00%	174,537	100.00%	211,182	100.00%	176,411	100.00%
Breakdown by residual maturity								
Up to 1 year	5,444	2.56%	6,644	3.81%	5,440	2.58%	6,628	3.76%
more than 1 year and upto 3 years	20,447	9.60%	16,131	9.24%	20,248	9.59%	16,132	9.14%
More than 3 years and up to 7 years	68,966	32.39%	74,847	42.88%	67,947	32.17%	74,585	42.28%
More than 7 years and up to 10 years	48,305	22.69%	29,981	17.18%	47,745	22.61%	30,271	17.16%
More than 10 years and up to 15 years	25,105	11.79%	21,586	12.37%	25,028	11.85%	22,210	12.59%
More than 15 years and up to 20 years	16,500	7.75%	17,333	9.93%	16,372	7.75%	18,038	10.23%
Above 20 years	28,162	13.23%	8,016	4.59%	28,403	13.45%	8,548	4.85%
	212,929	100.00%	174,537	100.00%	211,182	100.00%	176,411	100.00%
Breakdown by type of the issuer								
a. Central Government	91,172	42.82%	75,785	43.42%	91,088	43.13%	77,821	44.11%
b. State Government	21,632	10.16%	14,651	8.39%	21,199	10.04%	14,735	8.35%
c. Corporate Securities	100,124	47.02%	84,100	48.18%	98,895	46.83%	83,855	47.53%
	212,929	100.00%	174,537	100.00%	211,182	100.00%	176,411	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: 31-Dec-24

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2024	As % of total for this class	As at December 31, 2023	As % of total for this class
Breakdown by credit rating								
AAA rated	2,246	24.26%	2,480	25.39%	2,221	24.06%	2,494	25.35%
AA or better	437	4.72%	442	4.53%	428	4.64%	432	4.39%
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	6,573	71.02%	6,846	70.09%	6,581	71.30%	6,912	70.26%
	9,256	100.00%	9,768	100.00%	9,230	100.00%	9,837	100.00%
Breakdown by residual maturity								
Up to 1 year	3,208	34.66%	3,167	32.42%	3,208	34.76%	3,214	32.67%
more than 1 year and upto 3 years	859	9.28%	646	6.61%	859	9.31%	655	6.66%
More than 3 years and up to 7 years	1,406	15.19%	1,619	16.58%	1,391	15.07%	1,625	16.52%
More than 7 years and up to 10 years	682	7.37%	2,108	21.58%	670	7.26%	2,124	21.60%
More than 10 years and up to 15 years	2,577	27.84%	1,249	12.78%	2,579	27.95%	1,243	12.64%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	524	5.66%	979	10.03%	522	5.65%	976	9.92%
	9,256	100.00%	9,768	100.00%	9,230	100.00%	9,837	100.00%
Breakdown by type of the issuer								
a. Central Government	6,573	71.02%	6,846	70.09%	6,581	71.30%	6,912	70.26%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	2,683	28.98%	2,922	29.91%	2,649	28.70%	2,926	29.74%
	9,256	100.00%	9,768	100.00%	9,230	100.00%	9,837	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

31-Dec-24 Quarter End: 31 December 2024

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 31 December 2024	Up to the Quarter ended 31 December 2024	For the Quarter ended 31 December 2023	Up to the Quarter ended 31 December 2023
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	Premium Income	12,462	33,104	9,653	24,825
			Commission	(3,756)	(9,928)	(2,892)	(6,534)
			Investment Income	42	128	45	136
			Partial redemption of Non-convertible debentures	-	83	-	73
			Branding	(300)	(300)		
			Rent Paid & Electricity charges	(4)	(10)	(3)	(9)
2	Piramal Financial Sales and Services Private Limited	Significant influence	Premium Income	-	(102)	(2)	2
			Manpower Expenses	-	-	(10)	(491)
3	Piramal Enterprises Limited	Significant influence	Premium Income	0	0	510	517
4	PGIM India Asset Management Private Limited	Significant influence	Purchase of Mutual funds	-	310	-	-
			Unrealised gain on Mutual Fund	5	7	-	-
5	Prudential International Insurance Service Co. LLC	Significant influence	Reimbursement of expenses	(5)	(24)	(4)	(12)
			Towards secondment charges	71	(71)	(64)	(190)
			Recovery of Expenses	131	131	-	-
6	GIBALTAR INDIA SOLUTIONS LLP	Significant influence	Towards secondment charges	(142)	(142)	-	-
7	Pramerica Life Insurance Employees Group Gratuity Trust	Significant influence	Transfer of funds	0	0	0	0
8	India Resurgence ARC Private Limited	Significant influence	Premium Income	0	0	0	2
9	India Resurgence Asset Management Business Private Limited	Significant influence	Premium Income	12	12	9	21
10	Key management personnel [#]		Premium Income	-	1	(0)	1
			Managerial Remuneration	(216)	(590)	(148)	(669)

As per Accounting standard-18

PART-B Related Party Transaction Balances - As at the end of December 31, 2024

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 in Lakhs (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	5,751	Payable (Unallocated premium: 3,209 Policy deposits: 10 Commission payable: 2,532 Rent Payable: 0 Electricity Charges: 0)	NA	Nil	Nil	Nil
	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	3,533	Receivable (Investment in NCDs : 2,476 Accrued interest on NCDs : 44 Advertising: 1,013)	Secured. Nature of security - Investments	NA	Nil	Nil
2	PGIM India Asset Management Private Limited	Significant influence	317	Receivable (Purchase of Mutual Funds: 317)	Secured. Nature of security - Investments	Nil	Nil	Nil
3	Prudential International Insurance Service Co. LLC	Significant influence	32	Payable (Reimbursement of Expenses: 14 Towards Secondment charges: 18)	NA	Nil	Nil	Nil
4	GIBALTAR INDIA SOLUTIONS LLP	Significant influence	37	Payable (Towards Secondment charges: 37)				
5	Piramal Financial Sales and Services Private Limited	Significant influence	Nil	Payable (Unallocated premium: Nil Manpower expenses: Nil)	NA	Nil	Nil	Nil
6	Key management personnel [#]		207	Payable (Managerial Remuneration: 207)	NA	Nil	Nil	Nil
7	Piramal Enterprises Limited	Significant influence	0	Payable (Unallocated Premium: 0)	NA	Nil	Nil	Nil
8	India Resurgence ARC Private Limited (formerly known as Piramal Assets Reconstruction Private Limited)	Significant influence	1	Payable (Unallocated Premium: 1)	NA	Nil	Nil	Nil
9	India Resurgence Asset Management Business Private Limited (formerly known as PEL Asset Resurgence Advisory Private Limited)	Significant influence	0	Payable (Unallocated Premium: 0)	NA	Nil	Nil	Nil

As per Accounting standard-18

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: 31 December 2024

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. Pavan Dhamija	Vice Chairman, Non-Executive Director	Director	
3	Mr. Abhijit Sen	Non-Executive Director	Director	
4	Mr. Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
5	Mr. Joel Varghese	Non-Executive Director	Director	
6	Mr. Jagdeep Mallareddy	Non-Executive Director	Director	
7	Mr. Modukuru S V S Phanesh	Non-Executive Independent Director	Director	
8	Ms. Sindhushree Khullar	Non-Executive Independent Director	Director	
9	Mr. Pravin Kutumbe	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	Mr. Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
2	Mr. Pankaj Gupta	Chief Financial Officer	Finance	Appointed W.e.f 10th Oct 2024
3	Ms. Vandana Mishra	Officiating Chief Financial Officer	Finance	Step down from the position W.e.f 10th Oct 2024
4	Mr. Karthik Chakrapani	Chief Business Officer	Sales & Distribution, Marketing, Renewals, Sales Training	
5	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Human Resources, Ethics	
6	Mr. Abhishek Das	Chief Investments Officer	Investments	
7	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	
8	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	
9	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	
10	Mr. Sameer Chibber	Chief Customer Service & Operations	Operation and Customer Service	
11	Mr. Yogesh Rohilla	General Counsel and Head Legal	Legal	
12	Mr. Manish Gupta	Head- Internal Audit	Internal Audit	
13	Mr. Prithivi Raj Mukherjee	Chief Growth Officer	Sales	
14	Mr. Sunil Jain	Chief Technology Officer	Information Technology	
15	Ms. Nupur Sharma	Company Secretary	Secretarial	

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

As at 31 December 2024

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	900,505
	Deduct:		
02	Mathematical Reserves	2	863,269
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		37,236
05	Available Assets in Shareholders Fund:	4	42,330
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		42,330
08	Total ASM (04)+(07)		79,566
09	Total RSM		36,942
10	Solvency Ratio (ASM/RSM)		215%

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;
- 5) Item No. 09 shall be the sum total of the Required Solvency Margins arrived in the manner as specified under Form KT-1 and KT-2 of Part III (B) of Schedule-I of these regulations.

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

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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: Life Fund
As on 31 December 2024

(Amount in Rs. Lakhs)											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	204,419	182,864	-	-	-	-	468,904	432,772	673,323	615,636
2	Gross NPA	4,692	4,695	-	-	-	-	-	-	4,692	4,695
3	% of Gross NPA on Investment Assets(2/1)	2.30%	2.57%	-	-	-	-	-	-	0.70%	0.76%
4	Provision made on NPA	4,692	4,695	-	-	-	-	-	-	4,692	4,695
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	199,727	178,169	-	-	-	-	468,904	432,772	668,631	610,941
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 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

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 31 December 2024

(Amount in Rs. Lakhs)											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	98,895.12	93,296.31	-	-	-	-	114,787.36	97,546.66	213,682.48	190,842.98
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)	98,895.12	93,296.31	-	-	-	-	114,787.36	97,546.66	213,682.48	190,842.98
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

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 31 December 2024

(Amount in Rs. Lakhs)											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Dec-24)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	2,682.77	3,242.06	-	-	-	-	34,398.50	32,519.76	37,081.27	35,761.82
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)	2,682.77	3,242.06	-	-	-	-	34,398.50	32,519.76	37,081.27	35,761.82
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	0%	0%	-	-	-	-	-	-	0%	0%
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

Periodicity of Submission: Quarterly

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	360,892	7,074	1.96%	1.96%	350,891	20,571	5.86%	5.86%	326,026	18,501	5.67%	5.67%			
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
3	A04 Treasury Bills	CTRB	234	4	1.65%	1.65%	188	9	4.97%	4.97%	142	4	2.48%	2.48%			
4	B03 State Government Guaranteed Loans	SGGL	83,453	1,538	1.84%	1.84%	82,087	4,561	5.56%	5.56%	57,228	3,139	5.49%	5.49%			
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	504	29	5.66%	5.66%			
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,400	41	1.70%	1.70%	2,447	124	5.08%	5.08%	2,588	131	5.08%	5.08%			
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,413	71	2.08%	2.08%	3,600	226	6.27%	6.27%	5,684	351	6.18%	6.18%			
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%	-	-	0.00%	0.00%			
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500	11	2.12%	2.12%	500	32	6.32%	6.32%	500	32	6.33%	6.33%			
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	89	0.00%	0.00%	-	-	0.00%	0.00%			
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	383	4	0.99%	0.99%	591	368	62.29%	62.29%	520	47	8.96%	8.96%			
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	147	(41)	-27.67%	-27.67%	372	177	47.45%	47.45%	375	40	10.61%	10.61%			
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	9,500	179	1.88%	1.88%	6,904	390	5.65%	5.65%	2,500	145	5.80%	5.80%			
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	113,047	2,175	1.92%	1.92%	110,701	6,241	5.64%	5.64%	108,897	6,279	5.77%	5.77%			
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,111	142	1.99%	1.99%	4,452	266	5.98%	5.98%	682	42	6.12%	6.12%			
17	C29 Infrastructure - Debentures / Bonds / CPs / loans	IODS	5,076	95	1.87%	1.87%	4,348	243	5.58%	5.58%	-	-	0.00%	0.00%			
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	2.02%	2.02%	1,000	60	5.95%	5.95%	1,000	61	6.09%	6.09%			
19	C29 Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
20	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
21	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	5,048	144	2.85%	2.85%	5,211	737	14.15%	14.15%	4,515	440	9.75%	9.75%			
22	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	613	6	1.01%	1.01%	425	67	15.74%	15.74%	169	(16)	-9.37%	-9.37%			
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
24	D05 Corporate Securities - Bonds - (Taxable)	EPBT	24,466	451	1.84%	1.84%	24,084	1,363	5.66%	5.66%	24,969	1,398	5.60%	5.60%			
25	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	35,105	660	1.88%	1.88%	34,531	1,945	5.63%	5.63%	31,231	1,774	5.68%	5.68%			
26	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	7,835	156	1.99%	1.99%	7,195	429	5.97%	5.97%	-	-	0.00%	0.00%			
27	D21 CCIL - CBLO	ECBO	5,945	97	1.63%	1.63%	8,130	395	4.86%	4.86%	7,710	382	4.96%	4.96%			
28	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
29	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,019	6	0.13%	0.13%			
30	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,284	-	0.00%	0.00%			
31	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	33	0	1.17%	1.17%	33	1	3.72%	3.72%	203	9	4.61%	4.61%			
32	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
33	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	657	(69)	-10.44%	-10.44%	743	(101)	-13.63%	-13.63%	187	30	16.10%	16.10%			
34	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
35	E13 Short term Loans (Unsecured Deposits)	OSLU	1,175	(74)	-6.31%	-6.31%	1,175	76	6.50%	6.50%	631	163	25.83%	25.83%			
36	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
37	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	0	-	0.00%	0.00%	0	-	0.00%	0.00%	0	-	0.00%	0.00%			
38	E25 Reclassified Approved investments - Debt	ORAD	1,866	-	0.00%	0.00%	1,887	-	0.00%	0.00%	2,000	336	16.78%	16.78%			
39	E26 Reclassified Approved investments - Equity	ORAE	66	-	0.00%	0.00%	296	318	107.56%	107.56%	365	97	26.50%	26.50%			
40	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	318	48	15.04%	15.04%	339	64	18.97%	18.97%	423	3	0.73%	0.73%			
41	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
42	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
TOTAL			669,043	12,731	1.90%	1.90%	650,899	38,652	5.94%	5.94%	578,552	33,423	5.78%	5.78%			

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

1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
- 5.YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6. There is no Category Code available to capture derivatives transactions, Loss amounting ₹ 0.11 crores for this Quarter on account of Fixed Income Derivatives as shown in 'Transfer/Gain @n revaluation/change in fair value' is not included in above figures.

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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 :31st December 2024
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	87,998	1,536	1.75%	1.75%	84,100	4,414	5.25%	5.25%	69,514	3,625	5.22%	5.22%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	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%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	21,428	399	1.86%	1.86%	20,411	1,163	5.70%	5.70%	14,038	796	5.67%	5.67%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	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%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,970	103	2.07%	2.07%	3,326	213	6.39%	6.39%	2,229	148	6.65%	6.65%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	2,014	42	2.06%	2.06%	2,015	124	6.14%	6.14%	1,769	121	6.83%	6.83%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	42,398	1,129	2.66%	2.66%	43,857	2,827	6.45%	6.45%	49,417	2,899	5.87%	5.87%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	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%	-	-	0.00%	0.00%
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,327	107	2.00%	2.00%	4,342	260	5.98%	5.98%	3,006	179	5.96%	5.96%
16	C29 Debt Instruments of InvITs - Approved Investments	IDIT	2,500	50	1.98%	1.98%	2,500	148	5.92%	5.92%	-	-	0.00%	0.00%
17	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,805	73	1.91%	1.91%	3,239	185	5.71%	5.71%	809	46	5.66%	5.66%
18	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	D21 CCIL - CBLO	ECBO	1,702	28	1.64%	1.64%	1,344	66	4.88%	4.88%	1,172	58	4.97%	4.97%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D05 Corporate Securities - Bonds - (Taxable)	EPBT	13,644	263	1.93%	1.93%	12,492	726	5.81%	5.81%	8,888	515	5.80%	5.80%
24	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	26,435	550	2.08%	2.08%	25,525	1,562	6.12%	6.12%	6,489	392	6.03%	6.03%
25	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	2,562	38	1.47%	1.47%	2,562	38	1.47%	1.47%	-	-	0.00%	0.00%
26	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	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%	-	-	0.00%	0.00%
30	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			214,143	4,316	2.02%	2.02%	203,794	11,725	5.75%	5.75%	157,330	8,780	5.58%	5.58%

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

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

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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 :31st December 2024
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	3,855.78	34.25	0.89%	0.89%	3,708.39	257.37	6.94%	6.94%	6,366.92	367.08	5.77%	5.77%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	2,682.94	45.20	1.68%	1.68%	2,468.64	126.11	5.11%	5.11%	709.29	35.77	5.04%	5.04%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	101.09	4.93	4.88%	4.88%	-	-	0.00%	0.00%
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%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	75.42	1.17	1.55%	1.55%	76.48	4.90	6.41%	6.41%	80.21	4.34	5.41%	5.41%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	261.00	12.42	4.76%	4.76%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	2.90	0.00%	0.00%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	1,177.03	(232.63)	-19.76%	-19.76%	1,330.94	49.35	3.71%	3.71%	1,009.68	468.06	46.36%	46.36%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,353.37	(193.52)	-8.22%	-8.22%	2,425.35	122.20	5.04%	5.04%	2,019.07	882.63	43.71%	43.71%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,045.30	12.98	1.24%	1.24%	1,317.97	77.09	5.85%	5.85%	1,799.11	97.59	5.42%	5.42%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	201.17	3.84	1.91%	1.91%	200.96	11.70	5.82%	5.82%	201.61	10.98	5.45%	5.45%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	150.21	4.57	3.04%	3.04%
17	C29 Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	C29 Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	C34 Infrastructure - Equity (including unlisted)	IOEQ	38.79	(6.73)	-17.35%	-17.35%	26.50	(11.80)	-44.54%	-44.54%	3.50	1.54	44.01%	44.01%
20	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	857.39	(157.92)	-18.42%	-18.42%	736.95	(34.81)	-4.72%	-4.72%	241.18	135.05	56.00%	56.00%
22	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-	EACE	20,744.44	(1,568.64)	-7.56%	-7.56%	20,716.80	1,754.23	8.47%	8.47%	18,834.00	3,731.18	19.81%	19.81%
23	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D21 CCIL - CBLO	ECBO	467.12	7.57	1.62%	1.62%	386.97	18.82	4.86%	4.86%	409.90	20.35	4.97%	4.97%
29	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	314.64	5.48	1.74%	1.74%	311.24	7.33	2.35%	2.35%	-	-	0.00%	0.00%
30	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,368.35	22.31	1.63%	1.63%	1,365.84	81.50	5.97%	5.97%	862.44	48.17	5.59%	5.59%
31	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	304.09	-	0.00%	0.00%
33	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	230.56	3.71	1.61%	1.61%	389.46	18.92	4.86%	4.86%	524.06	25.78	4.92%	4.92%
34	D30 Net Current Assets	ENCA	(945.21)	74.19	-7.85%	-7.85%	(945.21)	(76.33)	8.08%	8.08%	(413.65)	(162.88)	39.38%	39.38%
35	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	397.47	1.63	0.41%	0.41%	243.04	36.22	14.90%	14.90%	581.13	95.07	16.36%	16.36%
36	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E13 Short term Loans (Unsecured Deposits)	OLSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,888.54	(73.60)	-3.90%	-3.90%	1,848.24	165.50	8.95%	8.95%	1,691.84	316.41	18.70%	18.70%
39	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
41	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
42	E26 Reclassified Approved investments - Equity	ORAE	337.09	(99.11)	-29.40%	-29.40%	469.98	(99.79)	-21.23%	-21.23%	430.15	280.64	65.24%	65.24%
43	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			38,035.39	(2,119.82)	-5.57%	-5.57%	37,914.62	2,516.35	6.64%	6.64%	36,090.47	6,374.76	17.66%	17.66%

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

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

FORM L - 35 - Statement of Down Graded Investments
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
PART - A
Statement as on :31st December 2024
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									
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	934	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)	
	8% YES Bank 30 September 2026	IOLB	1,000	30-Sep-16	CARE & ICRA	AA+	A	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 20 (D), Upgraded on 24th March 20(BB+), Upgraded on 11th Sep 20(BBB), Upgraded on 12th Oct 22 (A-), Upgraded on 19th July 24 (A)	
	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)	
			1,934							

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

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 :31st December 2024
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.
 - 3 FORM shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
 - 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

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 :31st December 2024
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.
 - 3 FORM shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
 - 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

Sl. No	Particulars	For the Quarter Ended December 31, 2024				For the Quarter Ended December 31, 2023				Up to the Quarter Ended December 31, 2024				Up to the Quarter Ended December 31, 2023				
		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	9.10	10.00	10.00	11.11	2.65	3.00	3.00	3.31	25.82	28.00	28.00	31.86	8.31	10.00	9.00	27.93
		From 10,001-25,000	14.96	9.00	9.00	18.05	4.80	2.00	2.00	6.00	34.83	20.00	20.00	42.70	26.98	13.00	12.00	49.94
		From 25001-50,000	19.17	5.00	5.00	23.04	22.12	5.00	5.00	27.65	91.17	23.00	23.00	112.59	29.23	7.00	7.00	36.54
		From 50,001- 75,000	5.98	1.00	1.00	7.47	-	-	-	-	19.21	3.00	3.00	22.93	12.00	2.00	2.00	13.50
		From 75,001-100,000	-	-	-	-	-	-	-	-	19.25	2.00	2.00	24.06	-	-	-	30.00
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	24.00	2.00	2.00	30.00
		Above Rs. 1,25,000	40.00	1.00	1.00	50.00	-	-	-	-	40.00	1.00	1.00	50.00	-	-	-	-
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	2.21	1.00	-	2.21	-	-	-	-	8.99	4.00	3.00	8.99
		From 1,00,001-150,000	4.00	1.00	1.00	4.00	-	-	-	4.00	1.00	-	-	4.00	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	10.85	2.00	-	-	10.85	-	-	-	-
		From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	(9.82)	(1.00)	(1.00)	(9.82)
		From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii	Group Single Premium (GSP)																
		From 0-10000	(494.96)	22.00	11,522.00	125,104.54	(1,126.25)	5.00	(123,681.00)	(42,822.96)	(467.78)	34.00	26,568.00	311,248.06	(1,521.89)	22.00	(114,843.00)	(24,366.92)
		From 10,001-25,000	127.79	20.00	9,236.00	99,383.53	50.27	8.00	3,938.00	49,679.50	262.36	34.00	17,440.00	201,045.75	160.04	18.00	17,291.00	133,734.21
		From 25001-50,000	272.92	28.00	17,898.00	149,521.47	87.14	5.00	6,238.00	39,604.92	638.66	51.00	32,023.00	376,625.49	407.24	31.00	34,454.00	261,697.68
		From 50,001- 75,000	288.17	22.00	16,712.00	92,340.81	109.25	6.00	13,868.00	56,642.46	616.11	36.00	37,167.00	297,098.76	389.07	29.00	29,015.00	224,465.96
		From 75,001-100,000	226.79	8.00	12,118.00	189,217.78	69.07	3.00	5,061.00	35,185.05	565.14	21.00	35,982.00	557,252.45	334.78	26.00	23,839.00	249,683.47
		From 1,00,001-1,25,000	192.99	2.00	26,542.00	101,860.81	86.52	4.00	5,351.00	59,517.31	397.94	4.00	32,047.00	247,262.80	294.07	14.00	19,909.00	183,379.42
		Above Rs. 1,25,000	43,021.93	20.00	1,572,998.00	2,750,407.22	23,354.07	14.00	1,196,153.00	1,443,658.87	87,205.87	65.00	3,716,001.00	7,004,957.53	63,064.09	62.00	3,184,318.00	4,832,801.64
	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	1.08	6.00	6.00	9.37	3.54	43.00	42.00	185.68	2.91	25.00	25.00	184.26	4.33	55.00	54.00	326.08
		From 10,001-25,000	80.54	459.00	421.00	1,015.24	64.07	357.00	344.00	740.50	213.60	1,268.00	1,163.00	3,258.93	171.03	771.00	754.00	1,776.20
		From 25001-50,000	2,636.36	7,025.00	6,897.00	21,262.47	1,982.15	6,131.00	6,043.00	17,227.42	7,473.59	19,735.00	19,293.00	59,428.38	5,575.82	15,266.00	15,051.00	44,457.26
		From 50,001- 75,000	1,659.74	3,302.00	3,251.00	16,864.71	1,341.67	2,661.00	2,642.00	12,776.96	4,713.76	8,515.00	8,364.00	43,208.37	3,500.56	7,001.00	6,939.00	35,399.51
		From 75,001-100,000	611.03	663.00	650.00	5,849.44	472.52	505.00	489.00	4,225.48	1,671.55	1,813.00	1,751.00	16,304.29	991.94	1,087.00	1,024.00	9,422.97
		From 1,00,001-1,25,000	187.17	198.00	198.00	2,453.79	152.55	162.00	161.00	1,730.38	500.75	444.00	442.00	5,081.60	332.09	340.00	336.00	3,665.49
		Above Rs. 1,25,000	1,322.13	486.00	456.00	11,950.21	1,037.77	364.00	338.00	9,737.15	3,123.08	1,171.00	1,051.00	29,494.06	1,769.31	655.00	591.00	17,278.59
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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.

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

Insurer : Pramerica Life Insurance Limited

Date:

31-Dec-24

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

Business Acquisition through Different Channels (Group)

Quarter End: 31 December 2024

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	2,006	132.94	-	-	-	2	2,006	132.94	-	-	-
2	Corporate Agents-Banks	-	1	0.02	-	-	-	-	6	0.44	-	-	-
3	Corporate Agents -Others	5	259,145	17,256.36	-	111,675	14,337.30	9	497,156	45,682.70	2	369,353	37,230.73
4	Brokers	49	303,348	2,889.56	30	690,020	6,424.57	154	1,405,756	13,962.31	166	2,057,571	20,129.12
5	Micro Agents	-	8,610	54.88	3	31,669	151.34	2	33,464	198.65	8	66,274	359.26
6	Direct Business	5	260,403	1,484.05	12	273,564	1,716.86	17	1,125,327	7,423.45	26	700,785	5,408.28
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total	61	833,513	21,817.81	45	1,106,928	22,630.07	184	3,063,715	67,400.49	202	3,193,983	63,127.40
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

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

Date: 31-Dec-24

Business Acquisition through Different Channels (Individual)

Quarter End: 31 December 2024

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	4,656	3,049	4,524	2,502	12,851	8,089	11,081	5,878
2	Corporate Agents-Banks	109	43	1	1	340	131	(1)	1
3	Corporate Agents -Others	1,071	680	171	153	2,228	1,426	617	375
4	Brokers	1,003	597	748	574	3,321	1,964	1,249	980
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,330	2,225	4,703	1,816	14,207	6,281	12,132	5,141
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	5,330	2,225	4,703	1,816	14,207	6,281	12,132	5,141
7	IMF	1	1	-	-	17	12	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	(4)	(3)	87	40	87	40	134	70
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	12,166	6,591	10,234	5,086	33,051	17,944	25,212	12,445
	Referral Arrangements	-	-	-	-	-	-	-	-

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: 31-Dec-24

For the Quarter Ended December 31, 2024

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	494	3,006	-	-	1	-	3,501	3,470
2	Survival Benefit ²	150	106	-	-	-	-	256	57
3	Annuities / Pension	6	58	-	-	-	-	64	4
4	Surrender ³	13	2,771	1	-	-	-	2,785	3,893
5	Other benefits ⁴	-	5	-	-	-	-	5	16
			-	-	-	-	-	-	-
	Death Claims	3	169	5	-	-	-	177	762

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	16,972	2,601	-	-	-	-	19,573	1,792
5	Other benefits	-	1	-	-	-	-	1	5
									-
	Death Claims	7,295	1,664	124	12	-	-	9,095	10,816

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: 31-Dec-24

Upto Quarter Ended 31 December 2024

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	1,092	7,941	2	-	1	-	9,036	7,976
2	Survival Benefit ²	407	312	2	-	-	-	721	150
3	Annuities / Pension	24	172	-	-	-	-	196	9
4	Surrender ³	13	8,056	2	-	-	-	8,071	12,073
5	Other benefits ⁴	-	18	-	-	-	-	18	39
								-	-
	Death Claims	6	494	18	1	-	-	519	2,454

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	17,823	56,634	-	-	-	-	74,457	4,255
5	Other benefits	-	2	-	-	-	-	2	6
	Death Claims	20,034	2,513	319	25	-	-	22,891	25,001

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: 31-Dec-24

For the Quarter Ended December 31, 2024

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	7	142
2	Claims Intimated / Booked during the period	174	9,087
(a)	Less than 3 years from the date of acceptance of risk	64	8,733
(b)	Greater than 3 years from the date of acceptance of risk	110	354
3	Claims Paid during the period	177	9,095
4	Claims Repudiated during the period ²	1	41
5	Claims Rejected ³	-	5
6	Unclaimed ⁴		
7	Claims O/S at End of the period	3	88
	Outstanding Claims:-		
	Less than 3months	3	88
	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	5	3	-	51	-
2	Claims Booked during the period	3,502	253	64	2,772	5
3	Claims Paid during the period	3,501	256	64	2,785	5
4	Unclaimed ³	-	-		-	
5	Claims O/S at End of the period	6	-	-	38	-
	Outstanding Claims (Individual)					
	Less than 3months	4	-	-	37	-
	3 months and less than 6 months				1	
	6 months and less than 1 year	2				
	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 Claims: Nil)

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

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GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2024

Sl 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	-	6	-	-	6	-	16
b)	Policy Servicing	-	16	11	1	4	-	35
c)	Proposal Processing	-	2	2	-	-	-	10
d)	Survival Claims	-	17	5	-	12	-	47
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	2	115	34	4	79	-	323
g)	Others	-	-	-	-	-	-	-
	Total Number of Complaints	2	156	52	5	101	-	431

2	Total No. of Policies upto corresponding period of previous year	25,414
3	Total No. of Claims upto corresponding period of previous year	9,998
4	Total No. of Policies during current year	33,235
5	Total No. of Claims during current year	23,565
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	111
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	27

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	-	-	-	-	-	-

INDIVIDUAL BUSINESS																	
Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.55%	5.55%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	595-595	561-561	1.65%-1.65%	1.65%-1.65%	5.00%	5.00%	0%-11.25%	0%-11.25%	0.8%-2.60%	0.8%-2.60%
	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%	5.60%	52.5%-257.5%	52.5%-257.5%	Not Applicable	Not Applicable	595-595	561-561	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-20%	0%-20%		
	General Annuity	5.90%	5.90%	110%-110%	110%-110%	Not Applicable	Not Applicable	0	0	0.55%-0.55%**	0.55%-0.55%**	5.00%	5.00%	0.5%-0.5%	0.5%-0.5%		
	Pension																
	Health	5.60%	5.60%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	118-128	111-121	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%-250%	65%-250%	Not Applicable	Not Applicable	595-595	561-561	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	595-595	561-561	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-52.5%	0%-17.5%		
	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

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.

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 as amended from time to time.

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 December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023	As at December for the year 2024	As at December for the year 2023
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%-305%	71%-305%	Not Applicable	Not Applicable	0-95	0-89	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).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

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 as amended from time to time.

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For the Quarter ending December 31, 2024

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
16-Oct-24	Asian Paints Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Varun Berry (DIN: 05208062) as Independent Director for five years from 23 October 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
26-Oct-24	Ultratech Cement Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dr. Vikas Balia (DIN: 00424524) as Independent Director for five years from 10 October 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.

FORM L-45 OFFICES AND OTHER INFORMATION

As at : December 31, 2024

Insurer : Pramerica Life Insurance Limited

Date: December 31, 2024

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

Sl. No.	Information		Number
1	No. of offices at the beginning of the year		133
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	5
5	No. of branches closed during the year		5
6	No of branches at the end of the year		133
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		133
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. Pravin Kutumbe , Mr. Modukuru S V S Phanesh and Ms. Sindhushree Khullar) Including one woman director) (b) Executive Director: 1 (Mr. Pankaj Gupta) (c) Non-executive Director: 8 (Mr. Abhijit Sen, Mr. Pavan Dhamija, Mr. Jairam Sridharan, Mr Joel Varghese, Mr. Jagdeep Mallareddy) including 3 independent directors as mentioned above (d) Women Director: 1 (Ms. Sindhushree Khullar) (who is also an Independent Director) (e) Whole time director : 1 (As mentioned in executive director category above)	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 3,102 employees b) Off-roll: 75 employees c) Total Employees: 3,177	
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)	17,779 14 31 273 4 2 14 613 -	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3,117	17,505
Recruitments during the quarter	641	653
Attrition during the quarter	581	320
Number at the end of the quarter	3,177	17,838

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