



**IRDAI PUBLIC DISCLOSURES  
FOR THE YEAR ENDED 31 March 2025**

Version No.	Form Upload Date	Particulars of change
1.0	May 30, 2025	NA
2.0	August 01, 2025	Form L-23 Inserted

## REVENUE ACCOUNT FOR THE QUARTER ENDED March 31, 2025

## 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	2,324	42	-	-	2,366	1,365	-	-	-	-	1,365	54,483	13	3,336	76	(468)	57,440	61,171	
(b) Reinsurance ceded		(11)	-	-	-	(11)	(1)	-	-	-	-	(1)	(4,461)	-	-	(2)	-	(4,463)	(4,475)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		224	6	-	-	230	1,527	-	-	-	-	1,527	12,714	4	83	7	15	12,823	14,580	
(b) Profit on sale/redemption of investments		868	7	-	-	875	107	-	-	-	-	107	842	-	3	-	1	846	1,828	
(c) (Loss on sale/ redemption of investments)		(577)	1	-	-	(576)	(35)	-	-	-	-	(35)	(2)	-	-	-	-	(2)	(613)	
(d) Transfer/Gain on revaluation/change in fair value *		(681)	(15)	-	-	(696)	-	-	-	-	-	-	(86)	-	-	-	-	(86)	(782)	
(e) Amortisation of Premium / Discount on investments		8	-	-	-	8	4	-	-	-	-	4	1,496	-	6	-	-	1,502	1,514	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	81	-	-	-	-	81	393	1	-	-	-	394	475	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		(37)	48	-	-	11	-	-	-	-	-	-	(1,673)	24	248	54	(70)	(1,417)	(1,406)	
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		4	-	-	-	4	(1)	-	-	-	-	(1)	43	-	1	-	-	44	47	
(b) Others		758	5	-	-	763	-	-	-	-	-	-	346	-	31	(23)	-	354	1,117	
TOTAL (A)		2,880	94	-	-	2,974	3,047	-	-	-	-	3,047	64,095	42	3,708	112	(522)	67,435	73,456	
Commission	L-5	55	-	-	-	55	17	-	-	-	-	17	9,277	-	-	12	-	9,289	9,361	
Operating Expenses related to Insurance Business	L-6	915	56	-	-	971	73	-	-	-	-	73	9,212	26	288	60	(72)	9,514	10,558	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		(1)	-	-	-	(1)	-	-	-	-	-	-	(217)	-	-	-	-	(217)	(218)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		48	-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	48	
TOTAL (B)		1,017	56	-	-	1,073	90	-	-	-	-	90	18,272	26	288	72	(72)	18,586	19,749	
Benefits Paid (Net)	L-7	1,293	42	-	-	1,335	633	-	-	-	-	633	15,128	3	432	-	1,104	16,667	18,635	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		(21)	12	-	-	(9)	1,490	-	-	-	-	1,490	30,942	15	2,988	20	(1,574)	32,391	33,872	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(2,168)	-	-	-	-	(2,168)	(2,168)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		462	(7)	-	-	455	-	-	-	-	-	-	-	-	-	-	-	-	455	
(e) Fund for Discontinued Policies		129	-	-	-	129	-	-	-	-	-	-	-	-	-	-	-	-	129	
TOTAL (C)		1,863	47	-	-	1,910	2,124	-	-	-	-	2,124	43,902	18	3,420	20	(470)	46,890	50,924	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	(9)	-	-	(9)	833	-	-	-	-	833	1,921	(2)	-	20	20	1,959	2,783	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	(9)	-	-	(9)	833	-	-	-	-	833	1,921	(2)	-	20	20	1,959	2,783	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	(9)	-	-	(9)	145	-	-	-	-	145	1,920	(2)	-	20	20	1,958	2,094	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	688	-	-	-	-	688	-	-	-	-	-	-	688	
TOTAL		-	(9)	-	-	(9)	833	-	-	-	-	833	1,920	(2)	-	20	20	1,958	2,782	
The Total Surplus as mentioned below :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,297	-	-	-	-	1,297	-	-	-	-	-	-	1,297	
(c) Surplus shown in Revenue Account		-	(9)	-	-	(9)	833	-	-	-	-	833	1,920	(2)	-	20	20	1,958	2,782	
Total Surplus (a+b+c)		-	(9)	-	-	(9)	2,131	-	-	-	-	2,131	1,920	(2)	-	20	20	1,958	4,080	

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

\*\* Represents Mathematical Reserves after allocation of bonus

Date of upload: August 01, 2025 | Version: 02

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

REVENUE ACCOUNT FOR THE QUARTER ENDED March 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	1,471	8	-	-	1,479	1,576	-	-	-	-	1,576	52,955	11	402	32	46	53,446	56,501
(b) Reinsurance ceded		(8)	-	-	-	(8)	(1)	-	-	-	-	(1)	(2,991)	-	-	(1)	-	(2,992)	(3,001)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		236	5	-	-	241	1,353	-	-	-	-	1,353	10,659	5	14	6	37	10,721	12,315
(b) Profit on sale/redemption of investments		731	3	-	-	734	1	-	-	-	-	1	92	-	-	-	-	92	827
(c) (Loss on sale/ redemption of investments)		(99)	(2)	-	-	(101)	(1)	-	-	-	-	(1)	(91)	-	-	-	-	(91)	(193)
(d)Transfer/Gain on revaluation/change in fair value *		277	24	-	-	301	-	-	-	-	-	-	(45)	-	-	-	-	(45)	256
(e) Amortisation of Premium / Discount on investments		4	(1)	-	-	3	24	-	-	-	-	24	1,704	(1)	-	-	(1)	1,702	1,729
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	72	-	-	-	-	72	286	1	-	-	-	287	359
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		(51)	34	-	-	(17)	-	-	-	-	-	-	7,971	35	60	66	33	8,165	8,148
(b) Towards remuneration of MD/CEOs/WTD/Othere KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		488	(1)	-	-	487	-	-	-	-	-	-	-	(4)	6	-	2	4	491
TOTAL (A)		3,049	70	-	-	3,119	3,024	-	-	-	-	3,024	70,540	47	482	103	117	71,289	77,432
Commission	L-5	40	-	-	-	40	21	-	-	-	-	21	9,676	-	-	1	-	9,677	9,738
Operating Expenses related to Insurance Business	L-6	634	35	-	-	669	90	-	35	-	-	90	11,540	35	64	72	38	11,749	12,508
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		38	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	38
TOTAL (B)		712	35	-	-	747	111	-	-	-	-	111	21,216	35	64	73	38	21,426	22,284
Benefits Paid (Net)	L-7	2,241	42	-	-	2,283	579	-	-	-	-	579	12,369	3	-	-	27	12,399	15,261
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1
Change in valuation of liability in respect of life policies																			
(a) Gross **		(40)	(1)	-	-	(41)	2,475	-	-	-	-	2,475	36,252	3	514	24	52	36,845	39,279
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(3,897)	-	-	-	-	(3,897)	(3,897)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		127	(6)	-	-	121	-	-	-	-	-	-	-	-	-	-	-	-	121
(e) Fund for Discontinued Policies		9	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	9
TOTAL (C)		2,337	35	-	-	2,372	3,055	-	-	-	-	3,055	44,724	6	514	24	79	45,347	50,774
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	(142)	-	-	-	-	(142)	4,600	6	(96)	6	-	4,516	4,374
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION							(142)					(142)	4,600	6	(96)	6	-	4,516	4,374
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	138	-	-	-	-	138	4,600	6	(96)	6	-	4,516	4,374
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	(280)	-	-	-	-	(280)	-	-	-	-	-	-	-
TOTAL							(142)					(142)	4,600	6	(96)	6	-	4,516	4,374
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,240	-	-	-	-	1,240	-	-	-	-	-	-	1,240
('c) Surplus shown in Revenue Account		-	-	-	-	-	(142)	-	-	-	-	(142)	4,600	6	(96)	6	-	4,516	4,374
Total Surplus (a+b+c)		-	-	-	-	-	1,099	-	-	-	-	1,099	4,600	6	(96)	6	-	4,516	5,615

\* 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 MARCH 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	4,454	26	-	-	4,480	5,763	-	-	-	-	5,763	1,80,396	21	1,137	66	76	1,81,696	1,91,939
(b) Reinsurance ceded		(30)	-	-	-	(30)	(5)	-	-	-	-	(5)	(7,337)	-	-	(6)	-	(7,343)	(7,378)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments						-						-							-
(a) Interest, Dividends & Rent – Gross		1,115	23	-	-	1,138	5,213	-	-	-	-	5,213	40,168	17	16	29	146	40,376	46,727
(b) Profit on sale/redemption of investments		3,102	26	-	-	3,128	31	-	-	-	-	31	409	-	-	-	-	409	3,568
(c) (Loss on sale/ redemption of investments)		(699)	(19)	-	-	(718)	(1)	-	-	-	-	(1)	(262)	-	-	-	-	(262)	(981)
(d)Transfer/Gain on revaluation/change in fair value *		3,858	144	-	-	4,002	-	-	-	-	-	-	(68)	-	-	-	-	(68)	3,934
(e) Amortisation of Premium / Discount on investments		23	-	-	-	23	69	-	-	-	-	69	5,255	1	-	(1)	(1)	5,254	5,346
Other Income (to be specified)						-						-						-	-
(a) Fees & Charges		-	-	-	-	-	256	-	-	-	-	256	950	1	-	-	-	951	1,207
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
Contribution from Shareholders' A/c						-						-						-	-
(a) Towards Excess Expenses of Management		103	132	-	-	235	-	-	-	-	-	-	21,053	134	227	259	121	21,794	22,029
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		1,152	-	-	-	1,152	-	-	-	-	-	-	-	-	6	-	3	8	1,160
TOTAL (A)		13,078	332	-	-	13,410	11,326	-	-	-	-	11,326	2,40,564	174	1,386	347	345	2,42,816	2,67,552
Commission	L-5	106	-	-	-	106	80	-	-	-	-	80	26,825	-	-	3	-	26,828	27,014
Operating Expenses related to Insurance Business	L-6	1,913	134	-	-	2,047	416	-	-	-	-	416	39,936	134	233	271	140	40,713	43,176
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		140	2	-	-	142	-	-	-	-	-	-	-	-	-	-	-	-	142
TOTAL (B)		2,159	136	-	-	2,295	496	-	-	-	-	496	66,652	134	233	274	140	67,432	70,223
Benefits Paid (Net)	L-7	11,142	149	-	-	11,291	2,337	-	-	-	-	2,337	42,710	11	-	1	174	42,896	56,524
Interim Bonuses Paid		-	-	-	-	-	4	-	-	-	-	4	-	-	-	-	-	-	4
Change in valuation of liability in respect of life policies						-						-						-	-
(a) Gross **		(39)	(1)	-	-	(40)	7,991	-	-	-	-	7,991	1,23,943	23	1,153	9	31	1,25,159	1,33,110
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(1,982)	-	-	-	-	(1,982)	(1,982)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		1,091	48	-	-	1,139	-	-	-	-	-	-	-	-	-	-	-	-	1,139
(e) Fund for Discontinued Policies		(1,275)	-	-	-	(1,275)	-	-	-	-	-	-	-	-	-	-	-	-	(1,275)
TOTAL (C)		10,919	196	-	-	11,115	10,332	-	-	-	-	10,332	1,64,671	34	1,153	10	205	1,66,073	1,87,520
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	498	-	-	-	-	498	9,242	6	-	63	-	9,311	9,809
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	498	-	-	-	-	498	9,242	6.00	-	63	-	9,311	9,809
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	138	-	-	-	-	138	9,242	6	-	63	-	9,311	9,449
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	360	-	-	-	-	360	-	-	-	-	-	-	360
TOTAL		-	-	-	-	-	498	-	-	-	-	498	9,242	6	-	63	-	9,311	9,809
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	4	-	-	-	-	4	-	-	-	-	-	-	4
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,240	-	-	-	-	1,240	-	-	-	-	-	-	1,240
(c) Surplus shown in Revenue Account		-	-	-	-	-	498	-	-	-	-	498	9,242	6	-	63	-	9,311	9,809
Total Surplus (a+b+c)		-	-	-	-	-	1,742	-	-	-	-	1,742	9,242	6	-	63	-	9,311	11,053

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

\*\* Represents Mathematical Reserves after allocation of bonus

## FORM L-2-A-PL

Insurer : Pramerica Life Insurance Limited

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

## PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2025

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
Amounts transferred from the Policyholders Account (Technical Account)		2,093	12,675	4,654	9,449
Income From Investments					
(a) Interest, Dividends & Rent – Gross		856	3,777	1,149	4,895
(b) Profit on sale/redemption of investments		113	1,899	56	890
(c) (Loss on sale/ redemption of investments)		(106)	(503)	(21)	(177)
(d) Amortisation of Premium / Discount on Investments		133	588	131	351
Other Income					
Miscellaneous income		1	1	-	-
<b>TOTAL (A)</b>		<b>3,090</b>	<b>18,438</b>	<b>5,969</b>	<b>15,408</b>
Expense other than those directly related to the insurance business		1,617	4,364	878	5,157
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		(1,406)	16,734	8,148	22,029
(b) Towards remuneration of MD/CEOs/WTD/Othere KMPs		48	149	-	-
(b) Others		1,117	2,391	491	1,160
Interest on subordinated debt		-	-	-	0
Expenses towards CSR activities		13	25	9	23
Penalties		(2)	(2)	(4)	1
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		(457)	(538)	-	(226)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>930</b>	<b>23,123</b>	<b>9,522</b>	<b>28,144</b>
<b>Profit/ (Loss) before tax</b>		<b>2,160</b>	<b>(4,685)</b>	<b>(3,553)</b>	<b>(12,736)</b>
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	-	(1,239)
<b>Profit / (Loss) after tax</b>		<b>2,160</b>	<b>(4,685)</b>	<b>(3,553)</b>	<b>(13,975)</b>
APPROPRIATIONS		-	-	-	-
(a) Balance at the beginning of the year.		(37,513)	(30,668)	(27,115)	(16,693)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>		<b>(35,353)</b>	<b>(35,353)</b>	<b>(30,668)</b>	<b>(30,668)</b>

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FORM L-3-A-BS

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

BALANCE SHEET AS AT MARCH 31, 2025

(Amount in Rs. Lakhs)			
PARTICULARS	Schedule Ref. Form No.	As at March 31, 2025	As at March 31, 2024
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		422	1,991
Sub-Total		1,21,120	1,22,689
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		1,729	537
POLICY LIABILITIES		8,57,877	7,36,299
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		2,802	2,124
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		34,867	33,638
Sub-Total		8,97,275	7,72,598
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		13	
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		7,555	5,182
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		10,25,963	9,00,469
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	57,774	68,959
Policyholders'	L-13	8,65,389	7,38,718
Assets held to cover Linked liabilities	L-14	37,669	35,762
LOANS	L-15	20,099	15,142
FIXED ASSETS	L-16	1,549	1,344
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	6,834	8,595
Advances and Other Assets	L-18	45,417	38,174
Sub-Total (A)		52,251	46,769
CURRENT LIABILITIES	L-19	38,230	30,665
PROVISIONS	L-20	5,891	6,228
Sub-Total (B)		44,121	36,893
NET CURRENT ASSETS (C) = (A – B)		8,130	9,876
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		35,353	30,668
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		10,25,963	9,00,469

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)			
	Particulars	As at March 31, 2025	As at March 31, 2024
1	Partly paid-up investments	30	37
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	6	15
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	5,059	1,705
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	2,926	2,815
	TOTAL	8,102	4,653

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 March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
1	First year premiums	7,354	25,149	6,395	18,849
2	Renewal Premiums	23,335	84,167	21,601	81,358
3	Single Premiums	30,482	98,127	28,505	91,732
	<b>TOTAL PREMIUM</b>	<b>61,171</b>	<b>2,07,443</b>	<b>56,501</b>	<b>1,91,939</b>
	<b>Premium Income from Business written :</b>				
	In India	61,171	2,07,443	56,501	1,91,939
	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 March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
	Commission				
	Direct – First year premiums	2,298	8,109	1,246	3,260
	- Renewal premiums	373	1,210	321	1,107
	- Single premiums	6,690	23,393	1,285	4,181
	<b>Gross Commission</b>	<b>9,361</b>	<b>32,712</b>	<b>2,852</b>	<b>8,548</b>
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	<b>Net Commission</b>	<b>9,361</b>	<b>32,712</b>	<b>2,852</b>	<b>8,548</b>
	<b>Rewards</b>	-	-	6,886	18,466
	<b>TOTAL</b>	<b>9,361</b>	<b>32,712</b>	<b>9,738</b>	<b>27,014</b>
	<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
	Individual agents	1,099	4,535	1,169	3,481
	Corporate Agents -Others	6,789	21,934	5,703	15,907
	Brokers	1,441	6,139	2,815	7,496
	Micro Agents	8	35	16	52
	Direct Business - Online*	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	35	35	78
	IMF	(10)	-	-	-
	Others	34	34	-	-
	<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
	In India	<b>9,361</b>	<b>32,712</b>	<b>9,738</b>	<b>27,014</b>
	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 March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
1	Employees' remuneration & welfare benefits	7,036	28,164	6,696	25,056
2	Travel, conveyance and vehicle running expenses	180	737	212	610
3	Training expenses	295	941	537	1,115
4	Rents, rates & taxes	482	2,233	597	2,263
5	Repairs	237	950	262	925
6	Printing & stationery	15	56	25	66
7	Communication expenses	92	307	117	337
8	Legal & professional charges	283	1,237	245	924
9	Medical fees	49	174	42	132
10	Auditors' fees, expenses etc				
	a) as auditor	10	42	8	42
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	2	4	(1)	4
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	1	2	4	5
	c) in any other capacity	(2)	21	14	35
11	Advertisement and publicity	175	583	167	719
12	Interest & Bank Charges	56	218	62	200
13	Depreciation	160	594	149	590
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	367	1,078	515	1,183
16	Stamp duty on policies	523	1,600	460	1,548
17	Information Technology Expenses	548	3,646	1,530	4,207
18	Goods and Services Tax (GST)	121	946	384	1,406
19	Others (to be specified)	-	-		
	Postage and courier cost	44	297	69	252
	Recruitment (including Agent advisors)	65	360	58	346
	Electricity ,water and utilities	54	264	67	216
	Policy issuance and servicing costs	41	144	32	119
	(Profit)/Loss on fixed assets	10	11	1	29
	Other miscellaneous expenses	(286)	537	255	845
	<b>TOTAL</b>	<b>10,558</b>	<b>45,146</b>	<b>12,508</b>	<b>43,175</b>
	In India	10,558	45,146	12,508	43,175
	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 March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
	1. Insurance Claims				
	(a) Claims by Death	11,709	39,254	8,560	26,422
	(b) Claims by Maturity	3,939	11,905	2,502	11,388
	(c) Annuities/Pension payment	3	12	3	11
	(d) Periodical Benefit- Survival	93	240	81	289
	(e) Health	-	5	-	2
	(f) Surrenders & Withdrawal	6,965	23,253	5,777	24,064
	(g) any other	-	-	-	-
	Claim Investigation Fees	16	63	20	50
	Investment Income to Policy holders on unclaimed amounts	5	36	22	97
	Others <sup>#</sup>	1,006	1,313	103	340
	<b>Benefits Paid (Gross)</b>				
	In India	<b>23,736</b>	<b>76,081</b>	<b>17,068</b>	<b>62,663</b>
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(5,101)	(14,132)	(1,807)	(6,138)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit- Survival	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	-	-	-	(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)	-	-	-	-
	<b>Benefits Paid (Net)</b>	<b>18,635</b>	<b>61,949</b>	<b>15,261</b>	<b>56,524</b>
	In India	18,635	61,949	15,261	56,524
	Outside India	-	-	-	-

<sup>#</sup> 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 March 31, 2025	As at March 31, 2024
<b>1</b>	<b>Authorised Capital</b>		
	2,000,000,000 Equity Shares of Rs. 10 each	2,00,000	2,00,000
	Preference Shares of Rs. 10 each	-	-
<b>2</b>	<b>Issued Capital</b>		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
<b>3</b>	<b>Subscribed Capital</b>		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
<b>4</b>	<b>Called-up Capital</b>		
	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	-	-
	<b>TOTAL</b>	<b>37,406</b>	<b>37,406</b>

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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 March 31, 2025		As at March 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,07,71,553	51%	19,07,71,553	51%
· Foreign	18,32,90,314	49%	18,32,90,314	49%
Investors				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
TOTAL	37,40,61,867	100%	37,40,61,867	100%

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 MARCH 31, 2025

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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals:								
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) DHFL Investments Limited	-	18,70,30,931	50.00%	18,703.09	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	37,40,619	1.00%	374.06	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals :								
	(i) Pavan Dhamija	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Prudential International Insurance Holdings Limited	-	18,32,90,312	49.00%	18,329.03	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	-	<b>37,40,61,867</b>	<b>100%</b>	<b>37,406.18</b>	-	-	-	-

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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF :								
	(i) Ms. Aruna Wadhawan	-	10,650	1.50%	1.07	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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	-	6,99,350	98.50%	69.93	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0</b>	<b>7,10,000</b>	<b>100%</b>	<b>71.00</b>				

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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Kapil Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iii) Pradeep Sawant (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iv) 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:								
	(i) Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as" Dewan Housing Finance Corporation Limited")	-	10,14,49,940	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)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>		<b>10,14,50,000</b>	<b>100%</b>	<b>10,145.00</b>				

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

d) 'Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.

e) Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

# 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 March 31, 2025	As at March 31, 2024
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	-	-
	<b>TOTAL</b>	<b>83,292</b>	<b>83,292</b>

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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 March 31, 2025	As at March 31, 2024
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 March 31, 2025	As at March 31, 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	40,146	46,017
2	Other Approved Securities	2,085	2,088
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	4,672	5,261
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	927	3,814
	(e) Other Securities		-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,444	8,012
5	Other than Approved Investments		-
	Debentures/ Bonds	800	934
	Equity Shares	1,680	1,034
	Alternative Investment Fund	274	431
			-
	<b>SHORT TERM INVESTMENTS</b>		-
1	Government securities and Government guaranteed bonds including Treasury Bills	-	253
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	746	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	152
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	-	963
	<b>TOTAL</b>	<b>57,774</b>	<b>68,959</b>

Particulars	As at March 31, 2025	As at March 31, 2024
*Investment in Associate Company at Cost	1,455	1,544
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	-	-
- At market cost	-	-

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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 March 31, 2025	As at March 31, 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,01,495	3,71,039
2	Other Approved Securities	1,38,457	96,972
3	(a) Shares		
	(aa) Equity	12,682	5,752
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	95,172	96,080
	(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	2,10,329	1,57,800
5	Other than Approved Investments	-	-
	Debentures/Bonds	1,000	1,000
	Equity Shares	317	412
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	135	462
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	400	2,200
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo/TREPS	3,302	1,797
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,100	5,204
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	-	-
	<b>TOTAL</b>	<b>8,65,389</b>	<b>7,38,718</b>

Particulars	As at March 31, 2025	As at March 31, 2024
*Investment in Associate Company at Cost	874	927
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	504	2,016
- At market cost	534	2,070

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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 March 31, 2025	As at March 31, 2024
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,158	3,529
2	Other Approved Securities	516	101
3	(a) Shares		
	(aa) Equity	24,676	24,446
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,271	1,444
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,328	1,345
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	1,200	655
	(c) Exchange Traded Fund	1,867	1,713
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,954	2,308
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	560	514
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	101	-
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	352	203
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	453
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	50	54
	Income accrued on investments	139	123
	Other Receivable	733	93
	Payables for purchase of Securities	(134)	(71)
	FMC Payable	(47)	(47)
	Other Payables	(1,055)	(1,101)
	Provision for diminution of investment	-	-
	<b>TOTAL</b>	<b>37,669</b>	<b>35,762</b>

Particulars	As at March 31, 2025	As at March 31, 2024
*Investment in Associate Company at Cost	397	77

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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 March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
<b>Long Term Investments:</b>								
Book Value	51,202	61,295	8,47,093	7,22,892	7,417	7,591	9,05,711	7,91,778
Market Value	49,598	58,530	8,59,034	7,18,526	8,141	8,132	9,16,773	7,85,188
<b>Short Term Investments:</b>								
Book Value	746	1,368	5,936	9,663	3,805	3,398	10,487	14,429
Market Value	746	404	5,948	9,694	3,966	3,477	10,660	13,575

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

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**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-15-LOANS SCHEDULE**

Insurer : Pramerica Life Insurance Limited

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

**LOANS**

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2025	As at March 31, 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	20,099	15,142
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	<b>20,099</b>	<b>15,142</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	20,099	15,142
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>20,099</b>	<b>15,142</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	20,099	15,142
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>20,099</b>	<b>15,142</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	1,038	577
	(b) Long Term	19,061	14,565
	<b>TOTAL</b>	<b>20,099</b>	<b>15,142</b>

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	-	-
	<b>Total</b>	<b>18</b>	<b>18</b>

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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 March 31, 2025	As at March 31, 2025	As at March 31, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,780	251	375	5,656	5,697	84	375	5,406	250	83
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,301	42	84	2,259	1,850	139	73	1,916	343	451
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	423	12	31	404	322	30	24	328	76	101
Information Technology Equipment	3,063	183	393	2,853	2,518	286	391	2,413	440	545
Vehicles	110	-	-	110	13	22	-	35	75	97
Office Equipment	728	31	118	641	661	32	114	579	62	67
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>12,405</b>	<b>519</b>	<b>1,001</b>	<b>11,923</b>	<b>11,061</b>	<b>593</b>	<b>977</b>	<b>10,677</b>	<b>1,246</b>	<b>1,344</b>
Work in progress									303	-
<b>Grand Total</b>	<b>12,405</b>	<b>519</b>	<b>1,001</b>	<b>11,923</b>	<b>11,061</b>	<b>593</b>	<b>977</b>	<b>10,677</b>	<b>1,549</b>	<b>1,344</b>
<b>PREVIOUS YEAR</b>	<b>12,316</b>	<b>473</b>	<b>384</b>	<b>12,405</b>	<b>10,826</b>	<b>590</b>	<b>355</b>	<b>11,061</b>	<b>1,344</b>	<b>1,536</b>

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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 March 31, 2025	As at March 31, 2024
1	Cash (including cheques*, drafts and stamps)	1539	1,821
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	5,270	6,749
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>6,834</b>	<b>8,595</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	6,834	8,595
	Outside India	-	-
	<b>TOTAL</b>	<b>6,834</b>	<b>8,595</b>

\* Cheques on hand amount to Rs.875 Lakhs (Previous Year: Rs.1,130 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 March 31, 2025	As at March 31, 2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,307	1,773
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	24	18
6	Others		
	Security Deposits	1,065	1,080
	Deposit -Others	699	553
	Advances to employees for travel, etc.	84	62
	<b>TOTAL (A)</b>	<b>3,179</b>	<b>3,486</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	17,599	15,580
2	Outstanding Premiums	5,683	4,908
3	Agents' Balances	383	833
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,438	2,911
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	295	723
8	Others (to be specified)		
	Seed Capital Contribution towards Unit Linked Funds	1,055	1,101
	Investment Income on Unclaimed Fund	12	112
	Other Dues	321	131
	GST Unutilized Credit	3,172	3,050
	Receivable towards non-par non linked funds	197	301
	Receivable from clearing firm	1,626	1
	Redemption receivable for Investments	3,183	2,797
	Receivable from Unclaimed Fund	38	859
	Receivable from ex employees	28	22
	Insurance policies (Gratuity)	952	979
	Insurance policies (Leave Encashment)	592	552
	Margin Money for derivative contracts	-	-
	Derivative Assets	1,029	187
	Margin Money receivable	933	166
	Agents' Balances - provision for doubtful amounts	(218)	(451)
	Receivable from ex employees- provision	(28)	(22)
	Provision on Vendor Advances	(52)	(52)
	<b>TOTAL (B)</b>	<b>42,238</b>	<b>34,688</b>
	<b>TOTAL (A+B)</b>	<b>45,417</b>	<b>38,174</b>

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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 March 31, 2025	As at March 31, 2024
1	Agents' Balances	6,959	7,848
2	Balances due to other insurance companies	4,926	3,921
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	265	213
5	Unallocated premium	5,518	3,325
6	Sundry creditors	2,933	269
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	899	730
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	243	723
12	Income accrued on Unclaimed amounts	64	112
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	460	27
	-Policy Deposits	69	49
	- Proposal deposits & other Application Deposit	50	287
	-Payable to Policyholders	1,183	814
	-Lease Equalisation Reserve	415	373
	-Accrued Expenses	9,473	9,075
	-Withholding Tax Deducted at Source	1,119	594
	-Proposal deposit refundable	25	57
	-Due to Non Par non linked funds	197	301
	- GST Payable	1,718	1,574
	-Other Statutory liabilities	216	207
	- Margin money payable	945	-
	- Derivative Liabilities	-	-
	- Margin money recieved	553	166
	<b>TOTAL</b>	<b>38,230</b>	<b>30,665</b>

\*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 March 31, 2025	As at March 31, 2024
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others		
	- Provision for Investment assets	4,021	4,695
	- Provision for Gratuity	1,095	910
	- Provision for Leave Encashment	775	623
	TOTAL	5,891	6,228

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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 March 31, 2025	As at March 31, 2024
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 March 31, 2025

## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	-100.00%	-128.80%	12.90%	17.12%
	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	-100.00%	-128.80%	56.35%	-22.08%
	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	-4.60%	4.81%	24.71%	58.12%
	b) Annuity	20.48%	31.74%	-166.87%	-70.21%
	c) Pension	729.40%	381.30%	100.00%	100.00%
	d) Health	183.50%	388.12%	14.98%	21.90%
	e) Variable Insurance	-1174.24%	311.50%	-58.60%	-42.56%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.12%	1.29%	1.09%	0.90%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	16.59%	12.79%	12.70%	10.86%
4	Net Retention Ratio	92.68%	92.98%	94.69%	96.16%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	79.78%	77.27%	58.42%	67.67%
	b) Pension	76.24%	83.15%	73.99%	88.29%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	86.64%	86.43%	83.83%	86.07%
	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	83.36%	84.16%	84.94%	86.30%
	b) Annuity	0.00%	0.00%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	85.53%	88.16%	98.19%	92.87%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	34.26%	38.03%	39.37%	36.57%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	15.15%	15.72%	17.24%	14.07%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.94%	0.85%	1.48%	1.07%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	1060.53%	1060.53%	845.21%	845.21%
11	Change in net worth (Amount in Rs. Lakhs)	(6,698.47)	(6,698.47)	(12,444.89)	(12,444.89)
12	Growth in Network	-7.28%	-7.28%	-11.91%	-11.91%
13	Ratio of Surplus to Policyholders' Fund	0.40%	1.76%	0.56%	1.26%
14	Profit after tax / Total Income	2.17%	-1.84%	-4.86%	-5.42%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	796.16%	796.16%	698.80%	698.80%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.31%	2.31%	2.11%	2.11%
18	Investment Yield - (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.70%	7.65%	8.10%	7.77%
	2. Non-PAR	8.35%	7.99%	8.15%	7.85%
	Linked:				
	4. Non-PAR	-3.36%	5.13%	12.34%	22.07%
	Shareholders' Funds	7.69%	7.23%	8.11%	9.61%
	B. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.34%	7.32%	8.10%	7.73%
	2. Non-PAR	7.76%	7.75%	8.15%	7.80%
	Linked:				
	4. Non-PAR	-6.24%	-2.26%	4.54%	14.09%
	Shareholders' Funds	4.38%	4.33%	8.08%	8.65%

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

For the Quarter Ending March 31, 2025

## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended March 31, 2025	Up to the Quarter ended March 31, 2025	For the Quarter ended March 31, 2024	Up to the Quarter ended March 31, 2024
19	Persistence Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	67.14%	73.87%	72.27%	75.23%
	For 25th month	66.06%	66.83%	68.09%	69.84%
	For 37th month	60.91%	62.20%	65.30%	62.83%
	For 49th Month	60.90%	58.37%	59.10%	60.59%
	for 61st month	55.49%	56.54%	48.49%	45.26%
	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%	99.92%
	for 61st month	92.05%	92.06%	71.82%	76.74%
	Persistence Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	69.85%	75.91%	71.60%	74.68%
	For 25th month	65.59%	67.20%	70.48%	71.71%
	For 37th month	63.85%	64.37%	66.21%	63.94%
	For 49th Month	61.92%	59.49%	60.61%	60.28%
	for 61st month	55.77%	56.79%	48.64%	46.56%
	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%	99.75%
	for 61st month	92.77%	90.20%	92.77%	95.35%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.14%	0.14%	0.19%	0.19%
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
	Gross NPA Ratio	4.72%	4.72%	4.66%	4.66%
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	233%	233%	262%	262%
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)	47,969	51,869	47,450	48,485

\* 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	37,40,61,867	37,40,61,867	37,40,61,867	37,40,61,867
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)	(10.70)	(10.70)	(3.74)	(3.74)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(10.70)	(10.70)	(3.74)	(3.74)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(10.70)	(10.70)	(3.74)	(3.74)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(10.70)	(10.70)	(3.74)	(3.74)
8	Book value per share (Rs)	22.81	22.81	24.60	24.60

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**FORM L-23-RECEIPT AND PAYMENTS SCHEDULE (ANNUAL SUBMISSION)**

**Insurer : Pramerica Life Insurance Limited**

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

(Amount in Rs. Lakhs)

Particulars	April 1, 2024 to March 31, 2025	April 1, 2023 to March 31, 2024
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	2,10,443	1,92,843
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(1,952)	276
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(76,074)	(62,590)
Payments of commission and brokerage	(33,152)	(21,743)
Payments of other operating expenses	(47,518)	(45,087)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(408)	(360)
Income taxes paid (Net)	(6)	(6)
Goods and services tax paid	(170)	(142)
Other payments (give break-up)	-	-
<b>Cash flows before extraordinary items</b>	<b>51,163</b>	<b>63,191</b>
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>51,163</b>	<b>63,191</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(822)	(428)
Proceeds from sale of fixed assets	13	1
Purchases of investments	(4,12,492)	(2,99,296)
Loans disbursed	(4,957)	(3,178)
Sales of investments	3,08,772	1,87,373
Repayments received	-	-
Rents/Interests/ Dividends received	58,350	49,855
Investments in money market instruments and in liquid mutual funds (Net)	(1,788)	5,019
Expenses related to investments	-	-
<b>Net cash flow from investing activities</b>	<b>(52,924)</b>	<b>(60,654)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>		
<b>Net increase in cash and cash equivalents:</b>	<b>(1,760)</b>	<b>2,537</b>
Cash and cash equivalents at the beginning of the year	8,570	6,033
<b>Cash and cash equivalents at the end of the year</b>	<b>6,809</b>	<b>8,570</b>
<b>Note - Components of Cash and cash equivalents at end of the year</b>		
Cash and cheques in hand	1,539	1,821
Bank Balances	5,270	6,749
<b>Total Cash and cash equivalents</b>	<b>6,809</b>	<b>8,570</b>
<b>Reconciliation of Cash &amp; Cash Equivalents with Cash &amp; Bank Balance (Schedule L-17):</b>		
Cash & Cash Equivalents	6,809	8,570
Add: Deposit Account - Others	25	25
<b>Cash &amp; Bank Balances as per Schedule L-17</b>	<b>6,834</b>	<b>8,595</b>

**Notes :**

1. The above Receipts and Payments Account has been prepared under the "Direct Method" as set out in the Accounting Standard-3 on Cash Flow Statement issued by The Institute of Chartered Accountants of India , as prescribed by Insurance Regulatory & Development Authority (Preparation of Financial Statements and Auditors Report of Insurance Companies ) Regulations, 2002.

2. Figures in paranthesis represent cash outflows.

3. Cash and cash equivalents consist of cash, cheques in hand, stamps in hand and balance with banks.

4. Cash and bank balance includes Fixed Deposit under Lien Rs. 25 Lakhs (Previous year Rs. 25 Lakhs)

## 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: March 31, 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at March 31, 2025	Mathematical Reserves as at March 31, 2024
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	77,006.13	70,851.29
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
<b>Total Par</b>		<b>77,006.13</b>	<b>70,851.29</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	248.64	1,838.38
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	7,73,415.17	6,61,908.41
	General Annuity	256.14	226.32
	Pension	6,399.88	1,153.49
	Health	293.30	123.73
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	37,181.52	35,167.09
	General Annuity	-	-
	Pension	743.26	791.85
	Health	-	-
<b>Total Non Par</b>		<b>8,18,537.92</b>	<b>7,01,209.26</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	248.64	1,838.38
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	8,50,421.30	7,32,759.70
	General Annuity	256.14	226.32
	Pension	6,399.88	1,153.49
	Health	293.30	123.73
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	37,181.52	35,167.09
	General Annuity	-	-
	Pension	743.26	791.85
	Health	-	-
<b>Total</b>		<b>8,95,544.05</b>	<b>7,72,060.55</b>

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-Mar-2025

UP TO THE QTR ENDED MARCH 31, 2025

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 <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES <sup>1</sup>											
1	Andhra Pradesh	564	295.57	2,105.80	300	155.17	1,278.10	864	450.74	3,383.91	2,123.87	2,574.60
2	Arunachal Pradesh	41	30.38	138.44	47	25.40	166.70	88	55.78	305.14	345.08	400.86
3	Assam	1,663	597.58	5,913.77	944	383.05	3,488.08	2,607	980.64	9,401.84	2,991.22	3,971.86
4	Bihar	1,068	582.54	4,183.22	354	234.32	1,777.64	1,422	816.86	5,960.86	2,245.68	3,062.54
5	Chhattisgarh	1,689	826.18	7,351.90	867	365.58	4,852.81	2,556	1,191.76	12,204.72	2,864.81	4,056.57
6	Goa	6	8.31	86.27	44	309.05	2,271.88	50	317.36	2,358.15	63.48	380.84
7	Gujarat	881	376.06	3,116.64	921	887.74	8,472.87	1,802	1,263.80	11,589.50	3,480.42	4,744.23
8	Haryana	1,502	711.80	5,838.67	1,150	646.93	6,111.33	2,652	1,358.73	11,950.00	3,484.27	4,843.00
9	Himachal Pradesh	1,159	671.46	4,716.01	304	226.97	1,879.74	1,463	898.44	6,595.76	3,305.72	4,204.15
10	Jharkhand	659	291.71	2,363.42	225	134.82	1,007.61	884	426.53	3,371.03	1,426.52	1,853.05
11	Karnataka	664	375.78	2,719.71	508	415.55	3,390.53	1,172	791.33	6,110.24	2,872.75	3,664.08
12	Kerala	254	131.73	992.04	276	135.91	1,234.70	530	267.64	2,226.74	893.22	1,160.85
13	Madhya Pradesh	912	448.11	3,469.14	992	800.76	7,976.72	1,904	1,248.87	11,445.86	3,777.69	5,026.56
14	Maharashtra	1,478	715.31	5,426.52	991	758.46	7,689.31	2,469	1,473.77	13,115.83	4,785.86	6,259.62
15	Manipur	544	196.46	1,937.79	388	136.36	1,537.97	932	332.83	3,475.76	1,241.26	1,574.09
16	Meghalaya	73	26.10	319.07	94	47.37	523.04	167	73.47	842.11	467.70	541.16
17	Mizoram	26	13.99	81.27	79	33.88	272.84	105	47.87	354.12	109.55	157.43
18	Nagaland	177	65.01	579.57	361	145.02	1,190.69	538	210.03	1,770.26	693.37	903.40
19	Odisha	680	431.58	3,544.54	475	425.74	3,932.29	1,155	857.32	7,476.84	1,976.26	2,833.58
20	Punjab	2,969	962.49	11,438.74	942	620.72	6,216.13	3,911	1,583.21	17,654.87	9,302.54	10,885.75
21	Rajasthan	2,092	985.57	9,298.51	949	491.92	5,185.30	3,041	1,477.50	14,483.81	6,116.48	7,593.98
22	Sikkim	63	21.77	213.47	43	9.82	150.84	106	31.59	364.31	149.80	181.39
23	Tamil Nadu	1,211	615.29	5,331.82	1,247	629.78	5,926.46	2,458	1,245.07	11,258.28	1,817.50	3,062.58
24	Telangana	197	71.87	653.73	175	117.71	1,035.56	372	189.57	1,689.30	868.36	1,057.93
25	Tripura	296	110.21	1,209.26	139	60.81	625.85	435	171.02	1,835.11	524.23	695.25
26	Uttarakhand	1,081	500.59	3,745.12	329	170.90	1,266.61	1,410	671.50	5,011.73	3,423.38	4,094.88
27	Uttar Pradesh	3,181	1,628.61	14,249.44	2,134	1,452.10	14,101.77	5,315	3,080.71	28,351.21	8,929.51	12,010.22
28	West Bengal	1,393	638.46	5,399.55	1,326	864.42	7,327.51	2,719	1,502.88	12,727.06	2,929.33	4,432.21
	TOTAL	26,523	12,331	1,06,423	16,604	10,686	1,00,891	43,127	23,017	2,07,314	73,210	96,227
	UNION TERRITORIES <sup>1</sup>											
1	Andaman and Nicobar Islands	12	25.46	37.42	6	5.05	19.90	18	30.51	57.31	78.90	109.41
2	Chandigarh	352	38.90	1,193.10	103	73.19	698.30	455	112.09	1,891.41	1,283.22	1,395.30
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	9	6.46	61.48	9	6.46	61.48	2.28	8.75
4	Govt. of NCT of Delhi	311	183.49	2,167.32	1,277	1,046.71	11,086.31	1,588	1,230.20	13,253.63	1,746.74	2,976.94
5	Jammu & Kashmir	2,198	600.21	7,794.97	824	355.34	3,366.53	3,022	955.56	11,161.49	7,721.50	8,677.05
6	Ladakh	152	7.87	444.22	6	0.60	18.45	158	8.47	462.67	73.94	82.41
7	Lakshadweep	1	0.19	3.46	-	1.76	-	1	1.95	3.46	5.89	7.84
8	Puducherry	13	4.90	55.31	21	9.43	133.63	34	14.32	188.95	46.00	60.33
	TOTAL	3,039	861	11,696	2,246	1,499	15,385	5,285	2,360	27,080	10,958	13,318
	GRAND TOTAL	29,562	13,192	1,18,119	18,850	12,185	1,16,275	48,412	25,376	2,34,395	84,168	1,09,545
	IN INDIA							48,412	25,376.35	2,34,394.73	84,168.34	1,09,544.69
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

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

Insurer : Pramerica Life Insurance Limited

Date: 31-Mar-2025

FOR THE QTR ENDED MARCH 31, 2025

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 <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (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)		
	<b>STATES<sup>1</sup></b>											
1	Andhra Pradesh	34	59.17	176.31	37	27.81	193.72	71	86.98	370.03	530.67	617.65
2	Arunachal Pradesh	-	6.29	-	-	5.33	-	-	11.62	-	84.40	96.02
3	Assam	703	176.04	2,523.87	225	104.09	903.13	928	280.13	3,427.00	772.74	1,052.86
4	Bihar	35	113.41	188.04	28	35.84	126.10	63	149.25	314.14	588.35	737.60
5	Chhattisgarh	476	193.26	2,129.50	263	93.61	1,552.36	739	286.87	3,681.86	340.51	627.38
6	Goa	4	4.59	45.90	11	50.75	359.21	15	55.34	405.11	24.11	79.45
7	Gujarat	244	92.35	840.55	222	210.13	2,005.94	466	302.48	2,846.49	1,209.05	1,511.53
8	Haryana	356	180.84	1,173.93	448	198.98	1,761.81	804	379.82	2,935.73	916.44	1,296.27
9	Himachal Pradesh	248	190.98	1,157.13	65	62.68	446.03	313	253.66	1,603.17	916.13	1,169.78
10	Jharkhand	249	75.23	864.91	46	37.21	256.68	295	112.44	1,121.59	388.84	501.29
11	Karnataka	128	106.47	742.17	135	107.22	784.84	263	213.68	1,527.01	829.84	1,043.52
12	Kerala	48	42.74	252.36	98	53.23	538.47	146	95.97	790.83	249.36	345.33
13	Madhya Pradesh	196	103.86	789.73	276	191.23	1,990.22	472	295.09	2,779.95	1,094.70	1,389.79
14	Maharashtra	274	164.67	1,032.94	221	209.61	2,055.67	495	374.28	3,088.61	1,439.16	1,813.45
15	Manipur	152	58.58	534.40	95	42.39	380.17	247	100.97	914.57	311.88	412.85
16	Meghalaya	32	7.46	139.93	21	11.96	171.38	53	19.42	311.31	107.58	127.00
17	Mizoram	1	2.75	2.01	2	7.84	5.47	3	10.58	7.47	29.44	40.02
18	Nagaland	127	18.94	405.82	114	44.65	375.97	241	63.60	781.79	183.37	246.97
19	Odisha	190	122.25	925.96	113	98.13	876.56	303	220.38	1,802.52	591.56	811.94
20	Punjab	1,417	316.13	5,386.89	343	161.94	2,055.28	1,760	478.07	7,442.17	2,472.46	2,950.53
21	Rajasthan	829	318.91	4,177.89	480	231.40	2,736.50	1,309	550.30	6,914.40	1,640.60	2,190.91
22	Sikkim	27	5.57	101.49	23	3.48	91.91	50	9.04	193.40	39.17	48.21
23	Tamil Nadu	55	68.96	212.73	37	52.98	273.27	92	121.94	486.00	575.47	697.41
24	Telangana	106	21.19	285.13	45	26.80	221.46	151	48.00	506.59	265.03	313.02
25	Tripura	90	37.27	387.26	38	12.64	175.19	128	49.91	562.45	150.13	200.04
26	Uttarakhand	246	117.31	831.56	77	36.45	261.13	323	153.76	1,092.68	862.57	1,016.32
27	Uttar Pradesh	829	503.49	4,749.07	793	622.45	6,321.11	1,622	1,125.94	11,070.18	2,449.83	3,575.77
28	West Bengal	464	205.97	2,043.23	490	272.73	2,675.97	954	478.70	4,719.20	897.04	1,375.75
	<b>TOTAL</b>	<b>7,560</b>	<b>3,315</b>	<b>32,101</b>	<b>4,746</b>	<b>3,014</b>	<b>29,596</b>	<b>12,306</b>	<b>6,328</b>	<b>61,696</b>	<b>19,960</b>	<b>26,289</b>
	<b>UNION TERRITORIES<sup>1</sup></b>											
1	Andaman and Nicobar Islands	-	1.38	-	-	0.70	-	-	2.08	-	21.74	23.82
2	Chandigarh	351	37.03	1,189.63	73	40.28	451.99	424	77.31	1,641.62	800.62	877.93
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	1.19	1.19
4	Govt. of NCT of Delhi	269	152.33	1,855.79	664	540.97	5,901.41	933	693.30	7,757.20	614.46	1,307.76
5	Jammu & Kashmir	1,180	217.43	4,121.77	352	101.00	1,427.46	1,532	318.44	5,549.23	1,892.21	2,210.65
6	Ladakh	152	7.76	444.22	6	0.46	18.45	158	8.22	462.67	31.39	39.61
7	Lakshadweep	-	0.10	-	-	0.24	-	-	0.33	-	1.70	2.03
8	Puducherry	6	2.05	21.67	2	2.02	7.19	8	4.07	28.86	12.92	16.99
	<b>TOTAL</b>	<b>1,958</b>	<b>418</b>	<b>7,633</b>	<b>1,097</b>	<b>686</b>	<b>7,806</b>	<b>3,055</b>	<b>1,104</b>	<b>15,440</b>	<b>3,376</b>	<b>4,480</b>
	<b>GRAND TOTAL</b>	<b>9,518</b>	<b>3,733</b>	<b>39,734</b>	<b>5,843</b>	<b>3,699</b>	<b>37,402</b>	<b>15,361</b>	<b>7,432</b>	<b>77,136</b>	<b>23,337</b>	<b>30,769</b>
	<b>IN INDIA</b>							<b>15,361</b>	<b>7,431.99</b>	<b>77,135.84</b>	<b>23,336.64</b>	<b>30,768.63</b>
	<b>OUTSIDE INDIA</b>							-	-	-	-	-

Note:

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

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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 <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>2</sup> ) (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 <sup>1</sup>														
1	Andhra Pradesh	2	690.00	0.75	210.23	10	2,949.00	485.01	69,382.71	12	3,639.00	485.76	69,592.93	-	485.76
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2	7,009.00	37.31	3,384.81	1	627.00	34.67	37,460.00	3	7,636.00	71.98	40,844.81	-	71.98
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	4,52,549.00	3,535.31	2,55,367.39	8	4,383.00	216.48	2,53,693.98	11	4,56,932.00	3,751.79	5,09,061.37	-	3,751.79
8	Haryana	3	1,14,233.00	307.49	56,314.05	31	20,218.00	3,387.23	7,89,878.81	34	1,34,451.00	3,694.72	8,46,192.86	-	3,694.72
9	Himachal Pradesh	-	-	-	-	2	10.00	301.94	460.50	2	10.00	301.94	460.50	-	301.94
10	Jharkhand	1	71.00	0.24	45.90	1	1,780.00	5.68	5,395.35	2	1,851.00	5.92	5,441.25	-	5.92
11	Karnataka	2	3,733.00	28.45	1,740.50	43	77,945.00	17,536.26	22,04,456.38	45	81,678.00	17,564.71	22,06,196.88	-	17,564.71
12	Kerala	3	5,09,887.00	2,370.74	1,72,824.62	1	2,271.00	74.72	34,972.76	4	5,12,158.00	2,445.45	2,07,797.38	-	2,445.45
13	Madhya Pradesh	1	126.00	0.30	38.60	2	124.00	15.45	11,852.38	3	250.00	15.75	11,890.98	-	15.75
14	Maharashtra	8	2,58,831.00	1,729.78	1,15,896.84	60	2,18,663.00	54,868.10	46,54,030.89	68	4,77,494.00	56,597.88	47,69,927.73	-	56,597.88
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	29.29	34,442.27	-	29.00	29.29	34,442.27	-	29.29
21	Rajasthan	-	326.00	1.58	141.10	1	166.00	39.68	27,817.96	1	492.00	41.27	27,959.06	-	41.27
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	6	6,94,553.00	6,088.72	3,91,596.80	15	7,868.00	437.75	3,93,176.09	21	7,02,421.00	6,526.48	7,84,772.89	-	6,526.48
24	Telangana	6	65,040.00	378.23	32,482.40	19	3,233.00	464.64	3,53,991.78	25	68,273.00	842.87	3,86,474.17	-	842.87
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	2	344.00	55.10	35,831.84	2	344.00	55.10	35,831.84	-	55.10
27	Uttar Pradesh	9	16,07,887.00	4,610.02	8,93,165.33	3	1,013.00	328.26	98,425.30	12	16,08,900.00	4,938.28	9,91,590.63	-	4,938.28
28	West Bengal	1	100.00	0.11	22.67	1	234.00	21.73	10,906.38	2	334.00	21.84	10,929.05	-	21.84
	TOTAL	47	37,15,463	19,090	19,23,359	200	3,41,857	78,302	90,16,175	247	40,57,320	97,392	1,09,39,534	-	97,392
	UNION TERRITORIES <sup>1</sup>														
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	27,730.00	169.88	12,010.60	11	2,732.00	237.23	2,18,129.52	13	30,462.00	407.10	2,30,140.12	-	407.10
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	27,730	170	12,011	11	2,735	237	2,18,247	13	30,465	407	2,30,258	-	407
	GRAND TOTAL	49	37,43,193	19,260	19,35,369	211	3,44,592	78,539	92,34,423	260	40,87,785	97,799	1,11,69,792	-	97,799
	IN INDIA									260	40,87,785.00	97,799.09	1,11,69,792.26	-	97,799.09
	OUTSIDE INDIA									-	-	-	-	-	-

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

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 <sup>2</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal) <sup>2</sup> (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 <sup>1</sup>														
1	Andhra Pradesh	2	690	1	210	5	682	434	28,588	7	1,372	435	28,798	-	435
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	1,611	9	760	-	8	0	405	1	1,619	9	1,165	-	9
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	1,04,155	738	61,517	2	705	43	22,941	5	1,04,860	781	84,458	-	781
8	Haryana	-	3,149	5	1,212	8	8,316	1,937	1,67,109	8	11,465	1,942	1,68,321	-	1,942
9	Himachal Pradesh	-	-	-	-	1	-	200	(10)	1	-	200	(10)	-	200
10	Jharkhand	-	32	0	19	-	-	-	-	-	32	0	19	-	0
11	Karnataka	-	-	-	-	14	20,751	5,122	5,42,453	14	20,751	5,122	5,42,453	-	5,122
12	Kerala	-	64,479	392	28,897	-	(1)	(0)	(1,612)	-	64,478	391	27,285	-	391
13	Madhya Pradesh	-	-	-	-	1	120	1	875	1	120	1	875	-	1
14	Maharashtra	-	23,591	142	10,637	15	61,958	18,015	22,40,001	15	85,549	18,158	22,50,638	-	18,158
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	0	596	-	-	0	596	-	0
21	Rajasthan	-	-	-	-	-	29	21	15,418	-	29	21	15,418	-	21
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	2	1,31,102	931	83,324	3	677	194	1,79,893	5	1,31,779	1,125	2,63,216	-	1,125
24	Telangana	3	8,997	46	4,308	4	713	170	85,210	7	9,710	216	89,518	-	216
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	(3)	3	2,526	-	(3)	3	2,526	-	3
27	Uttar Pradesh	7	5,88,596	1,743	3,41,437	1	100	141	24,272	8	5,88,696	1,884	3,65,709	-	1,884
28	West Bengal	-	22	0	4	1	109	17	6,107	1	131	17	6,111	-	17
	TOTAL	18	9,26,424	4,008	5,32,324	55	94,164	26,299	33,14,772	73	10,20,588	30,306	38,47,096	-	30,306
	UNION TERRITORIES <sup>1</sup>														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	1,794	9	808	3	1,688	83	80,315	3	3,482	92	81,123	-	92
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	1,794	9	808	3	1,688	83	80,315	3	3,482	92	81,123	-	92
	GRAND TOTAL	18	9,28,218	4,016	5,33,132	58	95,852	26,382	33,95,087	76	10,24,070	30,399	39,28,219	-	30,399
	IN INDIA									76	10,24,070	30,399	39,28,219	-	30,399
	OUTSIDE INDIA									-	-	-	-	-	-

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

FORM L-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 March 2025

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	57,774
	Investments (Policyholders)	8A	8,65,390
	Investments (Linked Liabilities)	8B	37,667
2	Loans	9	20,099
3	Fixed Assets	10	1,549
4	Current Assets		
	a. Cash & Bank Balance	11	6,834
	b. Advances & Other Assets	12	45,419
5	Current Liabilities		
	a. Current Liabilities	13	38,223
	b. Provisions	14	5,891
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		9,61,547
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	20,099
2	Fixed Assets (if any)	10	1,549
3	Cash and Bank Balance (if any)	11	6,834
4	Advances & Other Assets (if any)	12	44,241
5	Current Liabilities	13	37,761
6	Provisions	14	5,891
7	Misc. Exp not written off	15	-
8	Investments held Outside India		
9	Debit Balance of P&L A/c		
	Total (B)		29,071
	Investment Assets (A-B)		9,61,547

Section II

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
			Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)- (a)]%	(h)	(i)=(f+h)	(j)
1	Central Government Securities	Not Less than 25%	-	40,146	377	30,208	2,92,420	3,63,150	51.99%	0	3,63,150	3,63,588
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	42,231	377	37,899	3,86,344	4,66,850	66.84%	0	4,66,850	4,70,393
3	Investment subject to Exposure Norms							0		0		
	a. Infrastructure/ Social/ Housing Sector							0		0		
	1. Approved Investments	Not Less than 15%	-	6,527	5	29,078	1,11,270	1,46,880	21.03%	110	1,46,990	1,49,609
	2. Other Investments		-	-	-	300	5,774	6,074	0.87%	(0)	6,074	6,273
	b. i) Approved Investments	Not exceeding 35%	-	5,957	30	17,222	53,157	76,366	10.93%	510	76,875	77,590
	ii) Other Investments		1,327	2,023	-	112	193	3,655	0.33%	130	3,785	2,865
	TOTAL LIFE FUND		1,327	56,738	412	84,611	5,56,738	6,99,825	100.00%	750	7,00,575	7,06,730

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	-	78,627	78,627	35.22%	(0)	78,627	79,597
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	1,15,468	1,15,468	51.73%	(0)	1,15,468	1,17,381
3	Balance in Approved investment	Not Exceeding 60%	-	1,07,753	1,07,753	48.27%	82	1,07,836	1,10,116
4	Other Investment		-	-	-	0.00%	-	-	-
	TOTAL PENSION, GENERAL ANNUITY FUND		-	2,23,222	2,23,222	100.00%	82	2,23,304	2,27,497

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg		PH		Total Fund	Actual %
					PAR	NON PAR		
					(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%			-	34,602	34,602	91.86%
2	Other Investments	Not More than 25%			-	3,066	3,066	8.14%
	TOTAL LINKED INSURANCE FUND				-	37,668	37,668	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. 10.55 Crs & Rs. 4.62 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

PART - A

(Amount in Rs. Lakhs)

Amount

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

9,61,547
7,00,575
2,23,304
37,668
9,61,547

Unit Linked Insurance Business  
Name of the Insurer : Pramerica Life Insurance Limited  
Registration Number : 140  
PART - B  
Link to Item "C" of FORM 3A (Part A)  
Periodicity of Submission: Quarterly  
Statement as on : 31st March 2025

(Amount in Rs. Lakhs)																																						
PARTICULARS	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	Pramerica Nifty Midcap 50 Correlation	Discontinued Pension Fund	Multipack Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds																			
	ULIF00127/08/08FIKEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF016010223BALEQIBFUND140	ULIF013010223LARCADFUND140	ULIF014010223FLXOPPFUND140	ULIF015010223GROWMOMFUND140	ULIF017260423NIFMIDICOR140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGROFUND140	ULIF00809/02/09PENDEYEFUND140	ULIF021181224PNMDCRPFUND140	ULIF022181224DISCONDPFUND140	ULIF01106/02/18MULCAPOPPFUND140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140																				
Opening Balance (Market 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																			
Add: Inflow during the Quarter	514	263	676	2,337	41	190	187	51	2,193	7	3	3	34	120	21	932	76	1,418	9,063																			
Increase / (Decrease) Value of Inv (Net)	83	34	(13)	(152)	(0)	(6)	(12)	(1)	(136)	2	1	(0)	(8)	(4)	0	(152)	1	41	(321)																			
Less: Outflow during the Quarter	737	450	739	2,671	17	94	75	28	990	18	3	1	61	80	19	797	47	1,329	8,155																			
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,542	3,207	5,560	16,392	50	340	266	83	2,785	25	55	73	542	36	2	2,807	105	2,800	37,668																			
INVESTMENT OF UNIT FUND	ULIF00127/08/08FIKEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGROFUND140	ULIF00809/02/09PENDEYEFUND140	ULIF021181224PNMDCRPFUND140	ULIF022181224DISCONDPFUND140	ULIF01106/02/18MULCAPOPPFUND140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	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																	
Approved Investments (>75%)	1,414.97	56%	760.33	24%	826.77	15%	-	0%	9.36	19%	-	0%	-	0%	12.45	10%	-	0%	67.88	27%	39.46	72%	27.12	37%	-	0%	9.66	490%	-	0%	144.51	138%	2,799.30	100%	6,111.70	16.23%		
Government Bonds	309.73	12%	206.48	6%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	516.21	1.37%		
State Government securities	493.45	19%	568.27	18%	395.07	7%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,446.79	3.84%		
Corporate Bonds	424.35	17%	418.29	13%	411.71	7%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,254.36	3.33%		
Infrastructure Bonds	-	0%	1,380.64	43%	3,925.90	71%	14,281.16	87%	26.82	54%	286.34	84%	152.33	57%	60.99	74%	2,095.04	75%	-	0%	15.09	27%	46.06	63%	527.39	97%	61.27	171%	-	0%	1,818.35	65%	-	0%	-	0%	36,677.39	65.51%
Equity	28.39	1%	14.00	0%	43.99	1%	47.99	0%	2.00	4%	14.00	4%	27.00	10%	1.00	1%	-	0%	-	0%	-	0%	-	0%	4.00	1%	-	0%	150.97	5%	-	0%	18.00	1%	351.94	0.93%		
Money Market	-	0%	-	0%	-	0%	526.80	3%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	32.56	0%	-	0%	-	0%	-	0%	-	0%	-	0%	559.36	1.48%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	2,671	105%	3,348	104%	5,593	101%	14,856	91%	38	77%	300	88%	179	67%	74	90%	2,095	75%	68	273%	55	99%	73	100%	564	104%	61	171%	10	490%	1,969	70%	145	138%	2,817	101%	34,518	93%
Current Assets:	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Accrued Interest	62	2%	42	1%	31	1%	-	0%	0	1%	-	0%	-	0%	0.36	0%	0.00	0%	0.96	4%	1.16	2%	0.51	1%	(0)	0%	-	0%	-	0%	-	0%	-	0%	-	0%	138	0%
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	0	0%	0.00	0%	0.01	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	0	0%
Bank Balance	3	0%	5	0%	7	0%	19	0%	0	0%	0	0%	1	0%	0.57	1%	4.16	0%	0.17	1%	0.63	1%	1.14	2%	1	0%	0	1%	0	4%	4	0%	0	0%	2	0%	50	0%
Receivable for Sale of Invest	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	15	6%	0.00	0%	6.13	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	0	0%	-	0%	187	7%	-	0%	208	1%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	11	21%	22	6%	55	21%	6.66	8%	292.20	10%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	76	3%	-	0%	-	0%	462	1%
Less: Current Liabilities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Payable for Investment	-	0%	(5)	0%	-	0%	(42)	0%	(0)	-1%	(2)	-1%	(13)	-5%	-0.57	-1%	-6.24	0%	0.00	0%	-0.14	0%	-0.19	0%	(2)	0%	(0)	-1%	-	0%	-	0%	-	0%	-	0%	(72)	0%
Fund Mgmt Charges	(3)	0%	(5)	0%	(8)	0%	(22)	0%	(0)	0%	(0)	0%	(0)	0%	-0.09	0%	-2.96	0%	-0.09	0%	-0.08	0%	-0.10	0%	(1)	0%	(0)	0%	(0)	0%	(4)	0%	(0)	0%	(1)	0%	(47)	0%
Other Current Liabilities (for	(191)	-8%	(197)	-6%	(94)	-2%	(340)	-2%	-	0%	-	0%	-	0%	0.00	0%	0.00	0%	(44)	-177%	(2)	-3%	(2)	-3%	(83)	-15%	(37)	-103%	(8)	-394%	-	0%	(40)	-38%	(18)	-1%	(1,055)	-3%
Sub Total (B)	(130)	-5%	(160)	-5%	(63)	-1%	(384)	-2%	11	21%	20	6%	57	22%	7	8%	293	11%	(43)	-173%	(0)	0%	(0)	-1%	(85)	-16%	(37)	-103%	(8)	-390%	263	9%	(40)	-38%	(18)	-1%	(316)	-1%
Other Investments (<=25%)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Corporate Bonds	-	0%	-	0%	-	0%	-	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%	-	0%	-	0%	-	0%
Equity	-	0%	19	1%	29	1%	347	2%	1	2%	11	3%	29	11%	1.35	2%	396.40	14%	-	0%	0.39	1%	0.39	1%	2	0%	12	32%	-	0%	350	12%	-	0%	-	0%	1,199	3%
Mutual Funds	-	0%	-	0%	-	0%	1,573	10%	-	0%	9	3%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	60	11%	-	0%	-	0%	225	8%	-	0%	-	0%	1,867	5%
Money Market	-	0%	-	0%	-	0%	-	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%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	19	1%	29	1%	1,920	12%	1	2%	20	6%	29	11%	1.35	2%	396.40	14%	-	0%	0.39	1%	0.39	1%	63	12%	12	32%	-	0%	575	20%	-	0%	-	0%	3,066	8%
Total (A + B + C)	2,542	100%	3,207	100%	5,560	100%	16,392	100%	50	100%	340	100%	266	100%	82.71	100%	2,784.73	100%	24.85	100%	54.87	100%	73.10	100%	542	100%	36	100%	2	100%	2,807	100%	105	100%	2,800	100%	37,668	100%
Fund Carried Forward (as per LB 2)	2,542		3,207		5,560		16,392		50		340		266		82.71		2,784.73		24.85		54.87		73.10		542		36		2		2,807		105		2,800		37,668	

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer : Pramerica Life Insurance Limited  
Registration Number :140  
PART - C  
Link to FORM 3A (Part B)

Statement for the period: 31 March 2025  
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 <sup>1</sup>	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	2,541.53	31.0228	31.0228	30.1072	29.8138	28.9152	28.4672	8.98%	6.95%	31.0228
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	3,206.92	40.1000	40.1000	39.6958	41.2108	39.4452	37.8378	5.98%	7.17%	41.5535
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,559.85	47.2527	47.2527	47.3645	50.2144	47.5806	44.8686	5.31%	8.24%	50.8604
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	16,391.51	57.6369	57.6369	58.1310	63.3798	59.2991	54.9374	4.91%	10.74%	64.4631
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	24.85	27.6003	27.6003	26.9328	26.6635	25.9736	25.5922	7.85%	5.56%	27.6003
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	54.87	41.2817	41.2817	40.7496	41.9836	39.9551	38.4357	7.40%	7.97%	42.3459
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	73.10	57.6934	57.6934	57.7806	60.8678	57.7680	54.4339	5.99%	8.92%	61.7014
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	541.81	69.2343	69.2343	70.0540	75.9874	70.9408	65.9884	4.92%	11.30%	77.2131
9	Balanced Equilibrium Fund	ULIF016010223BALEQIBFND140	27-Jul-23	Non Par	49.70	11.5724	11.5724	11.7251	12.6010	11.9960	11.2509	15.72%	NA	12.7307
10	Large Cap Advantage Fund	ULIF013010223LARCPADFND140	27-Jul-23	Non Par	340.49	11.4165	11.4165	11.7662	13.0371	12.0767	11.2012	14.17%	NA	13.2207
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	266.04	11.6347	11.6347	12.5701	13.7197	13.0455	11.2029	16.35%	NA	13.8810
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	82.71	11.7144	11.7144	11.9713	13.1045	12.1521	11.2655	17.14%	NA	13.2558
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	2,784.73	13.5573	13.5573	14.8032	15.6373	14.6990	12.7209	35.57%	NA	15.7796
14	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	2,807.30	21.9074	21.9074	22.9608	24.8652	23.7286	21.3688	2.52%	10.41%	25.2622
15	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	104.99	20.9316	20.9316	20.6884	20.4183	20.1435	19.8690	5.35%	4.77%	20.9316
16	Pramerica Nifty Midcap 50 Correla	ULIF021181224PNIMDCRPEN140	07-Jan-25	Non Par	35.93	9.2687	9.2687	-	-	-	-	NA	NA	9.9808
17	Discontinued Pension Fund	ULIF022181224DISCONDPEN140	24-Feb-25	Non Par	1.97	10.0538	10.0538	-	-	-	-	NA	NA	10.0538
18	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	2,799.71	23.5249	23.5249	23.1844	22.8302	22.4741	22.1293	6.31%	5.33%	23.5249
	TOTAL				37,668.03									

Note:  
<sup>1</sup> NAV should reflect the published NAV on the reporting date  
NAV should be upto 4 decimal

Insurer : Pramerica Life Insurance Limited

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

Date: 31-Mar-25

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	2,07,487	30.11%	1,75,026	29.38%	2,04,032	29.88%	1,75,168	29.00%
AA or better	6,825	0.99%	4,786	0.80%	6,729	0.99%	4,798	0.79%
Rated below AA but above A	982	0.14%	-	0.00%	1,000	0.15%	-	0.00%
Rated below A but above B	-	0.00%	962	0.16%	-	0.00%	1,000	0.17%
Rated B or Below B	0	0.00%	0	0.00%	920	0.13%	1,897	0.31%
Any other-Sovereign Securities	4,73,800	68.76%	4,14,920	69.65%	4,70,257	68.86%	4,21,082	69.72%
	<b>6,89,093</b>	<b>100.00%</b>	<b>5,95,695</b>	<b>100.00%</b>	<b>6,82,937</b>	<b>100.00%</b>	<b>6,03,945</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	5,701	0.83%	4,291	0.72%	5,691	0.83%	5,250	0.87%
more than 1 year and upto 3 years	14,717	2.14%	13,883	2.33%	15,442	2.26%	13,917	2.30%
More than 3 years and up to 7 years	1,23,516	17.92%	99,843	16.76%	1,22,579	17.95%	1,01,146	16.75%
More than 7 years and up to 10 years	1,19,484	17.34%	1,09,531	18.39%	1,17,071	17.14%	1,10,441	18.29%
More than 10 years and up to 15 years	1,76,003	25.54%	1,77,914	29.87%	1,71,276	25.08%	1,77,826	29.44%
More than 15 years and up to 20 years	89,410	12.98%	64,996	10.91%	88,158	12.91%	65,507	10.85%
Above 20 years	1,60,262	23.26%	1,25,236	21.02%	1,62,720	23.83%	1,29,857	21.50%
	<b>6,89,093</b>	<b>100.00%</b>	<b>5,95,695</b>	<b>100.00%</b>	<b>6,82,937</b>	<b>100.00%</b>	<b>6,03,945</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,66,994	53.26%	3,35,244	56.28%	3,66,557	53.67%	3,41,685	56.58%
b. State Government	1,06,806	15.50%	79,676	13.38%	1,03,700	15.18%	79,397	13.15%
c. Corporate Securities	2,15,293	31.24%	1,80,774	30.35%	2,12,680	31.14%	1,82,864	30.28%
	<b>6,89,093</b>	<b>100.00%</b>	<b>5,95,695</b>	<b>100.00%</b>	<b>6,82,937</b>	<b>100.00%</b>	<b>6,03,945</b>	<b>100.00%</b>

**Note**

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

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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-Mar-25

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	99,914	44.42%	90,884	47.58%	97,865	44.34%	89,979	47.15%
AA or better	6,979	3.10%	3,419	1.79%	6,748	3.06%	3,317	1.74%
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	1,18,022	52.47%	96,726	50.63%	1,16,109	52.60%	97,547	51.11%
	<b>2,24,915</b>	<b>100.00%</b>	<b>1,91,029</b>	<b>100.00%</b>	<b>2,20,722</b>	<b>100.00%</b>	<b>1,90,843</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	993	0.44%	5,807	3.04%	991	0.45%	5,781	3.03%
more than 1 year and upto 3 years	28,909	12.85%	15,749	8.24%	28,487	12.91%	15,709	8.23%
More than 3 years and up to 7 years	65,160	28.97%	80,165	41.96%	63,408	28.73%	79,403	41.61%
More than 7 years and up to 10 years	41,880	18.62%	41,144	21.54%	41,162	18.65%	40,911	21.44%
More than 10 years and up to 15 years	39,366	17.50%	22,633	11.85%	38,617	17.50%	22,967	12.03%
More than 15 years and up to 20 years	18,135	8.06%	19,292	10.10%	17,761	8.05%	19,521	10.23%
Above 20 years	30,472	13.55%	6,240	3.27%	30,295	13.73%	6,550	3.43%
	<b>2,24,915</b>	<b>100.00%</b>	<b>1,91,029</b>	<b>100.00%</b>	<b>2,20,722</b>	<b>100.00%</b>	<b>1,90,843</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	80,238	35.67%	76,938	40.28%	79,268	35.91%	77,883	40.81%
b. State Government	37,784	16.80%	19,788	10.36%	36,841	16.69%	19,664	10.30%
c. Corporate Securities	1,06,893	47.53%	94,303	49.37%	1,04,612	47.40%	93,296	48.89%
	<b>2,24,915</b>	<b>100.00%</b>	<b>1,91,029</b>	<b>100.00%</b>	<b>2,20,722</b>	<b>100.00%</b>	<b>1,90,843</b>	<b>100.00%</b>

**Note**

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

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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-Mar-25

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class	As at March 31, 2025	As % of total for this class	As at March 31, 2024	As % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	2,264	23.39%	2,801	29.86%	2,221	23.15%	2,795	29.86%
AA or better	437	4.51%	441	4.70%	426	4.44%	430	4.59%
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	6,980	72.10%	6,140	65.44%	6,949	72.42%	6,134	65.55%
	<b>9,681</b>	<b>100.00%</b>	<b>9,382</b>	<b>100.00%</b>	<b>9,595</b>	<b>100.00%</b>	<b>9,358</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	3,407	35.19%	2,964	31.59%	3,405	35.49%	2,987	31.92%
more than 1 year and upto 3 years	1,025	10.58%	982	10.47%	1,017	10.60%	982	10.49%
More than 3 years and up to 7 years	1,695	17.51%	1,426	15.20%	1,675	17.45%	1,427	15.25%
More than 7 years and up to 10 years	1,059	10.94%	1,020	10.87%	1,037	10.80%	1,015	10.85%
More than 10 years and up to 15 years	2,495	25.78%	1,976	21.06%	2,461	25.65%	1,951	20.85%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	-	0.00%	1,014	10.81%	-	0.00%	996	10.64%
	<b>9,681</b>	<b>100.00%</b>	<b>9,382</b>	<b>100.00%</b>	<b>9,595</b>	<b>100.00%</b>	<b>9,358</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,464	66.77%	6,039	64.37%	6,437	67.09%	6,034	64.48%
b. State Government	516	5.33%	101	1.08%	511	5.33%	100	1.07%
c. Corporate Securities	2,701	27.90%	3,242	34.56%	2,646	27.58%	3,224	34.45%
	<b>9,681</b>	<b>100.00%</b>	<b>9,382</b>	<b>100.00%</b>	<b>9,595</b>	<b>100.00%</b>	<b>9,358</b>	<b>100.00%</b>

**Note**

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

Date of upload: August 01, 2025 | Version: 02

## FORM L-3( : Related Party Transactions

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

31-Mar-25 Quarter End: 31 March 2025

## PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended 31 March 2025	Up to the Quarter ended 31 March 2025	For the Quarter ended 31 March 2024	Up to the Quarter ended 31 March 2024
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	Premium Income	14,849	47,953	9,653	24,825
			Commission	(4,385)	(14,313)	(2,892)	(6,534)
			Investment Income	41	169	45	136
			Partial redemption of Non-convertible debentures	86	169	-	73
			Branding	(859)	(1,158)	-	-
			Rent Paid & Electricity charges	(4)	(14)	(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	24	25	510	517
4	PGIM India Asset Management Private Limited	Significant influence	Purchase of Mutual funds	0	(310)	-	-
			Unrealised gain on Mutual Fund	6	13	-	-
5	Prudential International Insurance Service Co. LLC	Significant influence	Reimbursement of expenses	(5)	(29)	(4)	(12)
			Towards secondment charges	-	(71)	(64)	(190)
			Recovery of Expenses	190	321	-	-
6	GIBALTAR INDIA SOLUTIONS LLP	Significant influence	Towards secondment charges	(460)	(601)	-	-
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	2	2	0	2
9	India Resurgence Asset Management Business Private Limited	Significant influence	Premium Income	8	20	9	21
10	Piramal Corporate Services Private Limited	Significant influence	Premium Income	(1)	(1)	-	-
11	Piramal Trusteeship Services Private Limited	Significant influence	Premium Income	0	0	-	-
12	Piramal Pharma Limited	Significant influence	Premium Income	112	112	-	-
13	Piramal Foundation	Significant influence	Premium Income	3	3	-	-
14	Piramal Foundation For Educational Leadership	Significant influence	Premium Income	5	5	-	-
15	Kaivalya Education Foundation	Significant influence	Premium Income	15	15	-	-
16	Aasan Corporate Solutions	Significant influence	Premium Income	0	0	-	-
17	Piramal Water Private Ltd	Significant influence	Premium Income	1	1	-	-
11	Key management personnel #						
			Premium Income	2	3	(0)	1
			Managerial Remuneration	(354)	(944)	(148)	(669)

# As per Accounting standard-18

## PART-B Related Party Transaction Balances - As at the end of March 31, 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable (Rs. in Lakhs)	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	6,411	Payable (Unallocated premium: 3,177 Policy deposits: 10 Commission payable: 3,224 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	2,406	Receivable (Investment in NCDs : 2,404 Accrued interest on NCDs : 2 )	Secured. Nature of security - Investments	NA	Nil	Nil
2	PGIM India Asset Management Private Limited	Significant influence	323	Receivable (Investment in Mutual Funds: 323)	Secured. Nature of security - Investments	Nil	Nil	Nil
3	Prudential International Insurance Service Co. LLC	Significant influence	38	Payable (Reimbursement of Expenses: 20 Towards Secondment charges: 18 )	NA	Nil	Nil	Nil
			321	Receivable (Recovery of Expenses: 321)	NA	Nil	Nil	Nil
4	GIBALTAR INDIA SOLUTIONS LLP	Significant influence	302	Payable (Towards Secondment charges: 302 )				

## FORM L-3( : Related Party Transactions

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 <sup>#</sup>		386	Payable (Managerial Remuneration: 386)	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	2	Payable (Unallocated Premium: 2)	NA	Nil	Nil	Nil
9	India Resurgence Asset Management Business Private Limited (formerly known as PEL Asset Resurgence Advisory Private Limited)	Significant influence	16	Payable (Unallocated Premium: 16)	NA	Nil	Nil	Nil
10	Piramal Corporate Services Private Limited	Significant influence	1	Payable (Unallocated Premium: 1)	NA	Nil	Nil	Nil
11	Piramal Pharma Limited	Significant influence	9	Payable (Unallocated Premium: 9)	NA	Nil	Nil	Nil
12	Piramal Foundation	Significant influence	3	Payable (Unallocated Premium: 3)	NA	Nil	Nil	Nil
13	Piramal Foundation For Educational Leadership	Significant influence	2	Payable (Unallocated Premium: 2)	NA	Nil	Nil	Nil
14	Kaivalya Education Foundation	Significant influence	Nil	Payable (Unallocated premium: Nil Manpower	NA	Nil	Nil	Nil
15	Aasan Corporate Solutions	Significant influence	Nil	Payable (Unallocated premium: Nil Manpower expenses: Nil)	NA	Nil	Nil	Nil
16	Piramal Water Private Ltd	Significant influence	Nil	Payable (Unallocated premium: Nil Manpower expenses: Nil)	NA	Nil	Nil	Nil
17	Piramal Trusteeship Services Private Limited	Significant influence	Nil	Payable (Unallocated premium: Nil Manpower expenses: Nil)	NA	Nil	Nil	Nil

# As per Accounting standard-18

Date of upload: August 01, 2025 | Version: 02

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 March 2025

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	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	Chief Executive Officer & Managing Director	Chief Executive Officer & Managing Director	
2	Mr. Pankaj Gupta	Chief Financial Officer	Finance	
3	Mr. Karthik Chakrapani	Chief Business Officer	Sales & Distribution, Marketing, Renewals, Sales Training	
4	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Human Resources, Ethics	
5	Mr. Abhishek Das	Chief Investment Officer	Investments	
6	Ms. Nupur Sharma	Company Secretary	Secretarial	
7	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	
8	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	
9	Mr. Sunil Jain	Chief Technology Officer	Information Technology	
10	Mr. Prithvi Raj Mukherjee	Chief Growth Officer	Sales	
11	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	
12	Mr. Yogesh Rohilla	General Counsel and Head Legal	Legal	
13	Mr. Manish Gupta	Head-Internal Audit	Internal Audit	
14	Mr. Sameer Chibber	Chief Customer Service & Operations	Operation and Customer Service	

Date of upload: August 01, 2025 | Version: 02

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

**As at 31 March 2025**

**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	9,37,244
	Deduct:		
02	Mathematical Reserves	2	8,95,544
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		41,700
05	Available Assets in Shareholders Fund:	4	47,089
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	<b>Excess in Shareholders' funds (05-06)</b>		47,089
08	Total ASM (04)+(07)		88,788
09	Total RSM		38,116
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>233%</b>

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

Date of upload: August 01, 2025 | Version: 02

**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 March 2025

**(Amount in Rs. Lakhs)**

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	2,12,680	1,82,864	-	-	-	-	4,87,145	4,32,772	6,99,825	6,15,636
2	Gross NPA	4,584	4,695	-	-	-	-	-	-	4,584	4,695
3	% of Gross NPA on Investment Assets(2/1)	2.16%	2.57%	-	-	-	-	-	-	0.66%	0.76%
4	Provision made on NPA	4,599	4,695	-	-	-	-	-	-	4,599	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)	2,08,082	1,78,169	-	-	-	-	4,87,145	4,32,772	6,95,226	6,10,941
8	Net NPA (2 - 4)	(15)	0	-	-	-	-	-	-	(15)	0
9	% of Net NPA to Net Investments Assets(8/7)	-0.01%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**Note:**

- 1.The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- 2.Gross NPA is investments classified as NPA, before any provisions
- 3.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 4.Net Investment assets is net of "provisions"
- 5.Net NPA is gross NPAs less provisions
- 6.Write off as approved by the Board

Date of upload: August 01, 2025 | Version: 02

## 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 &amp; General Annuity And Group Business

As on 31 March 2025

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	1,04,612.46	93,296.31	-	-	-	-	1,18,609.21	97,546.66	2,23,221.67	1,90,842.98
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)	1,04,612.46	93,296.31	-	-	-	-	1,18,609.21	97,546.66	2,23,221.67	1,90,842.98
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

## Note:

1.The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension &amp; 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&amp; A/Circulars/169/Jan/2006-07 as amended from time to time.

4.Net Investment assets is net of "provisions"

5.Net NPA is gross NPAs less provisions

6.Write off as approved by the Board

Date of upload: August 01, 2025 | Version: 02

## 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 March 2025

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)	YTD (As at 31-Mar-25)	Prev. FY (As at 31-Mar-24)
1	Investments Assets (As per Form 5)	2,701.15	3,242.06	-	-	-	-	34,966.88	32,519.76	37,668.03	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)	2,701.15	3,242.06	-	-	-	-	34,966.88	32,519.76	37,668.03	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

Date of upload: August 01, 2025 | Version: 02

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	3,65,686	7,525	2.06%	2.06%	3,54,539	28,095	7.92%	7.92%	3,29,459	25,240	7.66%	7.66%
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	276	4	1.53%	1.53%	209	14	6.47%	6.47%	143	6	4.18%	4.18%
4	B03 State Government Guaranteed Loans	SGGL	93,152	1,706	1.83%	1.83%	84,815	6,266	7.39%	7.39%	61,070	4,418	7.23%	7.23%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	504	39	7.66%	7.66%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,397	40	1.66%	1.66%	2,435	164	6.74%	6.74%	2,576	174	6.76%	6.76%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,000	60	1.99%	1.99%	3,452	285	8.27%	8.27%	5,191	428	8.25%	8.25%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/B	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500	10	2.07%	2.07%	500	42	8.40%	8.40%	500	42	8.42%	8.42%
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	355	5	1.31%	1.31%	533	373	69.97%	69.97%	571	55	9.62%	9.62%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	372	177	47.45%	47.45%	381	40	10.44%	10.44%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	9,500	175	1.84%	1.84%	7,544	565	7.49%	7.49%	2,516	194	7.72%	7.72%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,18,508	2,212	1.87%	1.87%	1,12,626	8,453	7.51%	7.51%	1,09,293	8,352	7.64%	7.64%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,608	149	1.95%	1.95%	5,230	415	7.93%	7.93%	637	52	8.11%	8.11%
17	C29 Infrastructure - Debentures / Bonds / CPs / loans	IODS	5,075	93	1.83%	1.83%	4,528	336	7.42%	7.42%	2,508	11	0.43%	0.43%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	1.97%	1.97%	1,000	79	7.92%	7.92%	1,000	81	8.08%	8.08%
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	4,728	58	1.23%	1.23%	5,092	796	15.63%	15.63%	4,446	448	10.08%	10.08%
22	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	882	6	0.63%	0.63%	538	72	13.47%	13.47%	193	(15)	-7.98%	-7.98%
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	25,241	456	1.81%	1.81%	24,369	1,819	7.47%	7.47%	24,901	1,848	7.42%	7.42%
25	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	34,668	679	1.96%	1.96%	34,565	2,624	7.59%	7.59%	32,322	2,436	7.54%	7.54%
26	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	7,853	153	1.94%	1.94%	7,357	582	7.91%	7.91%	5,156	69	1.34%	1.34%
27	D21 CCIL - CBLO	ECBO	6,185	97	1.56%	1.56%	7,650	492	6.43%	6.43%	7,679	509	6.63%	6.63%
28	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	D41 : Units of InvIT	EIIT	481	64	13.23%	13.23%	481	64	13.23%	13.23%	-	-	0.00%	0.00%
30	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%
31	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	7	0.00%	0.00%
32	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	178	3	1.45%	1.45%	69	4	5.55%	5.55%	153	9	6.13%	6.13%
33	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	668	(43)	-6.50%	-6.50%	724	(145)	-19.97%	-19.97%	386	43	11.13%	11.13%
35	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
36	E13 Short term Loans (Unsecured Deposits)	OSLU	594	(15)	-2.55%	-2.55%	594	61	10.31%	10.31%	1,074	192	17.91%	17.91%
37	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	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%
39	E30: Units of InvIT	OIIT	600	600	100.00%	100.00%	600	600	100.00%	100.00%	-	-	0.00%	0.00%
40	E25 Reclassified Approved investments - Debt	ORAD	930	74	7.93%	7.93%	1,651	74	4.47%	4.47%	1,974	336	16.99%	16.99%
41	E26 Reclassified Approved investments - Equity	ORAE	-	-	0.00%	0.00%	296	318	107.56%	107.56%	405	97	23.92%	23.92%
42	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	292	21	7.09%	7.09%	327	85	25.97%	25.97%	424	23	5.39%	5.39%
43	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	E04 Equity Shares (PSU & Unlisted)	OEPU	660	-	0.00%	0.00%	660	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			6,89,323	14,148	2.05%	2.05%	6,60,374	52,800	8.00%	8.00%	5,87,728	45,139	7.68%	7.68%

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-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
5. There is no Category Code available to capture derivatives transactions, Loss amounting ₹ 0.97 crores YTD on account of Fixed Income Derivatives as shown in 'Transfer/Gain on revaluation/change in fair value' is not included in above figures.

**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 March 2025**  
**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	84,294	1,764	2.09%	2.09%	84,148	6,178	7.34%	7.34%	71,068	4,929	6.93%	6.93%
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	29,244	536	1.83%	1.83%	22,589	1,699	7.52%	7.52%	14,890	1,130	7.59%	7.59%
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/B	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	3,977	79	1.99%	1.99%	3,487	292	8.36%	8.36%	2,296	203	8.84%	8.84%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	2,014	41	2.02%	2.02%	2,015	164	8.16%	8.16%	1,831	162	8.84%	8.84%
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	46,427	840	1.81%	1.81%	44,490	3,667	8.24%	8.24%	49,144	3,836	7.81%	7.81%
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	5,193	102	1.96%	1.96%	4,552	362	7.94%	7.94%	3,006	238	7.93%	7.93%
16	C29 Debt Instruments of InvITs - Approved Investments	IDIT	2,500	49	1.94%	1.94%	2,500	197	7.86%	7.86%	2,443	18	0.72%	0.72%
17	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,805	71	1.87%	1.87%	3,378	256	7.58%	7.58%	874	66	7.54%	7.54%
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	1,711	27	1.58%	1.58%	1,435	93	6.46%	6.46%	1,306	87	6.66%	6.66%
21	D41 : Units of InvIT	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D05 Corporate Securities - Bonds - (Taxable)	EPBT	12,318	249	2.02%	2.02%	12,449	975	7.83%	7.83%	9,387	724	7.71%	7.71%
25	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	25,125	517	2.06%	2.06%	25,426	2,079	8.18%	8.18%	9,496	764	8.04%	8.04%
26	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	2,565	49	1.92%	1.92%	2,564	87	3.39%	3.39%	-	-	0.00%	0.00%
27	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>2,19,172</b>	<b>4,322</b>	<b>1.97%</b>	<b>1.97%</b>	<b>2,07,586</b>	<b>16,047</b>	<b>7.73%</b>	<b>7.73%</b>	<b>1,63,531</b>	<b>12,156</b>	<b>7.43%</b>	<b>7.43%</b>

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-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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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 March 2025  
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) <sup>3</sup>			
			Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs. Lakhs) <sup>1</sup>	Income on Investment (Rs. Lakhs)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	3,621.32	125.50	3.47%	3.47%	3,686.92	382.86	10.38%	10.38%	5,730.60	516.35	9.01%	9.01%
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	2,791.76	44.84	1.61%	1.61%	2,548.31	170.95	6.71%	6.71%	1,077.94	74.10	6.87%	6.87%
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	SDDL	510.71	8.36	1.64%	1.64%	122.27	13.30	10.88%	10.88%	100.68	2.09	2.08%	2.08%
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	75.53	2.19	2.90%	2.90%	76.24	7.09	9.31%	9.31%	79.86	6.25	7.83%	7.83%
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	927.39	22.49	2.42%	2.42%	1,231.44	71.84	5.83%	5.83%	1,083.29	680.84	62.85%	62.85%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,116.26	67.20	3.18%	3.18%	2,349.14	189.40	8.06%	8.06%	2,126.65	1,173.69	55.19%	55.19%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,046.21	32.22	3.08%	3.08%	1,250.96	109.31	8.74%	8.74%	1,787.08	143.82	8.05%	8.05%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	201.07	4.52	2.25%	2.25%	200.99	16.22	8.07%	8.07%	201.43	15.44	7.66%	7.66%
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	95.36	(11.43)	-11.99%	-11.99%	43.48	(23.23)	-53.44%	-53.44%	6.38	3.20	50.19%	50.19%
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	EAQ	715.49	23.65	3.31%	3.31%	731.66	(11.15)	-1.52%	-1.52%	314.92	188.67	59.91%	59.91%
22	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-C	EACE	20,651.18	(538.28)	-2.61%	-2.61%	20,700.62	1,215.95	5.87%	5.87%	19,023.84	4,008.14	21.07%	21.07%
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 1 (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	507.51	7.95	1.57%	1.57%	416.69	26.77	6.42%	6.42%	380.49	25.15	6.61%	6.61%
29	D41 : Units of InvIT	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	320.19	5.94	1.86%	1.86%	314.99	13.27	4.21%	4.21%	-	-	0.00%	0.00%
31	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	1,366.55	35.10	2.57%	2.57%	1,366.02	116.60	8.54%	8.54%	965.11	85.85	8.90%	8.90%
32	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	304.09	-	0.00%	0.00%
34	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	234.28	3.67	1.56%	1.56%	351.19	22.59	6.43%	6.43%	520.40	34.15	6.56%	6.56%
35	D30 Net Current Assets	ENCA	(315.93)	15.12	-4.79%	-4.79%	(315.93)	(61.21)	19.37%	19.37%	(413.65)	(192.35)	46.50%	46.50%
36	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	702.73	(19.13)	-2.72%	-2.72%	356.38	17.09	4.80%	4.80%	469.56	75.40	16.06%	16.06%
37	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,803.44	7.02	0.39%	0.39%	1,837.19	172.52	9.39%	9.39%	1,710.46	276.23	16.15%	16.15%
40	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
41	E30: Units of InvIT	OIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
42	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
44	E26 Reclassified Approved investments - Equity	ORAE	35.29	(5.51)	-15.61%	-15.61%	362.80	(105.30)	-29.02%	-29.02%	464.84	414.82	89.24%	89.24%
45	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
46	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			37,262.64	(168.57)	-0.45%	-0.45%	37,753.86	2,347.78	6.22%	6.22%	39,234.08	1,040.48	2.65%	2.65%

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-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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 March 2025  
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.	During the Quarter <sup>1</sup>								
	NIL								
B.	As on Date <sup>2</sup>								
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	920	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)
			1,920						

- 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 March 2025  
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> <sup>1</sup>								
	NIL								
B.	<u>As on Date</u> <sup>2</sup>								
	NIL								

- Note:
- 1 Provide Details of Down Graded Investments during the Quarter.
  - 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
  - 3 FORM shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
  - 4 Category of 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 March 2025  
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> <sup>1</sup>								
	NIL								
B.	<u>As on Date</u> <sup>2</sup>								
	NIL								

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

Sl. No	Particulars		For the Quarter Ended March 31, 2025				For the Quarter Ended March 31, 2024				Up to the Quarter Ended March 31, 2025				Up to the Quarter Ended March 31, 2024			
			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	18.42	22.00	22.00	43.53	11.48	13.00	11.00	14.35	44.24	50.00	50.00	75.40	19.79	23.00	20.00	42.28
		From 10,001-25,000	13.18	8.00	8.00	16.18	18.22	10.00	10.00	35.93	48.01	28.00	28.00	58.88	45.20	23.00	22.00	85.86
		From 25001-50,000	28.76	8.00	8.00	33.09	24.66	6.00	6.00	30.83	119.93	31.00	31.00	145.68	53.89	13.00	13.00	67.36
		From 50,001- 75,000	-	-	-	-	5.37	1.00	1.00	6.71	19.21	3.00	3.00	22.93	17.37	3.00	3.00	20.21
		From 75,001-100,000	10.00	1.00	1.00	12.50	-	-	-	-	29.25	3.00	3.00	36.56	-	-	-	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	-	-	-	-
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	4.69	2.00	2.00	4.71	-	-	-	-	13.68	6.00	3.00	13.71
		From 1,00,001-150,000	7.81	2.00	2.00	7.81	-	-	-	-	11.81	3.00	3.00	11.81	-	-	-	-
		From 150,001- 2,00,000	5.46	1.00	1.00	5.46	6.33	1.00	1.00	6.33	16.31	3.00	3.00	16.31	6.33	1.00	-	1,81,124.34
		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	24.63	10.00	5,546.00	58,445.55	(47.30)	7.00	4,414.00	54,796.65	(443.15)	44.00	32,114.00	3,69,693.61	(1,569.19)	29.00	(1,10,429.00)	30,429.73
		From 10,001-25,000	86.33	12.00	8,758.00	66,508.14	64.29	15.00	6,711.00	49,506.95	348.69	46.00	26,198.00	2,67,553.89	224.33	33.00	24,002.00	1,83,241.16
		From 25001-50,000	116.70	10.00	6,206.00	64,083.76	133.74	9.00	4,855.00	88,728.91	755.36	61.00	38,229.00	4,40,709.26	540.98	40.00	39,309.00	3,50,426.59
		From 50,001- 75,000	170.65	7.00	9,792.00	85,760.86	173.99	10.00	8,714.00	1,12,225.41	786.76	43.00	46,959.00	3,82,859.62	563.06	39.00	37,729.00	3,36,691.37
		From 75,001-100,000	231.94	11.00	16,310.00	1,29,755.98	71.64	6.00	3,961.00	37,386.38	797.08	32.00	52,292.00	6,87,008.43	406.41	32.00	27,800.00	2,87,069.84
		From 1,00,001 -1,25,000	156.49	3.00	1,932.00	84,286.04	153.40	2.00	8,672.00	1,01,241.36	554.43	7.00	33,979.00	3,31,548.84	447.47	16.00	28,581.00	2,84,620.79
		Above Rs. 1,25,000	29,611.85	23.00	9,75,526.00	34,39,379.16	27,884.42	26.00	14,70,281.00	28,64,965.08	1,16,817.73	88.00	46,91,527.00	1,04,44,336.69	90,948.51	88.00	46,54,599.00	76,97,766.72
	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	2.12	43.00	43.00	665.43	1.97	24.00	24.00	175.99	5.03	68.00	68.00	849.69	6.30	79.00	78.00	502.07
		From 10,001-25,000	88.14	409.00	401.00	1,236.75	91.55	526.00	518.00	1,458.66	301.74	1,677.00	1,556.00	4,495.69	262.58	1,297.00	1,261.00	3,234.86
		From 25001-50,000	2,738.01	8,501.00	8,369.00	26,161.99	2,289.20	7,908.00	7,809.00	23,869.64	10,211.59	28,236.00	27,572.00	85,590.37	7,865.02	23,174.00	22,798.00	68,326.90
		From 50,001- 75,000	1,843.34	4,361.00	4,317.00	22,158.05	1,541.16	3,454.00	3,422.00	17,329.88	6,557.10	12,876.00	12,661.00	65,366.42	5,041.72	10,455.00	10,338.00	52,729.39
		From 75,001-100,000	805.13	930.00	901.00	8,257.51	615.73	697.00	678.00	5,909.33	2,476.67	2,743.00	2,622.00	24,561.80	1,607.67	1,784.00	1,672.00	15,332.29
		From 1,00,001 -1,25,000	265.09	294.00	292.00	3,223.00	188.21	206.00	205.00	2,341.08	765.83	738.00	732.00	8,304.61	520.30	546.00	540.00	6,006.57
		Above Rs. 1,25,000	1,569.07	589.00	553.00	15,300.69	1,643.34	612.00	566.00	17,457.73	4,692.15	1,760.00	1,571.00	44,794.75	3,412.65	1,267.00	1,134.00	34,736.32
	vi	Individual non Single Premium- Annuity- INSPA																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	6.21	76.00	76.00	2.43	-	-	-	-	6.21	76.00	76.00	2.43	-	-	-	-
		From 150,001- 2,00,000	8.93	63.00	63.00	3.34	-	-	-	-	8.93	63.00	63.00	3.34	-	-	-	-
		From 2,00,001-250,000	0.63	3.00	3.00	0.22	-	-	-	-	0.63	3.00	3.00	0.22	-	-	-	-
		From 2,50,001 -3,00,000	9.90	34.00	34.00	3.57	-	-	-	-	9.90	34.00	34.00	3.57	-	-	-	-
		Above Rs. 3,00,000	11.80	16.00	16.00	4.28	-	-	-	-	11.80	16.00	16.00	4.28	-	-	-	-

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-Mar-25

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

## Business Acquisition through Different Channels (Group)

Quarter End: 31 March 2025

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	-	30	2.22	-	-	-	2	2,036	135.16	-	-	-
2	Corporate Agents-Banks	-	1	0.10	-	-	-	-	7	0.54	-	-	-
3	Corporate Agents -Others	4	1,31,910	19,860.27	-	1,44,696	17,553.93	13	6,29,066	65,542.97	2	5,14,049	54,784.66
4	Brokers	54	2,94,545	4,179.58	53	7,90,215	7,798.77	208	17,00,301	18,141.89	219	28,47,786	27,927.89
5	Micro Agents	5	9,616	55.06	5	33,801	162.62	7	43,080	253.71	13	1,00,075	521.88
6	Direct Business	13	5,87,968	6,301.37	17	5,38,896	2,918.85	30	17,13,295	13,724.81	43	12,39,681	8,327.13
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	76	10,24,070	30,398.59	75	15,07,608	28,434.17	260	40,87,785	97,799.09	277	47,01,591	91,561.57
	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-Mar-25

Business Acquisition through Different Channels (Individual)

Quarter End: 31 March 2025

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	5,590	3,285	5,652	3,129	18,441	11,374	16,733	9,008
2	Corporate Agents-Banks	152	77	98	53	492	208	97	53
3	Corporate Agents -Others	1,128	761	413	372	3,356	2,187	1,030	747
4	Brokers	1,563	843	1,216	903	4,884	2,808	2,465	1,883
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,882	2,438	6,028	1,961	21,089	8,719	18,160	7,101
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	6,882	2,438	6,028	1,961	21,089	8,719	18,160	7,101
7	IMF	48	29	-	-	65	42	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	(2)	(1)	53	24	85	39	187	94
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	15,361	7,432	13,460	6,442	48,412	25,376	38,672	18,887
	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-Mar-25

For the Quarter Ended March 31, 2025

Ageing of Claims <sup>1</sup>									
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	470	3,156	6	-	-	-	3,632	3,821
2	Survival Benefit <sup>2</sup>	273	192	-	-	-	-	465	91
3	Annuities / Pension	7	72	-	-	-	-	79	3
4	Surrender <sup>3</sup>	20	2,772	-	1	-	-	2,793	4,315
5	Other benefits <sup>4</sup>	-	10	-	-	-	-	10	15
	Death Claims	8	193	2	-	-	-	203	1,004

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

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

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

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

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

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

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						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	-	-	-	-	-	1	108
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	6,769	11,693	-	-	-	-	18,462	2,690
5	Other benefits	-	5	-	-	-	-	5	8
	Death Claims	23	8,991	124	-	-	-	9,138	10,757

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

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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-Mar-25

Upto Quarter Ended 31 March 2025

Ageing of Claims <sup>1</sup>									
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	1,562	11,097	8	-	1	-	12,668	11,797
2	Survival Benefit <sup>2</sup>	680	504	2	-	-	-	1,186	241
3	Annuities / Pension	31	244	-	-	-	-	275	12
4	Surrender <sup>3</sup>	33	10,828	2	1	-	-	10,864	16,388
5	Other benefits <sup>4</sup>	-	28	-	-	-	-	28	54
	Death Claims	14	687	20	1	-	-	722	3,458

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

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

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

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

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

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

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						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	-	-	-	-	-	1	108
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	24,592	68,327	-	-	-	-	92,919	6,945
5	Other benefits	-	7	-	-	-	-	7	14
	Death Claims	20,057	11,504	443	25	-	-	32,029	35,758

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

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

Date: 31-Mar-25

For the Quarter Ended March 31, 2025

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	3	88
2	Claims Intimated / Booked during the period	203	9,173
(a)	Less than 3 years from the date of acceptance of risk	65	8,763
(b)	Greater than 3 years from the date of acceptance of risk	138	410
3	Claims Paid during the period	203	9,138
4	Claims Repudiated during the period <sup>2</sup>	2	49
5	Claims Rejected <sup>3</sup>	-	16
6	Unclaimed <sup>4</sup>		
7	Claims O/S at End of the period	1	58
	<b>Outstanding Claims:-</b>		
	Less than 3months	1	58
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

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

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

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

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

Individual Claims			No. of claims only			
Sl. No.	Claims Experience	Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	6	-	-	38	-
2	Claims Booked during the period	3,638	471	86	2,769	10
3	Claims Paid during the period	3,632	465	79	2,793	10
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	12	6	7	14	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	10	6	7	14	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	2	-	-	-	-
	1year and above	-	-	-	-	-

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

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits. Rejection count not included in the above summary (Rejection Claims: Nil)

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

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

Date: 31-Mar-25

Upto Quarter Ended 31 March 2025

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	1	37
2	Claims Intimated / Booked during the period	727	32,214
(a)	Less than 3 years from the date of acceptance of risk	239	30,778
(b)	Greater than 3 years from the date of acceptance of risk	488	1,436
3	Claims Paid during the period	722	32,029
4	Claims Repudiated during the period <sup>2</sup>	4	142
5	Claims Rejected <sup>3</sup>	1	22
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	1	58
	<b>Outstanding Claims:-</b>		
	Less than 3months	1	58
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

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

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

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

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

Individual Claims		No. of claims only				
Sl. No.	Claims Experience	Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	6	12	5	57	-
2	Claims Booked during the period	12,674	1,180	277	10,821	28
3	Claims Paid during the period	12,668	1,186	275	10,864	28
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	12	6	7	14	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	10	6	7	14	-
	3 months and less than 6 months	-	-	-	-	-
	6 months and less than 1 year	2	-	-	-	-
	1year and above	-	-	-	-	-

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

<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.Rejection count not included in the above summary (Rejection Claims: Nil)

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

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

Date: 31-Mar-25

## GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2025

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	3	-	3	-	22
b)	Policy Servicing	-	7	4	2	1	-	42
c)	Proposal Processing	-	3	1	-	2	-	13
d)	Survival Claims	-	11	4	-	7	-	58
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	108	41	1	66	-	431
g)	Others	-	11	5	1	5	-	11
	<b>Total Number of Complaints</b>	<b>2</b>	<b>146</b>	<b>58</b>	<b>4</b>	<b>84</b>	<b>-</b>	<b>577</b>

2	Total No. of Policies upto corresponding period of previous year	38,949
3	Total No. of Claims upto corresponding period of previous year	16,142
4	Total No. of Policies during current year	48,672
5	Total No. of Claims during current year	32,941
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	102
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	24

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

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

Quarter End: March 31, 2025  
 Date: #####

## INDIVIDUAL BUSINESS

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.65%	5.55%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	637-637	595-595	1.65%-1.65%	1.65%-1.65%	5%-7%	5.00%	0%-16.875%	0%-11.25%	0.8%-2.65%	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	5.65%	5.60%	67.5%-257.5%	52.5%-257.5%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-30%	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%-7%	5.00%	0%-0%	0.5%-0.5%		
	Pension																
	Health	5.65%	5.60%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	126-138	118-128	1.65%-8.25%	1.65%-8.25%	5%-7%	5.00%	0%-31.25%	0%-37.5%		
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked-Others																
	Life	5.25%	5.60%	65%-250%	65%-250%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-75%	0%-90%		
	General Annuity																
	Pension	5.25%	5.60%	82.5%-127.5%	82.5%-82.5%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-50%	0%-52.5%		
	Health																
Not Applicable																	

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.

<sup>1</sup>As percentage of IALM(2012-14) barring Non-Linked Non-Par General Annuity which is as percentage of IIAM (2012-15), based on emerging experience.

<sup>2</sup> Fixed per policy Renewal expenses.

<sup>3</sup> Premium related Renewal expenses

<sup>4</sup> Restricted to Lapse and Surrender

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

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

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. The data from the policy admin system is validated for the completeness and accuracy of the data. The data format is then modified to make it compatible with the actuarial valuation 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 workspace.

##### 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.

II. GROUP BUSINESS																	
Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates	
		As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024	As at March for the year 2025	As at March for the year 2024
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%	75%-565%	71%-305%	Not Applicable	Not Applicable	0-102	0-95	0%	0%	5%-7%	5.00%	0%-9.5%	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.

<sup>1</sup>As percentage of IALM(2012-14).

<sup>2</sup> Fixed per policy Renewal expenses.

<sup>3</sup> Premium related Renewal expenses

<sup>4</sup> Restricted to Lapse and Surrender

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For the Quarter ending March 31, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
07-Jan-25	Aditya Birla Capital Ltd.	NCM	MANAGEMENT	Approve amalgamation of Aditya Birla Finance Limited (ABFL), a wholly owned subsidiary, with Aditya Birla Capital Limited (ABCL)	FOR	FOR	ABFL is involved in lending, financing, and distribution of financial products. It is registered with the Reserve Bank of India (RBI) as a non-deposit-taking NBFC Investment and Credit Company (NBFC-ICC) and is classified as an Upper Layer NBFC under RBI's scale-based regulatory framework. As of 30 September 2024, ABFL reported Assets under Management (AUM) of Rs. 1.1 tn. ABCL seeks to amalgamate ABFL with itself. The share capital of ABFL held by ABCL will be cancelled, and there will be no change in ABCL's equity shareholding. The scheme includes reclassification of ABFL's authorized preference share capital into equity shares, an increase in ABCL's authorized share capital, and the vesting of ABFL's NCDs into ABCL. ABCL will also grant stock options to ABFL's employees and amend its memorandum and articles of association to incorporate ABFL's business activities and clauses relevant for NCDs. The amendments to the charter documents are in compliance with the regulations. The amalgamation aims to simplify the group structure, improve capital efficiency, and enhance operational synergies, providing ABCL with direct access to capital after becoming an operating NBFC. The merger will ensure compliance with the scale-based regulations of the RBI, which requires mandatory listing of ABFL (upper layer NBFC) by 30 September 2025. We support the resolution.
07-Jan-25	Vodafone Idea Ltd.	EGM	MANAGEMENT	Approve issue of equity shares on a preferential basis for an aggregate amount of Rs. 19.8 bn to Omega Telecom Holdings Private Limited and Usha Martin Telematics Limited, promoter entities	FOR	FOR	In December 2024, Vodafone Plc (parent company) announced the sale of residual 3% equity stake in Indus Towers Limited (a joint venture of promoter group). Vodafone Idea has a Master Service Agreement (MSA) with Indus Towers to provide passive infrastructure services on a co-sharing basis. Vodafone Plc that a part of the funds from the stake sale would be utilized to repay outstanding MSA dues to Indus Towers. Accordingly, the company seeks approval to raise funds aggregating Rs. 19.80 bn through issue equity shares on a preferential basis to Omega Telecom Holdings Private Limited and Usha Martin Telematics Limited (Vodafone group entities). The issue price of Rs. 11.28, which has been calculated in accordance with the ICDR regulations, is at a premium of 44.2% to the current market price (closing market price) of Rs. 7.82 as on 17 December 2024. These funds will be utilized to pay Indus Towers the dues under the MSA by the end of January 2025. The issue will lead to a dilution of ~2.46% on the expanded capital base. We support the resolution.
20-Jan-25	Indus Towers Ltd.	POSTAL BALLOT	MANAGEMENT	Approve alteration in Articles of Association (AoA)	FOR	FOR	Bharti Airtel Ltd (and its affiliates) and Vodafone Plc (and its affiliates) had entered into a Shareholders' Agreement (SHA) dated 25 April 2018. In December 2024 Vodafone Plc announced the sale of its remaining stake of 79.2 mn in Indus Towers Limited representing 3.0% of the equity share capital. The company proposes to accordingly amend the AoA to remove the rights available to Vodafone Plc under the SHA. The company also proposes revising the qualifying threshold for Reserved Matter Rights from 20% to more than 25% and certain cosmetic changes. We support the resolution.
21-Jan-25	Sun Pharmaceutical Inds. Ltd.	NCM	MANAGEMENT	Approve composite scheme of arrangement involving amalgamation of five wholly owned subsidiaries with Sun Pharmaceutical Industries Limited and reclassification of general reserves to retained earnings	FOR	FOR	Sun Pharmaceutical Industries Limited (Sun Pharma) seeks shareholder approval for a composite scheme of arrangement. The first part includes amalgamation of five wholly-owned subsidiaries - Sun Pharmaceutical Medicare Limited, Green Eco Development Centre Limited, Faststone Mercantile Company Private Limited, Realstone Multitrade Private Limited, and Skisen Labs Private Limited into Sun Pharma. This will help improve operational synergies, simplify the group structure, and reduce compliance costs. The second part of the scheme involves reclassifying Rs. 51.4 bn from general reserves to retained earnings. These reserves, originally accumulated as profits before dividend distribution under the erstwhile Companies Act, 1956, exceed the company's anticipated operational and investment needs over the next few years. The reclassification will facilitate flexibility in making payments to shareholders. We support the resolution.
26-Jan-25	Bharti Hexacom Ltd	POSTAL BALLOT	MANAGEMENT	Approve shifting of registered office from the National Capital Territory (NCT) of Delhi to the State of Haryana and consequent alteration of Clause II of the Memorandum of Association (MoA)	FOR	FOR	The company's registered office is located at in the National Capital Territory (NCT) of Delhi at Bharti Crescent, 1, Nelson Mandela Road, Vasant Kunj, Phase – II, New Delhi – 110 070, India. The day-to-day operations of the company are carried out from office situated at Airtel Center, Plot No. 16, Udyog Vihar, Phase-IV, Gurugram – 122015, India in the State of Haryana (Airtel Center). To exercise better administrative and economic control and enable the company to rationalize and streamline its operations as well as the management of affairs, the Board of Directors has approved the shifting of the Registered Office of the company from the National Capital Territory (NCT) of Delhi to the State of Haryana. The shifting of the registered office would require consequential alteration to the existing Clause II of the Memorandum of Association (MoA). We support the resolution.
06-Feb-25	SBI Cards and Payment Services Ltd.	POSTAL BALLOT	MANAGEMENT	Approve amendment to SBI Card Employee Stock Option Plan 2023	FOR	AGAINST	The proposed amendment is for removal of vesting requirements linked to company performance – vesting will be based only on individual performance. Employees with a rating of “Meets Expectations” or above, will be eligible for vesting of options. We note, at an exercise price of Rs. 10.0 – the options are at a deep discount and vesting is linked to tenure of employment and appraisal rating. We do not favour stock option schemes where the exercise price is at a significant discount to market price as on the date of grant or where there is no clarity on the performance metrics for vesting. For deeply discounted options, we expect vesting to be performance based with targets being pre-defined (corporate or individual), along with an indicative range of weightages for each of the parameters. We do not support the resolution.

## FORM L-45 OFFICES AND OTHER INFORMATION

As at : March 31, 2025

Insurer : Pramerica Life Insurance Limited

Date: March 31, 2025

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	134	
2	No. of branches approved during the year	10 (Approved in the year)	
3	No. of branches opened during the year	Out of approvals of previous year	0
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	134	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	134	
10	No. of Directors:-  (a) Independent Director  (b) Executive Director  (c) Non-executive Director  (d) Women Director  (e) Whole time director	No. of Directors:- <b>a) Independent Director:</b> 3 (Mr. Pravin Kutumbe , Mr. Modukuru S V S Phanesh and Ms. Sindhushree Khullar) Including one woman director) <b>(b) Executive Director:</b> 1 (Mr. Pankaj Gupta) <b>(c) Non-executive Director:</b> 8 (Mr. Abhijit Sen, Mr. Pavan Dhamija, Mr. Jairam Sridharan, Mr Joel Varghese, Mr. Jagdeep Mallareddy) including 3 independent directors as mentioned above  <b>(d) Women Director:</b> 1 (Ms. Sindhushree Khullar) (who is also an Independent Director)  <b>(e) Whole time director :</b> 1 (As mentioned in executive director category above)	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 3,140employees b) Off-roll: 71 employees c) Total Employees: 3,211	
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)	18,249 15 33 284 4 6 15 613 -	

## Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3,177	17,838
Recruitments during the quarter	508	780
Attrition during the quarter	474	306
Number at the end of the quarter	3,211	18,312

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