



Pramerica
LIFE INSURANCE

IRDAI PUBLIC DISCLOSURES

FOR THE QUARTER AND PERIOD ENDED SEPTEMBER 30, 2025

Version No.	Form Upload Date	Particulars of change
1.0	October 29, 2025	NA
2.0	January 30, 2026	Revision in Annexure L-41

Insurer : Pramerica Life Insurance Limited

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

List of website disclosures

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PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	1,716	104	-	-	1,820	1,107	-	-	-	-	1,107	52,366	24	248	22	16	52,676	55,603
(b) Reinsurance ceded		(11)	-	-	-	(11)	(1)	-	-	-	-	(1)	(3,955)	-	-	(1)	-	(3,956)	(3,968)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interest, Dividends & Rent – Gross		275	5	-	-	280	1,583	-	-	-	-	1,583	13,853	5	141	7	6	14,012	15,875
(b) Profit on sale/redemption of investments		527	27	-	-	554	63	-	-	-	-	63	430	-	-	-	-	430	1,047
(c) (Loss on sale/ redemption of investments)		(222)	(3)	-	-	(225)	(28)	-	-	-	-	(28)	(119)	-	-	-	-	(119)	(372)
(d) Transfer/Gain on revaluation/change in fair value *		(1,615)	(54)	-	-	(1,669)	-	-	-	-	-	-	(212)	-	-	-	-	(212)	(1,881)
(e) Amortisation of Premium / Discount on investments		4	-	-	-	4	16	-	-	-	-	16	1,373	-	5	(1)	-	1,377	1,397
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Fees & Charges		-	-	-	-	-	75	-	-	-	-	75	376	-	-	-	-	376	451
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	(5)	-	-	-	-	(5)	(5)	
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Towards Excess Expenses of Management**		-	82	-	-	82	-	-	-	-	-	-	4,624	30	16	59	16	4,745	4,827
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs***		8	1	-	-	9	-	-	-	-	-	-	122	-	0	1	-	123	132
(b) Others		361	18	-	-	379	-	-	-	-	-	-	876	-	19	-	-	895	1,274
TOTAL (A)		1,043	180	-	-	1,223	2,815	-	-	-	-	2,815	69,729	59	429	87	38	70,342	74,380
Commission	L-5	74	10	-	-	84	15	-	-	-	-	15	10,593	-	-	2	-	10,595	10,694
Operating Expenses related to Insurance Business	L-6	526	88	-	-	614	83	-	-	-	-	83	9,944	31	40	62	17	10,094	10,791
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)	-	-	-	-	-	(6)	-	-	-	-	(6)	(7)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		40	1	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		639	99	-	-	738	98	-	-	-	-	98	20,531	31	40	64	17	20,683	21,519
Benefits Paid (Net)	L-7	1,521	32	-	-	1,553	901	-	-	-	-	901	14,108	3	216	2	31	14,361	16,815
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	2	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross ****		27	4	-	-	31	1,254	-	-	-	-	1,254	31,229	24	174	(20)	(27)	31,379	32,664
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	848	-	-	-	-	848	848
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(1,066)	38	-	-	(1,028)	-	-	-	-	-	-	-	-	-	-	-	(1,028)	
(e) Fund for Discontinued Policies		(78)	7	-	-	(71)	-	-	-	-	-	-	-	-	-	-	-	(71)	
TOTAL (C)		404	81	-	-	485	2,157	-	-	-	-	2,157	46,185	27	390	(19)	4	46,588	49,230
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(0)	0	-	-	0	560	-	-	-	-	560	3,013	1	(0)	41	17	3,071	3,631
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		(0)	0	-	-	0	560	-	-	-	-	560	3,013	3	0	74	17	3,071	3,631
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	3,013	3	-	39	17	3,071	3,071
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	560	-	-	-	560	-	-	-	-	-	560	
TOTAL		-	-	-	-	-	-	561	-	-	-	560	3,013	3	-	39	17	3,071	3,631
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	-	-	-	-	-	560	-	-	-	560	3,013	3	-	39	17	3,071	3,631
Total Surplus (a+b+c)		-	-	-	-	-	-	562	-	-	-	562	3,013	3	-	39	17	3,071	3,633

* Represents the deemed realised gain as per specified norms

** Represents Excess Expenses of Management exceeds the limit prescribed by the regulations

*** Represents annual remuneration exceeds the specified limit

**** Represents Mathematical Reserve after considering allocation of Bonus

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	3,303	192	-	-	3,495	2,063	-	-	-	-	2,063	1,00,446	24	2,219	110	39	1,02,838	1,08,396
(b) Reinsurance ceded		(22)	-	-	-	(22)	(2)	-	-	-	-	(2)	(8,435)	-	-	(3)	-	(8,438)	(8,462)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		577	12	-	-	589	3,125	-	-	-	-	3,125	27,263	10	275	15	11	27,574	31,288
(b) Profit on sale/redemption of investments		1,605	61	-	-	1,666	120	-	-	-	-	120	766	-	-	-	-	766	2,552
(c) (Loss on sale/ redemption of investments)		(477)	(13)	-	-	(490)	(105)	-	-	-	-	(105)	(298)	-	(1)	-	-	(299)	(894)
(d) Transfer/Gain on revaluation/change in fair value *		(103)	(23)	-	-	(126)	-	-	-	-	-	-	(419)	-	-	-	-	(419)	(545)
(e) Amortisation of Premium / Discount on investments		11	-	-	-	11	25	-	-	-	-	25	2,725	-	11	(1)	-	2,735	2,771
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	138	-	-	-	-	138	681	-	-	-	-	681	819
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	(4)	-	-	-	-	(4)	(4)	
Contribution from Shareholders' A/c																		-	-
(a) Towards Excess Expenses of Management**		-	159	-	-	159	-	-	-	-	-	-	8,067	52	159	111	27	8,416	8,575
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs***		16	2	-	-	18	-	-	-	-	-	-	250	-	3	1	-	254	272
(b) Others		630	33	-	-	663	-	-	-	-	-	-	877	-	34	-	-	911	1,574
TOTAL (A)		5,540	423	-	-	5,963	5,364	-	-	-	-	5,364	1,31,919	86	2,700	233	77	1,35,015	14,46,342
Commission	L-5	101	19	-	-	120	26	-	-	-	-	26	19,924	-	3	17	-	19,944	20,090
Operating Expenses related to Insurance Business	L-6	967	170	-	-	1,137	158	-	-	-	-	158	18,858	53	200	116	28	19,255	20,550
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)	-	-	-	-	-	(6)	-	-	-	-	(6)	(7)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		86	1	-	-	87	-	-	-	-	-	-	-	-	-	-	-	87	
TOTAL (B)		1,153	190	-	-	1,343	184	-	-	-	-	184	38,776	53	203	133	28	39,193	40,720
Benefits Paid (Net)	L-7	2,909	68	-	-	2,977	1,538	-	-	-	-	1,538	27,914	14	1,200	15	39	28,882	33,397
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	3	
Change in valuation of liability in respect of life policies																			
(a) Gross ****		61	10	-	-	71	2,306	-	-	-	-	2,306	55,811	16	1,297	11	(7)	57,128	59,505
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	826	-	-	-	-	826	826
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		1,067	141	-	-	1,208	-	-	-	-	-	-	-	-	-	-	-	1,208	
(e) Fund for Discontinued Policies		350	14	-	-	364	-	-	-	-	-	-	-	-	-	-	-	364	
TOTAL (C)		4,387	233	-	-	4,620	3,847	-	-	-	-	3,847	84,251	30	2,497	26	32	86,836	95,303
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(0)	(0)	-	-	(0)	1,333	-	-	-	-	1,333	8,892	3	0	74	17	8,986	10,319
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		(0)	(0)	-	-	(0)	1,333	-	-	-	-	1,333	8,892	3	0	74	17	8,986	10,319
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	8,892	3	-	74	17	8,986	8,986
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	1,333	-	-	-	1,333	-	-	-	-	-	1,333	
TOTAL		-	-	-	-	-	-	1,333	-	-	-	1,333	8,892	3	-	74	17	8,986	10,319
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	3	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	-	-	-	-	-	1,333	-	-	-	1,333	8,892	3	-	74	17	8,986	10,319
Total Surplus (a+b+c)		-	-	-	-	-	-	1,336	-	-	-	1,336	8,892	3	-	74	17	8,986	10,322

* Represents the deemed realised gain as per specified norms

** Represents Excess Expenses of Management exceeds the limit prescribed by the regulations

*** Represents annual remuneration exceeds the specified limit

**** Represents Mathematical Reserve after considering allocation of Bonus

PARTULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS								GRAND TOTAL				
		PARTICIPATING				NON-PARTICIPATING													
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	
Premiums earned – net																			
(a) Premium	L-4	1,241	7	-	-	1,248	1,308	-	-	-	-	1,308	47,737	-	898	56	36	48,727	51,283
(b) Reinsurance ceded		(9)	-	-	-	(9)	(1)	-	-	-	-	(1)	(3,398)	-	-	(2)	-	(3,400)	(3,410)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		265	5	-	-	270	1,439	-	-	-	-	1,439	11,738	4	40	6	37	11,825	13,534
(b) Profit on sale/redemption of investments		1,108	10	-	-	1,118	51	-	-	-	-	51	72	-	1	-	-	73	1,242
(c) (Loss on sale/ redemption of investments)		(118)	(4)	-	-	(122)	(28)	-	-	-	-	(28)	(10)	-	-	-	-	(10)	(160)
(d) Transfer/Gain on revaluation/change in fair value *		867	47	-	-	914	-	-	-	-	-	-	(2)	-	-	-	-	(2)	912
(e) Amortisation of Premium / Discount on investments		5	-	-	-	5	23	-	-	-	-	23	1,718	-	6	(1)	1	1,724	1,752
Other Income (to be specified)																			
(a) Fees & Charges		-	-	-	-	-	68	-	-	-	-	68	298	-	-	-	-	298	366
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		4	30	-	-	34	-	-	-	-	-	6,595	31	98	61	29	6,814	6,848	
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		2	-	-	-	2	-	-	-	-	-	28	-	1	-	-	29	31	
(b) Others		303	-	-	-	303	-	-	-	-	-	-	-	2	8	-	10	313	
TOTAL (A)		3,668	95	-	-	3,763	2,860	-	-	-	-	2,860	64,776	35	1,046	128	103	66,088	72,711
Commission	L-5	27	-	-	-	27	18	-	-	-	-	18	8,398	-	-	2	-	8,400	8,445
Operating Expenses related to Insurance Business	L-6	469	31	-	-	500	71	-	-	-	-	71	11,196	31	105	71	33	11,436	12,007
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		(2)	-	-	-	(2)	(8)	-	-	-	-	(8)	-	-	-	-	-	-	(10)
(b) For Others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		38	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	38
TOTAL (B)		532	31	-	-	563	81	-	-	-	-	81	19,594	31	105	73	33	19,836	20,480
Benefits Paid (Net)	L-7	1,470	16	-	-	1,486	502	-	-	-	-	502	11,721	3	-	-	61	11,785	13,773
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		6	(2)	-	-	4	1,746	-	-	-	-	1,746	29,965	-	941	54	8	30,968	32,718
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	239	-	-	-	-	239	239	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		1,475	45	-	-	1,520	-	-	-	-	-	-	-	-	-	-	-	1,520	
(e) Fund for Discontinued Policies		185	-	-	-	185	-	-	-	-	-	-	-	-	-	-	-	185	
TOTAL (C)		3,136	59	-	-	3,195	2,248	-	-	-	-	2,248	41,925	3	941	54	69	42,992	48,435
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		-	5	-	-	5	531	-	-	-	-	531	3,257	1	-	1	1	3,260	3,796
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	5	-	-	5	531	-	-	-	-	531	3,257	1	-	1	1	3,260	3,796
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	5	-	-	5	-	-	-	-	-	3,257	1	-	1	1	3,260	3,265	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	531	-	-	-	-	-	531	
TOTAL		-	5	-	-	5	531	-	-	-	-	531	3,257	1	-	1	1	3,260	3,796
The Total Surplus as mentioned below :		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	5	-	-	5	531	-	-	-	-	531	3,257	1	-	1	1	3,260	3,796
Total Surplus (a+b+c)		-	5	-	-	5	531	-	-	-	-	531	3,257	1	-	1	1	3,260	3,796

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

** Represents Mathematical Reserves after allocation of bonus

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PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL			
							PARTICIPATING					NON-PARTICIPATING								
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	2,198	11	-	-	2,209	2,448	-	-	-	-	2,448	89,701	11	1,814	95	193	91,814	96,471	
(b) Reinsurance ceded		(17)	-	-	-	(17)	(2)	-	-	-	-	(2)	(6,523)	-	-	(3)	-	(6,526)	(6,545)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		577	12	-	-	589	2,812	-	-	-	-	2,812	22,891	9	62	12	76	23,050	26,451	
(b) Profit on sale/redemption of investments		2,145	20	-	-	2,165	143	-	-	-	-	143	168	-	1	-	3	172	2,480	
(c) (Loss on sale/ redemption of investments)		(223)	(9)	-	-	(232)	(28)	-	-	-	-	(28)	(33)	-	-	-	(33)	(293)		
(d) Transfer/Gain on revaluation/change in fair value *		2,023	91	-	-	2,114	-	-	-	-	-	-	(11)	-	-	-	-	(11)	2,103	
(e) Amortisation of Premium / Discount on investments		11	-	-	-	11	48	-	-	-	-	48	3,404	-	7	(1)	1	3,411	3,470	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	126	-	-	-	-	126	539	-	-	-	-	539	665	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	
Contribution from Shareholders' A/c																		-	-	
(a) Towards Excess Expenses of Management		40	58	-	-	98	-	-	-	-	-	-	11,376	59	204	115	68	11,822	11,920	
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		4	-	-	-	4	-	-	-	-	-	-	63	-	1	-	-	64	68	
(b) Others		575	-	-	-	575	-	-	-	-	-	-	-	8	-	10	-	18	593	
TOTAL (A)		7,333	183	-	-	7,516	5,547	-	-	-	-	5,547	1,21,574	79	2,097	228	341	1,24,319	1,37,382	
Commission	L-5	51	-	-	-	51	32	-	-	-	-	-	32	15,175	-	-	4	1	15,180	15,263
Operating Expenses related to Insurance Business	L-6	889	59	-	-	948	162	-	-	-	-	-	162	21,263	60	215	131	76	21,745	22,855
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)																		-	-	
(a) For diminution in the value of investments (Net)		(2)	-	-	-	(2)	(8)	-	-	-	-	(8)	-	-	-	-	-	-	(10)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		75	1	-	-	76	-	-	-	-	-	-	-	-	-	-	-	-	76	
TOTAL (B)		1,013	60	-	-	1,073	186	-	-	-	-	186	36,438	60	215	135	77	36,925	38,184	
Benefits Paid (Net)	L-7	3,518	51	-	-	3,569	963	-	-	-	-	963	22,166	5	-	-	265	22,436	26,968	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies																		-	-	
(a) Gross **		61	(2)	-	-	59	3,063	-	-	-	-	3,063	55,874	11	1,882	88	(7)	57,848	60,970	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	213	-	-	-	-	213	213	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Fund Reserve for Linked Policies		2,199	67	-	-	2,266	-	-	-	-	-	-	-	-	-	-	-	2,266		
(e) Fund for Discontinued Policies		542	-	-	-	542	-	-	-	-	-	-	-	-	-	-	-	542		
TOTAL (C)		6,320	116	-	-	6,436	4,027	-	-	-	-	4,027	78,253	16	1,882	88	258	80,497	90,960	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		-	7	-	-	7	1,334	-	-	-	-	1,334	6,883	3	-	5	6	6,897	8,238	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	7	-	-	7	1,334	-	-	-	-	1,334	6,883	3	-	5	6	6,897	8,238	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	7	-	-	7	-	-	-	-	-	-	6,883	3	-	5	6	6,897	6,904	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	1,334	-	-	-	1,334	-	-	-	-	-	-	1,334	
TOTAL		-	7	-	-	7	1,334	-	-	-	-	1,334	6,883	3	-	5	6	6,897	8,238	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	7	-	-	7	1,334	-	-	-	-	1,334	6,883	3	-	5	6	6,897	8,238	
Total Surplus (a+b+c)		-	7	-	-	7	1,335	-	-	-	-	1,335	6,883	3	-	5	6	6,897	8,239	

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

** Represents Mathematical Reserves after allocation of bonus

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FORM L-2-A-PL

Insurer : Pramerica Life Insurance Limited

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended September 30, 2025	Up to the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Quarter ended September 30, 2024
Amounts transferred from the Policyholders Account (Technical Account)		3,071	8,986	3,265	6,904
Income From Investments					
(a) Interest, Dividends & Rent – Gross		772	1,615	917	1,935
(b) Profit on sale/redemption of investments		163	455	1,379	1,677
(c) (Loss on sale/ redemption of investments)		(5)	(137)	(51)	(235)
(d) Amortisation of Premium / Discount on Investments		135	268	181	329
Other Income					
Miscellaneous income		-	-	-	-
TOTAL (A)		4,136	11,187	5,691	10,610
Expense other than those directly related to the insurance business		2,282	3,425	833	1,645
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		4,826	8,575	6,848	11,920
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		132	273	31	68
(b) Others		1,274	1,574	313	593
Interest on subordinated debt		-	-	-	0
Expenses towards CSR activities		1	15	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		(96)	(96)	(81)	(81)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		8,420	13,766	7,944	14,145
Profit/ (Loss) before tax		(4,284)	(2,579)	(2,253)	(3,535)
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (Loss) after tax		(4,284)	(2,579)	(2,253)	(3,535)
APPROPRIATIONS		-	-	-	-
(a) Balance at the beginning of the year.		(33,648)	(35,353)	(31,950)	(30,668)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(37,932)	(37,932)	(34,203)	(34,203)

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

BALANCE SHEET AS AT SEPTEMBER 30, 2025

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at September 30, 2025	As at September 30, 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		353	1,473
Sub-Total		1,21,051	1,22,171
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(1,403)	1,398
POLICY LIABILITIES		9,18,198	7,97,476
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		3,166	2,666
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		36,075	35,904
Sub-Total		9,56,036	8,37,444
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		24	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		8,888	6,516
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		10,85,998	9,66,131
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	51,895	66,014
Policyholders'	L-13	9,20,248	8,03,373
Assets held to cover Linked liabilities	L-14	39,242	38,570
LOANS	L-15	22,256	17,306
FIXED ASSETS	L-16	1,372	1,268
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	2,937	3,536
Advances and Other Assets	L-18	55,194	42,044
Sub-Total (A)		58,131	45,580
CURRENT LIABILITIES	L-19	38,943	33,691
PROVISIONS	L-20	6,135	6,492
Sub-Total (B)		45,078	40,183
NET CURRENT ASSETS (C) = (A - B)		13,053	5,397
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		37,932	34,203
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		10,85,998	9,66,131

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Partly paid-up investments	30	68
2	Claims, other than against policies, not acknowledged as debts by the company	-	6
3	Underwriting commitments outstanding (in respect of shares and securities)	33	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	5,150	2,458
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	(a) Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts	81	81
	(b) Others – Policyholder cases net of provision	3,221	2,702
	TOTAL	8,515	5,316

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2025	Up to the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Quarter ended September 30, 2024
1	First year premiums	8,159	15,001	6,148	11,311
2	Renewal Premiums	21,686	41,456	20,505	39,425
3	Single Premiums	25,758	51,939	24,630	45,735
	TOTAL PREMIUM	55,603	1,08,396	51,283	96,471
	Premium Income from Business written :				
	In India	55,603	1,08,396	51,283	96,471
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-5 - COMMISSION SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

COMMISSION EXPENSES

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2025	Up to the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Quarter ended September 30, 2024
Commission					
Direct – First year premiums	3,150	5,855	2,096	3,797	
- Renewal premiums	316	573	294	531	
- Single premiums	7,228	13,662	6,055	10,935	
Gross Commission	10,694	20,090	8,445	15,263	
Add: Commission on Re-insurance Accepted	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	
Net Commission	10,694	20,090	8,445	15,263	
Rewards	-	-	-	-	
TOTAL	10,694	20,090	8,445	15,263	
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):					
Individual agents	924	1,923	1,112	2,294	
Corporate Agents -Others	8,176	15,322	5,572	9,388	
Brokers	1,176	2,239	1,737	3,524	
Micro Agents	3	7	11	21	
Direct Business - Online*	-	-	-	-	
Direct Business - Others	-	-	-	-	
Common Service Centre (CSC)	-	-	-	-	
Web Aggregators	147	145	13	36	
IMF	268	454	-	-	
Others	-	-	-	-	
Commission and Rewards on (Excluding Reinsurance) Business written :					
In India	10,694	20,090	8,445	15,263	
Outside India	-	-	-	-	

* Commission on Business procured through Company website

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2025	Up to the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Quarter ended September 30, 2024
1	Employees' remuneration & welfare benefits	7,079	13,509	7,010	13,983
2	Travel, conveyance and vehicle running expenses	134	260	210	375
3	Training expenses	16	26	706	670
4	Rents, rates & taxes	543	1,096	582	1,186
5	Repairs	214	441	228	461
6	Printing & stationery	10	24	12	30
7	Communication expenses	73	153	73	144
8	Legal & professional charges	254	543	303	582
9	Medical fees	51	89	56	102
10	Auditors' fees, expenses etc				
	a) as auditor	10	22	9	20
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	1	2	-	1
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	-	1	-	-
	c) in any other capacity	4	9	8	16
11	Advertisement and publicity	150	194	71	249
12	Interest & Bank Charges	59	123	44	102
13	Depreciation	168	341	141	281
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	185	224	377	296
16	Stamp duty on policies	371	827	374	769
17	Information Technology Expenses	534	1,046	1,053	2,185
18	Goods and Services Tax (GST)	271	401	208	582
19	Others (to be specified)	-	-	-	-
	Postage and courier cost	31	94	87	152
	Recruitment (including Agent advisors)	162	347	14	189
	Electricity ,water and utilities	85	172	89	143
	Policy issuance and servicing costs	30	64	29	66
	(Profit)/Loss on fixed assets	2	11	3	3
	Other miscellaneous expenses	353	531	320	268
	TOTAL	10,791	20,550	12,007	22,855
	In India	10,791	20,550	12,007	22,855
	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]

PARTICULARS		For the Quarter ended September 30, 2025	Up to the Quarter ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Quarter ended September 30, 2024	(Amount in Rs. Lakhs)
1. Insurance Claims						
(a) Claims by Death		10,256	20,465	8,803		16,935
(b) Claims by Maturity		4,248	8,250	2,806		4,479
(c) Annuities/Pension payment		3	6	3		5
(d) Periodical Benefit- Survival		176	275	56		92
(e) Health		2	15	-		-
(f) Surrenders & Withdrawal		6,061	12,150	5,004		10,594
(g) any other		-		-		
Claim Investigation Fees		13	34	16		26
Investment Income to Policy holders on unclaimed amounts		5	11	17		27
Others [#]		240	502	31		145
Benefits Paid (Gross)						
In India		21,004	41,708	16,736		32,303
Outside India		-	-	-		-
2. (Amount ceded in reinsurance):						
(a) Claims by Death		(4,186)	(8,311)	(2,963)		(5,335)
(b) Claims by Maturity		-	-	-		-
(c) Annuities/Pension payment		-	-	-		-
(d) Periodical Benefit- Survival		-	-	-		-
(e) Health		-	-	-		-
(f) any other		-	-	-		-
3. Amount accepted in reinsurance:						
(a) Claims by Death		-	-	-		-
(b) Claims by Maturity		-	-	-		-
(c) Annuities/Pension payment		-	-	-		-
(d) Periodical Benefit		-	-	-		-
(e) Health		-	-	-		-
(f) any other (please specify)		-	-	-		-
Benefits Paid (Net)		16,818	33,397	13,773		26,968
In India		16,818	33,397	13,773		26,968
Outside India		-	-	-		-

[#] Includes Legal cases provisions.

Note:

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

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

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

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

	Particulars	As at September 30, 2025	As at September 30, 2024	(Amount in Rs. Lakhs)
1	Authorised Capital			
	2,000,000,000 Equity Shares of Rs. 10 each	2,00,000	2,00,000	
	Preference Shares of Rs. 10 each	-	-	
2	Issued Capital			
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406	
	Preference Shares of Rs. 10 each	-	-	
3	Subscribed Capital			
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406	
	Preference Shares of Rs. 10 each	-	-	
4	Called-up Capital			
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406	
	Less : Calls unpaid	-	-	
	Add : Shares forfeited (Amount originally paid up)	-	-	
	Less : Par value of Equity Shares bought back	-	-	
	Less : Preliminary Expenses	-	-	
	Expenses including commission or brokerage on	-	-	
	Underwriting or subscription of shares	-	-	
	Preference Shares of Rs. 10 each	-	-	
	TOTAL	37,406	37,406	

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

Shareholder	As at September 30, 2025		As at September 30, 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%

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DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE PRAMERICA LIFE INSURANCE LIMITED
AS AT SEPTEMBER 30, 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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals:	2							
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	2							
	(i) DHFL Investments Limited	-	18,70,30,931	50%	18,703.10	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	37,40,619	1%	374.06	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals :	2							
	(i) Pavan Dhamija	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	1							
	(i) Prudential International Insurance Holdings Limited	-	18,32,90,312	49.00%	18,329.03	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Reparable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total		7	37,40,61,867	100%	37,406.19	-	-	-	-

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)(l) 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		
							Number of shares (VII)	As a percentage of Total Shares held (VII) = (VII)/(III)*100	Number of shares (VIII)
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF :								
(i)	Ms. Aruna Wadhawan	1	10,650	1.50%	1.07	-	-	-	-
(ii)		-	-	-	-	-	-	-	-
(iii)		-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
(i)		-	-	-	-	-	-	-	-
(ii)		-	-	-	-	-	-	-	-
(iii)		-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
(i)		-	-	-	-	-	-	-	-
(ii)		-	-	-	-	-	-	-	-
(iii)		-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
(i)		-	-	-	-	-	-	-	-
(ii)		-	-	-	-	-	-	-	-
(iii)		-	-	-	-	-	-	-	-
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter #								
vi)	FII belonging to Foreign Promoter of Indian Promoter #								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	23	7,10,000	100%	71.00				

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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): Mr Bipin Singh (Nominee of PFL) Mr Pralhad Narasingrao Kulkarni (Nominee of PFL) Mr Pradeep Sawant (Nominee of PFL) Mr Purushottam Keshav Tamhankar(Nominee of PFL) Mr Pratik Hasmukh Upadhyay (Nominee of PFL) Ms Monisha Chadha (Nominee of PFL)	6							
			10	0.00%	0.00	-	-	-	-
			10	0.00%	0.00	-	-	-	-
			10	0.00%	0.00	-	-	-	-
			10	0.00%	0.00	-	-	-	-
			10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate: Piramal Finance Limited (PFL) (Formerly known as Piramal Capital & Housing Finance Limited)	1				10,14,49,940	100%	10,144.99	
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) (ii) (iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	7	10,14,50,000	100%	10,145.00				

Note:

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

b) Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers) Regulations, 2024.

c) 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 FII's, indicating those FII's 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.

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

Insurer : Pramerica Life Insurance Limited

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

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 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	-	-
	TOTAL	83,292	83,292

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-11-BORROWINGS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

BORROWINGS

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at September 30, 2025	As at September 30, 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	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

INVESTMENTS-SHAREHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	25,655	42,801
2	Other Approved Securities	2,139	2,087
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,777	4,998
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	7,394	1,425
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,914	9,506
5	Other than Approved Investments		
	Debentures/ Bonds	800	934
	Equity Shares	1,455	410
	Alternative Investment Fund	260	335
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	392
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	158	-
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo/TREPS	343	2,163
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments		
	Mutual Fund	-	-
	Debentures/ Bonds	-	963
	TOTAL	51,895	66,014

Particulars	As at September 30, 2025	As at September 30, 2024
*Investment in Associate Company at Cost	1,411	1,500
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	-	-
- At market cost	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

INVESTMENTS-POLICYHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,88,604	3,98,794
2	Other Approved Securities	1,49,374	1,03,572
3	(a) Shares		
	(aa) Equity	15,654	9,276
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,10,534	98,954
	(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	2,30,505	1,81,091
5	Other than Approved Investments	-	-
	Debentures/Bonds	8,500	1,000
	Equity Shares	361	310
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	140	-
2	Other Approved Securities	151	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,230	-
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo/TREPS	8,406	3,276
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,789	7,100
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	-	-
	TOTAL	9,20,248	8,03,373

Particulars	As at September 30, 2025	As at September 30, 2024
*Investment in Associate Company at Cost	847	902
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	503	2,015
- At market cost	529	2,116

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

ASSETS HELD TO COVER LINKED LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,618	4,166
2	Other Approved Securities	999	-
3	(a) Shares		
	(aa) Equity	26,916	26,504
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,278	1,370
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,125	1,326
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	1,370	825
	(c) Exchange Traded Fund	1,928	1,933
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,435	2,685
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	558	541
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	101	-
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	251	162
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	202	-
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	54	50
	Income accrued on investments	153	194
	Other Receivable	2,235	293
	Payables for purchase of Securities	(2,166)	(244)
	FMC Payable	(48)	(48)
	Other Payables	(1,767)	(1,187)
	Provision for diminution of investment	-	-
	TOTAL	39,242	38,570

Particulars	As at September 30, 2025	As at September 30, 2024
*Investment in Associate Company at Cost	406	387

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024	As at September 30, 2025	As at September 30, 2024
Long Term Investments:								
Book Value	45,162	57,088	8,87,517	7,83,410	7,275	7,986	9,39,955	8,48,484
Market Value	43,250	55,298	8,84,137	7,92,706	7,949	8,796	9,35,336	8,56,800
Short Term Investments:								
Book Value	501	3,518	16,715	10,376	4,380	3,274	21,596	17,168
Market Value	502	2,553	16,772	10,393	4,547	3,388	21,821	16,334

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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

	Particulars	As at September 30, 2025	As at September 30, 2024	(Amount in Rs. Lakhs)
1	SECURITY-WISE CLASSIFICATION			
	Secured			
	(a) On mortgage of property			
	(aa) In India		-	-
	(bb) Outside India		-	-
	(b) On Shares, Bonds, Govt. Securities, etc.		-	-
	(c) Loans against policies	22,256	17,306	
	(d) Others (to be specified)	-	-	
	Unsecured	-	-	
	TOTAL	22,256	17,306	
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments		-	-
	(b) Banks and Financial Institutions		-	-
	(c) Subsidiaries		-	-
	(d) Companies		-	-
	(e) Loans against policies	22,256	17,306	
	(f) Others (to be specified)	-	-	
	TOTAL	22,256	17,306	
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard			
	(aa) In India	22,256	17,306	
	(bb) Outside India	-	-	
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	
	(bb) Outside India	-	-	
	TOTAL	22,256	17,306	
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term	1,460	692	
	(b) Long Term	20,796	16,614	
	TOTAL	22,256	17,306	

Note:

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

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

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

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, 2025	For The period	On Sales/ Adjustments	As at September 30, 2025	As at September 30, 2025	As at September 30, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,656	348	-	6,004	5,406	101	-	5,507	497	58
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,259	5	87	2,177	1,916	63	75	1,904	273	390
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	404	4	43	365	328	12	39	301	64	88
Information Technology Equipment	2,853	9	96	2,766	2,413	140	96	2,457	309	536
Vehicles	110	-	-	110	35	11	-	46	64	86
Office Equipment	641	11	34	618	579	16	33	562	56	71
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,923	377	260	12,040	10,677	343	243	10,777	1,263	1,229
Work in progress									109	38
Grand Total	11,923	377	260	12,040	10,677	343	243	10,777	1,372	1,267
PREVIOUS YEAR	12,405	177	110	12,472	11,061	281	99	11,243	1,267	1,437

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Cash (including cheques*, drafts and stamps)	661	542
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	2,251	2,969
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,937	3,536
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,937	3,536
	Outside India	-	-
	TOTAL	2,937	3,536

* Cheques on hand amount to Rs.315 Lakhs (Corresponding Period : Rs. 173 Lakhs)

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,887	2,636
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	32	20
6	Others		
	Security Deposits	1,414	1,058
	Deposit -Others	854	667
	Advances to employees for travel, etc.	4	4
	TOTAL (A)	4,191	4,385
OTHER ASSETS			
1	Income accrued on investments	20,854	17,269
2	Outstanding Premiums	5,444	4,754
3	Agents' Balances	595	659
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,663	4,908
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	298	629
8	Others (to be specified)		
	Seed Capital Contribution towards Unit Linked Funds	1,767	1,187
	Investment Income on Unclaimed Fund	10	122
	Other Dues	-	-
	GST Unutilized Credit	3,516	2,633
	Receivable towards non-par non linked funds	33	-
	Receivable from clearing firm	3,276	11
	Redemption receivable for Investments	3,183	2,797
	Receivable from Unclaimed Fund	36	273
	Receivable from ex employees	21	24
	Insurance policies (Gratuity)	959	970
	Insurance policies (Leave Encashment)	614	571
	Margin Money for derivative contracts	5,518	626
	Derivative Assets	310	669
	Margin Money receivable	308	-
	Agents' Balances - provision for doubtful amounts	(330)	(367)
	Receivable from ex employees- provision	(21)	(24)
	Provision on Vendor Advances	(52)	(52)
	TOTAL (B)	51,003	37,659
	TOTAL (A+B)	55,194	42,044

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-19-CURRENT LIABILITIES SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Agents' Balances	7,185	5,889
2	Balances due to other insurance companies	4,022	5,700
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	223	164
5	Unallocated premium	4,031	5,623
6	Sundry creditors	3,601	1,257
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	905	1,792
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	237	629
12	Income accrued on Unclaimed amounts	71	122
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	24	16
	-Policy Deposits	66	67
	- Proposal deposits & other Application Deposit	368	174
	-Payable to Policyholders	1,735	920
	-Lease Equalistion Reserve	377	407
	-Accrued Expenses	8,038	7,913
	-Withholding Tax Deducted at Source	414	364
	-Proposal deposit refundable	33	25
	-Due to Non Par non linked funds	33	-
	- GST Payable	1,364	1,117
	-Other Statutory liabilities	245	204
	- Margin money payable	2,880	626
	- Derivative Liabilities	2,783	-
	- Margin money recievied	308	682
	TOTAL	38,943	33,691

*Includes cases where investigation is pending

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-20-PROVISIONS SCHEDULE****Insurer : Pramerica Life Insurance Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****PROVISIONS****(Amount in Rs. Lakhs)**

	Particulars	As at September 30, 2025	As at September 30, 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	1,280	1,058
	- Provision for Leave Encashment	834	739
	TOTAL	6,135	6,492

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FORM L-21-MISC EXPENDITURE SCHEDULE**Insurer : Pramerica Life Insurance Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)****(Amount in Rs. Lakhs)**

	Particulars	As at September 30, 2025	As at September 30, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended Sep 30, 2025	Up to the Quarter ended Sep 30, 2025	For the Quarter ended Sep 30, 2024	Up to the Quarter ended Sep 30, 2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	58.19%	52.51%	62.59%	100.35%
	b) Pension	100.00%	100.00%	0.00%	0.00%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	0.00%	0.00%	0.00%	0.00%
	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	11.58%	16.44%	15.03%	13.77%
	b) Annuity	100.00%	120.49%	-100.00%	33.63%
	c) Pension	-72.39%	22.34%	100.00%	100.00%
	d) Health	-63.16%	17.89%	966.12%	398.57%
	e) Variable Insurance	-55.26%	-79.77%	161.06%	907.24%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.75%	1.89%	1.22%	1.33%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	12.00%	11.67%	9.11%	9.15%
4	Net Retention Ratio	92.86%	92.19%	93.35%	93.22%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	70.31%	82.77%	75.68%	75.34%
	b) Pension	79.97%	75.34%	80.53%	81.00%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	84.56%	84.24%	86.80%	87.04%
	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	81.73%	81.53%	83.51%	84.60%
	b) Annuity	0.00%	0.00%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	73.68%	92.02%	104.11%	99.34%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	38.64%	37.49%	39.88%	39.51%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	19.23%	18.53%	16.47%	15.82%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.53%	0.33%	1.22%	0.52%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	1160.92%	1160.92%	959.39%	959.39%
11	Change in net worth (Amount in Rs. Lakhs)	(4,849.00)	(4,849.00)	(9,537.77)	(9,537.77)
12	Growth in Networth	-5.51%	-5.51%	-9.78%	-9.78%
13	Ratio of Surplus to Policyholders' Fund	0.38%	1.07%	0.45%	0.97%
14	Profit after tax / Total Income	-5.85%	-1.76%	-3.02%	-2.62%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	8.38	8.38	7.52	7.52
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.20%	2.20%	2.31%	2.31%
18	Investment Yield - (Gross and Net)				
	A. With Realized gains				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	6.79%	7.55%	7.80%	8.16%
	2. Non-PAR	7.52%	7.58%	7.86%	7.91%
	Linked:				
	4. Non-PAR	-11.47%	7.10%	23.95%	26.49%
	Shareholders' Funds	3.89%	7.26%	10.19%	9.21%
	B. Without Realized gains				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	6.62%	7.51%	7.64%	7.84%
	2. Non-PAR	7.36%	7.46%	7.82%	7.87%
	Linked:				
	4. Non-PAR	-13.81%	0.82%	11.31%	13.82%
	Shareholders' Funds	2.41%	6.26%	2.03%	5.11%

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended Sep 30, 2025	Up to the Quarter ended Sep 30, 2025	For the Quarter ended Sep 30, 2024	Up to the Quarter ended Sep 30, 2024
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	67.99%	71.94%	76.59%	76.71%
	For 25th month	69.89%	68.59%	63.08%	69.11%
	For 37th month	56.01%	61.48%	60.02%	63.75%
	For 49th Month	56.74%	59.33%	54.29%	59.41%
	for 61st month	51.14%	55.48%	55.45%	51.60%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	75.39%	88.70%	74.12%	82.11%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	70.09%	73.71%	78.42%	76.17%
	For 25th month	72.97%	69.40%	64.06%	70.90%
	For 37th month	57.70%	63.56%	61.83%	65.48%
	For 49th Month	57.81%	60.83%	54.38%	59.84%
	for 61st month	51.49%	56.38%	53.92%	51.77%
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	94.12%	94.14%	90.38%	88.66%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.13%	0.13%	0.17%	0.17%
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
	Gross NPA Ratio	5.26%	5.26%	4.99%	4.99%
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	209%	209%	233%	233%
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)	52,904	55,660	54,124	53,769

*

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)	(0.69)	(0.69)	(0.95)	(0.95)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.69)	(0.95)	(0.95)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.69)	(0.95)	(0.95)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(0.69)	(0.95)	(0.95)
8	Book value per share (Rs)	22.22	22.22	23.52	23.52

FORM L - 24 Valuation of net liabilities

Insurer : Pramerica Life Insurance Limited

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

Date: September 30, 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at Sep 30, 2025	Mathematical Reserves as at Sep 30, 2024
	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	79,313	73,914
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Par	79,313	73,914
	Non-Linked -VIP		
	Life	241	1,831
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	8,30,052	7,17,996
	General Annuity	272	238
	Pension	7,697	3,028
	Health	304	211
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	38,651	37,971
	General Annuity	-	-
	Pension	909	857
	Health	-	-
	Total Non Par	8,78,127	7,62,132
	Non-Linked -VIP		
	Life	241	1,831
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	9,09,365	7,91,910
	General Annuity	272	238
	Pension	7,697	3,028
	Health	304	211
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	38,651	37,971
	General Annuity	-	-
	Pension	909	857
	Health	-	-
	Total	9,57,440	8,36,046

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

Date: September 30, 2025

FOR THE QUARTER ENDED SEP 30, 2025

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal) ² (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES¹												
1	Andhra Pradesh	136	52.37	505.48	98	44.85	516.03	234	97.21	1,021.51	592.11	689.32
2	Arunachal Pradesh	30	5.18	99.68	4	3.36	9.91	34	8.54	109.60	85.04	93.57
3	Assam	472	195.42	1,704.27	161	85.72	594.06	633	281.14	2,298.33	754.05	1,035.19
4	Bihar	403	138.91	1,741.44	159	74.66	924.75	562	213.57	2,666.19	636.16	849.72
5	Chhattisgarh	432	200.97	2,045.01	280	130.02	1,434.36	712	330.99	3,479.37	1,066.69	1,397.68
6	Goa	2	2.53	25.82	11	105.53	763.09	13	108.05	788.90	125.14	233.19
7	Gujarat	317	118.99	1,113.72	370	305.05	2,943.93	687	424.05	4,057.65	813.54	1,237.59
8	Haryana	367	196.64	1,781.69	324	278.62	2,347.51	691	475.25	4,129.19	908.32	1,383.57
9	Himachal Pradesh	333	155.44	1,522.55	80	73.74	673.95	413	229.18	2,196.50	828.08	1,057.26
10	Jharkhand	215	97.35	882.09	89	45.12	461.60	304	142.46	1,343.69	403.16	545.63
11	Karnataka	212	100.33	1,105.28	204	191.06	1,990.98	416	291.38	3,096.26	734.31	1,025.69
12	Kerala	57	17.80	263.80	70	24.26	371.85	127	42.07	635.65	204.94	247.01
13	Madhya Pradesh	319	121.76	1,319.14	329	237.45	2,312.15	648	359.22	3,631.29	1,021.66	1,380.88
14	Maharashtra	435	209.64	2,284.83	541	298.50	4,480.74	976	508.14	6,765.57	1,239.87	1,748.00
15	Manipur	144	57.36	530.05	90	43.04	363.24	234	100.40	893.29	329.81	430.21
16	Meghalaya	36	9.45	133.68	26	11.01	117.18	62	20.45	250.86	106.06	126.51
17	Mizoram	18	4.59	68.63	34	8.23	117.84	52	12.83	186.47	35.22	48.05
18	Nagaland	77	31.19	266.45	40	35.14	138.21	117	66.33	404.66	188.46	254.79
19	Odisha	235	140.61	1,296.49	161	98.65	1,014.51	396	239.26	2,310.99	605.19	844.45
20	Punjab	735	419.65	3,036.04	275	161.01	1,647.88	1,010	580.67	4,683.92	2,230.01	2,810.68
21	Rajasthan	674	308.05	3,128.36	300	158.27	1,737.89	974	466.31	4,866.25	1,516.12	1,982.43
22	Sikkim	27	10.89	85.69	5	6.09	20.30	32	16.98	105.99	40.93	57.91
23	Tamil Nadu	276	135.20	1,586.73	432	212.49	2,572.68	708	347.68	4,159.41	506.39	854.07
24	Telangana	65	26.28	249.37	106	36.61	507.17	171	62.89	756.54	202.36	265.25
25	Tripura	94	37.65	319.92	24	11.39	93.35	118	49.04	413.27	146.03	195.07
26	Uttarakhand	355	144.29	1,341.19	124	48.37	514.07	479	192.66	1,855.27	835.20	1,027.86
27	Uttar Pradesh	1,229	575.07	6,145.03	1,048	722.09	7,960.54	2,277	1,297.16	14,105.57	2,405.69	3,702.85
28	West Bengal	321	127.29	1,211.59	206	94.30	884.27	527	221.59	2,095.86	799.63	1,021.21
	TOTAL	8,016	3,641	35,794	5,591	3,545	37,514	13,607	7,185	73,308	19,360	26,546
UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	3	2.08	10.26	5	1.61	23.59	8	3.69	33.84	22.48	26.17
2	Chandigarh	132	76.66	414.12	37	16.49	147.62	169	93.15	561.74	150.58	243.73
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	5	0.65	14.19	5	0.65	14.19	0.75	1.40
4	Govt. of NCT of Delhi	186	107.23	1,207.52	714	504.97	5,806.06	900	612.20	7,013.57	361.90	974.10
5	Jammu & Kashmir	650	317.17	2,236.10	159	98.49	573.51	809	415.66	2,809.61	1,759.22	2,174.88
6	Ladakh	39	21.37	115.40	3	1.20	8.75	42	22.57	124.15	26.37	48.95
7	Lakshadweep	-	0.14	-	1	0.10	4.39	1	0.24	4.39	1.37	1.61
8	Puducherry	-	0.34	-	12	6.50	71.38	12	6.83	71.38	3.97	10.80
	TOTAL	1,010	525	3,983	936	630	6,649	1,946	1,155	10,633	2,327	3,482
	GRAND TOTAL	9,026	4,166	39,777	6,527	4,175	44,164	15,553	8,340	83,941	21,687	30,027
	IN INDIA							15,553	8,340	83,941	21,687	30,027
	OUTSIDE INDIA							-	-	-	-	-

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement²Renewal 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
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Date: September 30, 2025

FOR THE SIX MONTHS ENDED SEP 30, 2025

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES¹												
1	Andhra Pradesh	150	98	559	116	63	625	266	161	1,184	1,062	1,224
2	Arunachal Pradesh	30	9	100	4	9	10	34	17	110	172	190
3	Assam	885	356	3,244	285	158	1,033	1,170	515	4,277	1,480	1,995
4	Bihar	444	241	1,946	182	104	1,024	626	345	2,970	1,195	1,540
5	Chhattisgarh	713	394	3,287	499	231	2,583	1,212	625	5,869	2,079	2,704
6	Goa	4	4	39	14	108	781	18	112	820	140	252
7	Gujarat	510	213	1,720	546	529	5,485	1,056	742	7,204	1,633	2,375
8	Haryana	830	413	3,216	1,009	531	4,155	1,839	943	7,371	1,764	2,707
9	Himachal Pradesh	487	298	2,282	119	116	935	606	414	3,217	1,588	2,002
10	Jharkhand	332	175	1,316	113	64	521	445	239	1,837	783	1,022
11	Karnataka	373	221	2,126	500	396	4,105	873	617	6,231	1,338	1,955
12	Kerala	60	38	272	73	36	398	133	74	669	410	484
13	Madhya Pradesh	448	210	1,803	468	341	3,009	916	551	4,812	1,866	2,418
14	Maharashtra	742	358	3,185	786	388	5,567	1,528	745	8,752	2,368	3,113
15	Manipur	217	114	806	157	84	629	374	199	1,435	645	844
16	Meghalaya	49	17	190	45	24	198	94	40	388	217	257
17	Mizoram	19	7	71	43	16	142	62	22	213	67	89
18	Nagaland	129	50	428	83	72	281	212	122	709	367	489
19	Odisha	335	215	1,807	221	144	1,315	556	359	3,122	1,043	1,402
20	Punjab	1,405	717	5,443	417	227	2,168	1,822	944	7,611	4,331	5,274
21	Rajasthan	1,075	571	5,208	595	377	3,566	1,670	948	8,774	2,966	3,914
22	Sikkim	49	18	165	24	11	104	73	30	269	81	111
23	Tamil Nadu	305	184	1,727	485	266	2,903	790	450	4,629	952	1,403
24	Telangana	107	45	366	136	49	618	243	94	984	375	469
25	Tripura	153	68	541	37	18	127	190	85	668	278	364
26	Uttarakhand	570	260	2,018	170	88	671	740	348	2,688	1,672	2,020
27	Uttar Pradesh	2,062	1,161	11,228	1,979	1,446	15,651	4,041	2,607	26,879	4,599	7,205
28	West Bengal	522	261	2,034	344	172	1,449	866	433	3,483	1,351	1,784
	TOTAL	13,005	6,715	57,126	9,450	6,067	60,052	22,455	12,782	1,17,178	36,823	49,605
UNION TERRORIES¹												
1	Andaman and Nicobar Islands	3	4	10	5	2	24	8	6	34	46	52
2	Chandigarh	436	127	1,433	92	31	385	528	158	1,818	288	446
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	5	1	14	5	1	14	2	3
4	Govt. of NCT of Delhi	616	356	4,066	1,641	1,155	13,041	2,257	1,511	17,107	694	2,205
5	Jammu & Kashmir	1,376	575	4,486	323	204	1,311	1,699	779	5,797	3,539	4,319
6	Ladakh	39	21	115	3	1	9	42	23	124	52	75
7	Lakshadweep	-	0	-	1	0	4	1	0	4	3	4
8	Puducherry	4	1	10	18	9	95	22	10	105	9	19
	TOTAL	2,474	1,085	10,121	2,088	1,403	14,882	4,562	2,488	25,004	4,634	7,122
	GRAND TOTAL	15,479	7,800	67,247	11,538	7,470	74,934	27,017	15,270	1,42,181	41,456	56,727
								27,017	15,270	1,42,181	41,456	56,727
								-	-	-	-	-
IN INDIA												
OUTSIDE INDIA												

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement²Renewal Premium has to be reported on accrual basis.

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Sl.No.	State / Union Territory	Geographical Distribution of Total Business- GROUP												Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ³) (Rs. Lakhs)		
		New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)							
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)				
STATES¹																	
1	Andhra Pradesh		96	0	51	1	20	10	4,422	1	116	10	4,473	-	10		
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	-	1,436	8	683	-	-	-	-	-	1,436	8	683	-	8		
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Gujarat	-	1,14,318	379	63,710	-	513	94	47,498	-	1,14,831	473	1,11,208	-	473		
8	Haryana	-	249	1	294	3	3,395	222	1,98,997	3	3,644	223	1,99,290	-	223		
9	Himachal Pradesh	-	-	-	-	-	-	(0)	(35)	-	-	(0)	(35)	-	(0)		
10	Jharkhand	-	26	0	16	-	-	6	6,000	-	26	6	6,016	-	6		
11	Karnataka	-	8,132	59	3,926	6	17,587	3,971	7,21,941	6	25,719	4,030	7,25,867	-	4,030		
12	Kerala	2	29,884	371	19,046	-	-	0	1,005	2	29,884	371	20,051	-	371		
13	Madhya Pradesh	1	86	0	44	-	(4)	16	15,077	1	82	17	15,121	-	17		
14	Maharashtra	1	48,272	434	24,921	14	62,552	16,686	9,20,804	15	1,10,824	17,121	9,45,726	-	17,121		
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisha	-	37,527	286	19,253	1	13	0	43	1	37,540	286	19,297	-	286		
20	Punjab	-	-	-	-	-	-	0	10	-	-	0	10	-	0		
21	Rajasthan	-	-	-	-	-	65	3	1,962	-	65	3	1,962	-	3		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	-	1,83,933	1,662	1,33,930	2	753	42	35,138	2	1,84,686	1,704	1,69,068	-	1,704		
24	Telangana	2	21,587	111	11,085	-	81	14	18,977	2	21,668	125	30,062	-	125		
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	Uttarakhand	-	-	-	-	-	-	55	39,099	-	-	55	39,099	-	55		
27	Uttar Pradesh	1	3,84,116	1,029	2,02,300	2	445	29	23,043	3	3,84,561	1,057	2,25,344	-	1,057		
28	West Bengal	1	9	0	3	-	134	6	153	1	143	6	156	-	6		
	TOTAL	8	8,29,671	4,342	4,79,262	29	85,554	21,153	20,34,134	37	9,15,225	25,495	25,13,396	-	25,495		
UNION TERRITORIES1																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Govt. of NCT of Delhi	1	3,442	17	1,238	4	1,868	100	79,356	5	5,310	118	80,594	-	118		
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	1	3,442	17	1,238	4	1,868	100	79,356	5	5,310	118	80,594	-	118		
	GRAND TOTAL	9	8,33,113	4,359	4,80,501	33	87,422	21,254	21,13,490	42	9,20,535	25,613	25,93,991	-	25,613		
	IN INDIA									42	9,20,535	25,613	25,93,991	-	25,613		
	OUTSIDE INDIA									-	-	-	-	-	-		

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement²Renewal Premium has to be reported on accrual basis.

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Sl.No.	State / Union Territory	Geographical Distribution of Total Business- GROUP												Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ¹) (Rs. Lakhs)		
		New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)							
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)				
STATES1																	
1	Andhra Pradesh	-	96	0	51	1	117	47	24,864	1	213	47	24,915	-	47		
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	-	2,818	16	1,351	-	-	4	1,560	-	2,818	20	2,911	-	20		
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Gujarat	-	2,92,898	975	1,62,631	4	2,374	261	2,24,572	4	2,95,272	1,236	3,87,202	-	1,236		
8	Haryana	-	6,362	15	2,907	6	43,689	692	5,05,579	6	50,051	707	5,08,486	-	707		
9	Himachal Pradesh	-	-	-	-	-	-	3	1,481	-	-	3	1,481	-	3		
10	Jharkhand	-	26	0	16	-	-	6	6,000	-	26	6	6,016	-	6		
11	Karnataka	-	10,906	78	5,219	22	37,919	8,378	11,97,711	22	48,825	8,457	12,02,930	-	8,457		
12	Kerala	7	67,530	674	38,449	-	(1)	6	8,580	7	67,529	680	47,029	-	680		
13	Madhya Pradesh	1	86	0	44	-	1	17	16,643	1	87	17	16,687	-	17		
14	Maharashtra	2	75,382	638	37,061	24	1,14,919	33,056	18,30,707	26	1,90,301	33,694	18,67,767	-	33,694		
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisha	1	43,721	335	22,539	1	13	0	43	2	43,734	336	22,582	-	336		
20	Punjab	-	-	-	-	-	-	5	3,166	-	-	5	3,166	-	5		
21	Rajasthan	-	-	-	-	2	561	19	7,567	2	561	19	7,567	-	19		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	-	3,23,871	2,745	2,28,503	6	1,268	130	1,37,040	6	3,25,139	2,875	3,65,542	-	2,875		
24	Telangana	9	46,249	246	22,733	7	10,369	625	7,80,747	16	56,618	871	8,03,480	-	871		
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	Uttarakhand	-	-	-	-	-	-	56	42,414	-	-	56	42,414	-	56		
27	Uttar Pradesh	3	8,43,675	2,310	4,54,280	4	866	68	60,708	7	8,44,541	2,378	5,14,988	-	2,378		
28	West Bengal	1	14	0	4	1	365	29	939	2	379	29	943	-	29		
	TOTAL	24	17,13,634	8,034	9,75,786	78	2,12,460	43,400	48,50,320	102	19,26,094	51,434	58,26,106	-	51,434		
UNION TERRITORIES1																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Govt. of NCT of Delhi	1	4,396	21	1,609	10	3,508	195	1,62,702	11	7,904	215	1,64,311	-	215		
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	1	4,396	21	1,609	10	3,508	195	1,62,702	11	7,904	215	1,64,311	-	215		
	GRAND TOTAL	25	17,18,030	8,055	9,77,395	88	2,15,968	43,595	50,13,022	113	19,33,998	51,650	59,90,417	-	51,650		
	IN INDIA									113	19,33,998	51,650	59,90,417	-	51,650		
	OUTSIDE INDIA									-	-	-	-	-	-		

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement²Renewal Premium has to be reported on accrual basis.

(Amount in Rs. Lakhs)

Section I

PARTICULARS	SCH	Amount
Investments (Shareholders)	Sch - 8	51,895.00
Investments (Policyholders)	Sch - 8A	9,20,248.00
Investments (Linked Liabilities)	Sch - 8B	39,242.00
Loans	Sch - 9	22,256.00
Fixed Assets	Sch - 10	1,372.35
Current Assets		
a. Cash & Bank Balance	Sch - 11	2,937.00
b. Advances & Other Assets	Sch - 12	55,194.00
Current Liabilities		
a. Current Liabilities	Sch - 13	38,943.00
b. Provisions	Sch - 14	6,135.00
c. Misc. Exp not Written Off	Sch - 15	-
d. Debit Balance of P&L A/c		
Total Application as per Balance Sheet (A)		10,48,066.35
Less: Other Assets	SCH	Amount
Loans (if any)	Sch - 9	22,256.00
Fixed Assets (if any)	Sch - 10	1,372.35
Cash & Bank Balance (if any)	Sch - 11	2,937.00
Advances & Other Assets (if any)	Sch - 12	53,427.96
Current Liabilities	Sch - 13	38,918.20
Provisions	Sch - 14	6,135.00
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
TOTAL (B)		34,940.11
Investment Assets	(A-B)	10,13,126.23

Reconciliation of Investment Assets

Total Investment Assets as per Balance Sheet

10,13,126.23

Balance Sheet Value of :

A. Life Fund	7,38,290.23
B. Pension & General Annuity and Group Business	2,35,594.38
C. Unit Linked Funds	39,241.62
	10,13,126.23

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					
		(a)	(b)	(c)	(d)					
1. Central Government Securities	Not Less than 25%	-	25,655.50	376.03	26,301.43	2,96,577.95	3,48,910.91	47%	(0.00)	3,48,910.91
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	27,794.36	376.03	31,459.82	3,98,260.95	4,57,891.15	62%	(0.00)	4,57,891.15
3. Investment subject to Exposure Norms								-		-
a. Housing and Infrastructure								-		-
1. Approved Investments	Not Less than 15%	-	9,398.39	25.22	32,447.89	1,26,165.97	1,68,037.46	23%	92.58	1,68,130.04
2. Other Investments		-	-	-	300.00	5,771.59	6,071.59	1%	0.00	6,071.59
b) (i) Approved Investments	Not Exceeding than 35%	-	11,745.75	30.00	23,702.31	57,902.60	93,380.66	13%	697.46	94,078.12
(ii) Other Investments		799.91	3,547.44	-	242.41	7,686.87	12,276.63	2%	(157.29)	12,119.33
TOTAL LIFE FUND		799.91	52,485.94	431.24	88,152.43	5,95,787.97	7,37,657.49	100%	632.74	7,38,290.23

Section II B. Infrastructure Reconciliation

Life Fund	% as per reg.	SH		PH		Book value (SH+PH)	Actual %	FVC Amount	Total	Market Value
		Balance	FRSM+	UL-Non Unit Res	PAR					
		(a)	(b)	(c)	(d)					
3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	799.91	3,547.44	-	542.41	13,458.46	18,348.22	2.38%	-157.29	18,990.83
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	9,398.39	25.22	32,747.89	1,31,937.56	1,74,109.05	23.60%	92.58	1,74,201.63

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1. Central Government Securities	Not Less than 20%	-	65,489.34	65,489.34	27.81%	0.00	65,489.34	64,989.63
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	1,08,173.38	1,08,173.38	45.93%	0.00	1,08,173.38	1,07,349.47
3. Balanced Inv to be in approved Investment	Not Exceeding 60%	-	1,27,342.18	1,27,342.18	54.07%	78.82	1,27,421.00	1,30,091.68
4. Other Investment		-	-	-	0.00%	-	-	-
TOTAL PENSION, GENERAL ANNUITY FUND		-	2,35,515.56	2,35,515.56	100.00%	78.82	2,35,594.38	2,37,441.15

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1. Approved Investment	Not Less than 75%	-	35,944.39	35,944.39	91.60%
2. Other Investments	Not More than 25%	-	3,297.23	3,297.23	8.40%
TOTAL LINKED INSURANCE FUND		-	39,241.62	39,241.62	100.00%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note: 1. (+) FRSM refers to 'Funds Representing solvency margin'
 2. Funds beyond Solvency Margin shall have a separate Custody Account.
 3. Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 6. In life fund, reconciliation with the schedules have been provided separately
 7. Adjustment of seed capital amounting to Rs. 17.68 Crs & Rs. 0.25 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

Note:

1. The aggregate of all the above segregated Unit-Funds should reconcile with item C of Form 3A (Part A) for both Par and Non Par business.
2. Details of item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)

3. Other investments are as permitted under Sec 27A(2)

FORM - L 28 - Statement of NAV of Segregated Funds

Form - 3A

(Read with Regulation 10)

Name of the Insurer : Pramerica Life Insurance Limited

Registration Number :140

Link to FORM 3A (Part B)

Statement as on :30th September 2025

PART - C

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Amount in Rs. Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Par/Non Par	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	2,439.62	31.6557	31.6557	31.7559	31.0228	30.1072	29.8138	6.18%	7.79%	32.0009
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	3,057.83	41.0889	41.0889	41.8191	40.1000	39.6958	41.2108	-0.30%	8.58%	41.9293
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,338.75	48.8800	48.8800	50.1311	47.2527	47.3645	50.2144	-2.66%	10.34%	50.8604
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	16,165.27	59.7747	59.7747	62.0246	57.6369	58.1310	63.3798	-5.69%	12.41%	64.4631
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	26.45	28.2879	28.2879	28.2483	27.6003	26.9328	26.6635	6.09%	6.65%	28.4625
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	54.61	41.8531	41.8531	42.4448	41.2817	40.7496	41.9836	-0.31%	9.00%	42.9699
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	53.66	59.4092	59.4092	60.7429	57.6934	57.7806	60.8678	-2.40%	10.14%	61.7014
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	525.95	72.2176	72.2176	74.4475	69.2343	70.0540	75.9874	-4.96%	12.97%	77.2131
9	Balanced Equilibrium Fund	ULIF016010223BALEQIBFND140	27-Jul-23	Non Par	54.13	11.9436	11.9436	12.2536	11.5724	11.7251	12.6010	19.44%	NA	12.7307
10	Large Cap Advantage Fund	ULIF013010223LARCPADFND140	27-Jul-23	Non Par	486.99	11.6640	11.6640	12.2998	11.4165	11.7662	13.0371	16.64%	NA	13.2207
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	373.11	12.3426	12.3426	12.7968	11.6347	12.5701	13.7197	23.43%	NA	13.8810
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	129.08	11.9879	11.9879	12.4762	11.7144	11.9713	13.1045	19.88%	NA	13.2558
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	4,153.13	14.8557	14.8557	15.7314	13.5573	14.8032	15.6373	48.56%	NA	15.7796
14	Multipcap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	2,908.19	21.9729	21.9729	23.1586	21.9074	22.9608	24.8652	-11.63%	11.59%	25.2622
15	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	96.98	21.4652	21.4652	21.1976	20.9316	20.6884	20.4183	5.13%	5.19%	21.4652
16	Pramerica Nifty Midcap 50 Correlation Pension Fund	ULIF021181224PNIMDCRPEN140	07-Jan-25	Non Par	107.25	10.0864	10.0864	10.6918	9.2687	-	-	0.86%	NA	10.6964
17	Pramerica FlexiEdge Pension Fund	ULIF020181224PFLXEDGPEN140	16-May-25	Non Par	104.12	9.8479	9.8479	10.4747	-	-	-	-1.52%	NA	10.4886
18	Discontinued Pension Fund	ULIF022181224DISCOND PEN140	24-Feb-25	Non Par	16.47	10.3417	10.3417	10.2014	10.0538	-	-	3.42%	NA	10.3417
19	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	3,150.03	24.1798	24.1798	23.8560	23.5249	23.1844	22.8302	5.91%	6.30%	24.1798
	TOTAL				39,241.62									

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Note:

1.* NAV should reflect the published NAV on the reporting date

2. NAV should be upto 4 decimal

Date of upload: January 30, 2026 | Version: 02

FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

FORM L-29

September 30,2025

Life Fund

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total
Break down by credit rating								
AAA rated	2,38,613.62	34%	1,95,990.54	30%	2,35,667.34	33%	1,93,747.25	30%
AA or better	5,249.00	1%	4,749.07	1%	5,157.12	1%	4,727.90	1%
Rated below AA but above A	8,988.44	1%	972.34	0%	8,500.00	1%	1,000.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below B	0.00	0%	0.00	0%	799.91	0%	1,897.41	0%
Any other-Sovereign Securities	4,56,687.37	64%	4,45,598.07	69%	4,66,495.15	65%	4,42,533.04	69%
	7,09,538.42	100%	6,47,310.01	100%	7,16,619.52	100%	6,43,905.60	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,499.02	1.76%	5,393.80	1%	12,489.33	1.74%	6,349.22	1%
more than 1 year and upto 3 years	17,232.03	2.43%	10,545.06	2%	17,624.40	2.46%	10,526.81	2%
More than 3 years and up to 7 years	1,34,966.37	19.02%	1,19,656.70	18%	1,32,350.56	18.47%	1,20,479.89	19%
More than 7 years and up to 10 years	1,06,906.94	15.07%	1,03,937.75	16%	1,05,837.70	14.77%	1,02,776.47	16%
More than 10 years and up to 15 years	1,89,705.07	26.74%	2,01,286.27	31%	1,88,898.40	26.36%	1,96,702.75	31%
More than 15 years and up to 20 years	1,02,254.18	14.41%	68,419.59	11%	1,03,914.42	14.50%	67,518.70	10%
Above 20 years	1,45,974.82	20.57%	1,38,070.83	21%	1,55,504.72	21.70%	1,39,551.76	22%
	7,09,538.42	100.00%	6,47,310.01	100%	7,16,619.52	100.00%	6,43,905.60	100%
Breakdown by type of the issuer								
a. Central Government	3,47,637.42	49%	3,60,105.60	56%	3,57,514.91	50%	3,59,074.81	56%
b. State Government	1,09,049.94	15%	85,492.47	13%	1,08,980.24	15%	83,458.23	13%
c. Corporate Securities	2,52,851.05	36%	2,01,711.95	31%	2,50,124.37	35%	2,01,372.56	31%
	7,09,538.42	100%	6,47,310.01	100%	7,16,619.52	100%	6,43,905.60	100%

Note

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

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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

FORM L-29

September 30,2025

Pension Fund

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total
Break down by credit rating								
AAA rated	1,18,774.30	51%	98,052.15	46%	1,16,381.38	50%	96,280.87	46%
AA or better	8,593.57	4%	3,422.65	2%	8,315.80	4%	3,317.39	2%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	1,07,494.47	46%	1,11,831.14	52%	1,08,318.38	46%	1,10,552.18	53%
	2,34,862.33	100%	2,13,305.95	100%	2,33,015.56	100%	2,10,150.44	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	5,769.37	2.46%	7,552.44	4%	5,726.92	2.46%	7,544.10	4%
more than 1 year and upto 3 years	31,923.07	13.59%	14,638.49	7%	31,134.55	13.36%	14,457.47	7%
More than 3 years and up to 7 years	75,892.32	32.31%	86,497.56	41%	73,871.66	31.70%	85,007.49	40%
More than 7 years and up to 10 years	35,837.67	15.26%	50,156.13	24%	35,447.97	15.21%	49,116.81	23%
More than 10 years and up to 15 years	37,243.36	15.86%	25,784.06	12%	37,465.57	16.08%	25,536.68	12%
More than 15 years and up to 20 years	23,139.53	9.85%	17,673.71	8%	23,453.44	10.07%	17,393.90	8%
Above 20 years	25,057.00	10.67%	11,003.56	5%	25,915.45	11.12%	11,093.99	5%
	2,34,862.33	100.00%	2,13,305.95	100%	2,33,015.56	100.00%	2,10,150.44	100%
Breakdown by type of the issuer								
a. Central Government	65,134.63	28%	89,125.38	42%	65,634.34	28%	88,351.65	42%
b. State Government	42,359.84	18%	22,705.77	11%	42,684.05	18%	22,200.53	11%
c. Corporate Securities	1,27,367.86	54%	1,01,474.80	48%	1,24,697.18	54%	99,598.26	47%
	2,34,862.33	100%	2,13,305.95	100%	2,33,015.56	100%	2,10,150.44	100%

Note

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

Date of upload: January 30, 2026 | Version: 02

FORM L-29
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

DETAILS REGARDING DEBT SECURITIES

FORM L-29 September 30,2025

Unit Linked Fund
 (Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total	As At 30th Sep'25	% Total	As At 30th Sep'24	% Total
Break down by credit rating								
AAA rated	2,270.44	23%	2,257.53	23%	2,223.55	22%	2,220.82	23%
AA or better	435.93	4%	439.50	5%	423.33	4%	427.93	4%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	7,303.18	73%	7,013.20	72%	7,307.73	73%	6,977.29	72%
	10,009.54	100%	9,710.23	100%	9,954.61	100%	9,626.04	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,989.30	39.85%	2,846.95	29%	3,988.85	40.07%	2,848.38	30%
more than 1 year and upto 3 years	953.42	9.53%	860.17	9%	930.90	9.35%	858.98	9%
More than 3 years and up to 7 years	1,024.36	10.23%	1,415.51	15%	1,007.41	10.12%	1,391.24	14%
More than 7 years and up to 10 years	2,093.51	20.92%	586.86	6%	2,076.60	20.86%	569.94	6%
More than 10 years and up to 15 years	1,948.96	19.47%	1,912.10	20%	1,950.84	19.60%	1,895.82	20%
More than 15 years and up to 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
Above 20 years	0.00	0.00%	2,088.65	22%	0.00	0.00%	2,061.68	21%
	10,009.54	100.00%	9,710.23	100%	9,954.61	100.00%	9,626.04	100%
Breakdown by type of the issuer								
a. Central Government	6,304.37	63%	7,013.20	72%	6,308.78	63%	6,977.29	72%
b. State Government	998.80	10%	0.00	0%	998.95	10%	0.00	0%
c. Corporate Securities	2,706.37	27%	2,697.03	28%	2,646.88	27%	2,648.76	28%
	10,009.54	100%	9,710.23	100%	9,954.61	100%	9,626.04	100%

Note

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

Date of upload: January 30, 2026 | Version: 02

FORM L-30: Related Party Transactions

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

Period End: September 30, 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 September 30, 2025	Up to the Period ended September 30, 2025	For the Quarter ended September 30, 2024	Up to the Period ended September 30, 2024
1	Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Significant influence	Premium Income	16,014	29,948	12,090	20,642
			Commission Paid	(5,157)	(9,629)	(3,628)	(6,172)
			Investment Income	41	81	43	86
			Maturity of Investments	88	88	-	-
			Partial redemption of Non-convertible debentures	-	-	83	83
			Branding Expenses	(1,500)	(1,500)	-	-
2	Piramal Financial Sales and Services Private Limited	Significant influence	Rent Paid & Electricity charges	(1)	(1)	(3)	(7)
			Premium Income	-	-	-	(102)
			Premium Income	(0)	0	1	0
3	Piramal Enterprises Limited	Significant influence	Purchase of Mutual funds	-	-	310	310
4	PGIM India Asset Management Private Limited	Significant influence	Reimbursement of expenses	(5)	(10)	(5)	(19)
5	Prudential International Insurance Service Co. LLC	Significant influence	Towards secondment charges	-	-	(64)	(142)
			Recovery of Expenses	2	74	-	-
			Towards secondment charges	(77)	(188)	-	-
6	Gibraltar India Solutions LLP	Significant influence	Premium Income	-	-	0	0
			Managerial Remuneration	(362)	(772)	(187)	(374)

As per Accounting standard-18

Figure in parenthesis () represents expenses

PART-B Related Party Transaction Balances - As at the end of September 30, 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 Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Significant influence	6,411	Payable (Unallocated premium: 20,84 Policy deposits: 10 Commission payable: 3,453 Rent Payable: 0	NA	Nil	Nil	Nil
		Significant influence	2,333	Receivable (Investment in NCDs : 2,332 Accrued interest on NCDs : 1)	Secured. Nature of security - Investments	NA	Nil	Nil
2	GIBRALTAR INDIA SOLUTIONS LLP	Significant influence	302	Payable (Towards Secondment charges: 302)				
3	Key management personnel #		376	Payable (Managerial Remuneration: 376)	NA	Nil	Nil	Nil
4	PGIM India Asset Management Pvt Ltd	Significant influence	357	Receivable (Investment in Mutual Funds: 334 Unrealised Gain on MF : 23)	NA	Nil	Nil	Nil
5	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

As per Accounting standard-18

Date of upload: January 30, 2026 | 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: September 30, 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	Cessation on September 22, 2025
9	Ms. Asha Murali	Consultant Appointed Actuary	Actuarial, Products	Date of Engagement September 23, 2025
10	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	

Date of upload: January 30, 2026 | Version: 02

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

As at September 30, 2025

Insurer : Pramerica Life Insurance Limited

Form Code: KT-3

Classification: Total Business

Registration Number: 140

Item	Description	Notes No.	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	9,99,230
	Deduct:		
02	Mathematical Reserves	2	9,57,440
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		41,790
05	Available Assets in Shareholders Fund:	4	44,665
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		44,665
08	Total ASM (04)+(07)		86,455
09	Total RSM	5	41,279
10	Solvency Ratio (ASM/RSM)		209%

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: January 30, 2026 | Version: 02

FORM L33-NPAS

(Read with Regulation 10)

Insurer : Pramerica Life Insurance Limited

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

Statement as on :30th September 2025

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	2,50,124.37	2,12,680.31	-	-	-	-	4,87,533.12	4,87,144.80	7,37,657.49	6,99,825.11
2	Gross NPA	3,983.90	4,583.90	-	-	-	-	-	-	3,983.90	4,583.90
3	% of Gross NPA on Investment Assets(2/1)	1.59%	2.16%	-	-	-	-	-	-	0.54%	0.66%
4	Provision made on NPA	3,983.90	4,598.62	-	-	-	-	-	-	3,983.90	4,598.62
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	2,46,140.47	2,08,081.69	-	-	-	-	4,87,533.12	4,87,144.80	7,33,673.59	6,95,226.49
8	Net NPA (2 - 4)	0.00	(14.72)	-	-	-	-	-	-	0.00	(14.72)
9	% of Net NPA to Net Investments Assets(8/7)	0.00%	-0.01%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Note:

- 1.The above statement,in the case of "life" insurers shall be prepared "fund-wise" Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.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.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

Date of upload: January 30, 2026 | Version: 02

FORM L33-NPAs

(Read with Regulation 10)

Insurer : Pramerica Life Insurance Limited

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

Statement as on :30th September 2025

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	1,24,697.18	1,04,612.46	-	-	-	-	1,10,818.38	1,18,609.21	2,35,515.56	2,23,221.67
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)	1,24,697.18	1,04,612.46	-	-	-	-	1,10,818.38	1,18,609.21	2,35,515.56	2,23,221.67
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date : 29th October 2025**Note:**

- 1.The above statement,in the case of "life" insurers shall be prepared "fund-wise" Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.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.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

Date of upload: January 30, 2026 | Version: 02

FORM L33-NPAs

(Read with Regulation 10)

Insurer : Pramerica Life Insurance Limited

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

Statement as on :30th September 2025

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 30-Sep-25)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	2,706.37	2,701.15	-	-	-	-	36,535.25	34,966.88	39,241.62	37,668.03
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	0%	0%	-	-	-	-	-	-	0%	0%
4	Provision made on NPA	-	-	-	-	-	-	-	-	0.00	-
5	Provision as a % of NPA(4/2)	0.00%	-	-	-	-	-	-	-	0%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	2,706.37	2,701.15	-	-	-	-	36,535.25	34,966.88	39,241.62	37,668.03
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	0%	0%	-	-	-	-	-	-	0%	0%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date : 29th October 2025

Note:

- 1.The above statement,in the case of "life" insurers shall be prepared "fund-wise" Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.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.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

Date of upload: January 30, 2026 | Version: 02

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
1	A01 Central Government Bonds	CGSB	3,51,632.15	6,538.33	1.86%	1.86%	#####	13,595.14	3.81%	3.81%	3,45,863.55	13,496.41	3.90%	3.90%
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	138.53	0.73	0.52%	0.52%	137.43	4.43	3.22%	3.22%	164.50	5.46	3.32%	3.32%
4	B03 State Government Guaranteed Loans	SGGL	1,06,908.91	1,136.22	1.06%	1.06%	#####	4,086.14	3.87%	3.87%	81,399.79	3,023.07	3.71%	3.71%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	C06 Bonds/ Debentures/ CPS/ Loans - Promotor Group	HDPG	2,327.59	74.67	3.21%	3.21%	2,328.73	78.81	3.38%	3.38%	2,469.94	83.36	3.37%	3.37%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,886.24	114.57	2.95%	2.95%	3,270.68	125.37	3.83%	3.83%	3,694.65	154.72	4.19%	4.19%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500.00	21.08	4.22%	4.22%	500.00	21.08	4.22%	4.22%	500.00	21.02	4.20%	4.20%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	89.05	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	658.84	6.68	1.01%	1.01%	585.58	6.68	1.14%	1.14%	696.12	364.56	52.37%	52.37%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	308.26	2.02	0.66%	0.66%	269.18	2.02	0.75%	0.75%	435.21	217.51	49.98%	49.98%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	12,112.05	394.41	3.26%	3.26%	11,284.44	415.77	3.68%	3.68%	5,598.36	211.07	3.77%	3.77%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,38,729.31	4,676.56	3.37%	3.37%	#####	5,090.14	3.75%	3.75%	1,09,521.44	4,066.04	3.71%	3.71%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,667.74	268.92	3.51%	3.51%	7,668.36	305.21	3.98%	3.98%	3,115.51	124.42	3.99%	3.99%
17	C29 Infrastructure - Debentures/ Bonds / CPS/ loans	IODS	5,072.27	172.17	3.39%	3.39%	5,072.94	188.93	3.72%	3.72%	3,982.47	148.11	3.72%	3.72%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	37.81	3.78%	3.78%	1,000.00	40.11	4.01%	4.01%	1,000.00	39.34	3.93%	3.93%
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)-Quoted	EACE	5,489.86	153.54	2.80%	2.80%	5,186.82	153.54	2.96%	2.96%	5,292.05	593.40	11.21%	11.21%
22	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	728.89	91.07	12.49%	12.49%	869.52	91.07	10.47%	10.47%	331.10	60.76	18.35%	18.35%
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	29,085.02	922.42	3.17%	3.17%	27,693.49	997.00	3.60%	3.60%	23,891.54	912.24	3.82%	3.82%
25	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	33,030.35	1,131.80	3.43%	3.43%	32,784.97	1,230.38	3.75%	3.75%	34,242.84	1,284.88	3.75%	3.75%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	10,579.91	190.15	1.80%	1.80%	9,354.07	364.95	3.90%	3.90%	6,872.58	273.85	3.98%	3.98%
28	D21 CCIL - CBLO	ECBO	8,643.28	210.77	2.44%	2.44%	7,717.72	214.07	2.77%	2.77%	9,228.40	298.44	3.23%	3.23%
29	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D41 : Units of InvIT	EITI	395.76	11.81	2.98%	2.98%	411.61	39.43	9.58%	9.58%	-	-	0.00%	0.00%
31	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	D23 Application Money	EACM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	33.28	0.85	2.55%	2.55%
34	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	784.33	43.47	5.54%	5.54%	612.11	43.47	7.10%	7.10%	786.05	(32.67)	-4.16%	-4.16%
36	E06 Other than Approved Investments-Debentures	OLDB	7,500.00	122.30	1.63%	1.63%	7,500.00	122.30	1.63%	1.63%	-	-	0.00%	0.00%
37	E13 Short term Loans (Unsecured Deposits)	OSLU	1,742.88	(55.52)	-3.19%	-3.19%	1,742.88	33.81	1.94%	1.94%	1,175.03	150.52	12.81%	12.81%
38	E19 Passively managed Equity ETF (Non Promoter Group)	OTEF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	0.00	-	0.00%	0.00%	0.00	-	0.00%	0.00%	0.00	-	0.00%	0.00%
40	E30: Units of InvIT	OITI	404.85	23.15	5.72%	5.72%	509.34	34.14	6.70%	6.70%	-	-	0.00%	0.00%
41	E25 Reclassified Approved investments - Debt	ORAD	799.91	-	0.00%	0.00%	814.96	-	0.00%	0.00%	1,897.41	-	0.00%	0.00%
42	E26 Reclassified Approved investments - Equity	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	411.49	318.44	77.39%	77.39%
43	E12 SEBI Approved Alternative Investment and (Category II)	OAFB	260.81	0.82	0.31%	0.31%	263.64	0.82	0.31%	0.31%	349.34	16.42	4.70%	4.70%
44	E29 'Units of Real Estate Investment Trust (REITs)	ORIT	176.89	20.16	11.40%	11.40%	176.89	20.16	11.40%	11.40%	-	-	0.00%	0.00%
45	E15 Mutual Funds - Debt/Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
46	E04 Equity Shares (PSU & Unlisted)	OEPU	660.00	-	0.00%	0.00%	660.00	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			7,26,928.43	16,310.11	2.24%	2.24%	#####	27,304.97	3.79%	3.79%	6,41,777.63	25,921.30	4.04%	4.04%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025

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 ₹ 4.19 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

(Read with Regulation 10)

Insurer : Pramerica Life Insurance Limited

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

Statement as on 30th September 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	73,138.19	457.07	0.62%	0.62%	75,557.04	2,775.78	3.67%	3.67%	82,140.89	2,877.35	3.50%	3.50%
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	CTRIB	-	-	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	44,219.98	331.17	0.75%	0.75%	41,527.00	1,614.08	3.89%	3.89%	19,900.17	764.59	3.84%	3.84%
6	C06 Bonds/ Debentures/ CPS/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,301.74	28.35	0.66%	0.66%	3,928.73	154.82	3.94%	3.94%	2,500.00	109.88	4.40%	4.40%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	2,012.00	13.53	0.67%	0.67%	2,012.42	82.56	4.10%	4.10%	2,015.74	82.33	4.08%	4.08%
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	54,476.42	345.29	0.63%	0.63%	52,922.58	1,962.03	3.71%	3.71%	44,589.91	1,697.87	3.81%	3.81%
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	5,506.83	36.15	0.66%	0.66%	5,506.54	220.54	4.01%	4.01%	3,846.42	152.75	3.97%	3.97%
16	C29 Debt Instruments of InvITs - Approved Investments	IDIT	2,500.00	16.19	0.65%	0.65%	2,500.00	98.77	3.95%	3.95%	2,500.00	98.50	3.94%	3.94%
17	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,803.10	23.84	0.63%	0.63%	3,803.45	144.56	3.80%	3.80%	2,953.81	112.39	3.80%	3.80%
18	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	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	1,001.05	7.75	0.77%	0.77%	1,049.07	29.29	2.79%	2.79%	1,164.53	37.68	3.24%	3.24%
21	D41 : Units of InvIT	EIT	-	-	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	13,446.36	91.63	0.68%	0.68%	12,733.23	484.72	3.81%	3.81%	11,913.30	463.16	3.89%	3.89%
25	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	30,465.44	212.20	0.70%	0.70%	29,247.30	1,175.23	4.02%	4.02%	25,066.98	1,011.85	4.04%	4.04%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	2,589.45	16.40	0.63%	0.63%	2,600.82	100.02	3.85%	3.85%	-	-	0.00%	0.00%
28	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			2,37,460.57	1,579.57	0.67%	0.67%	2,33,388.19	8,842.41	3.79%	3.79%	1,98,591.76	7,408.34	3.73%	3.73%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025

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.

Date of upload: January 30, 2026 | Version: 02

No.	Category of Investment	Category Code	Current Quarter			Year to Date (current year)			Year to Date (previous year)3						
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹				
1	A01 Central Government Bonds	CGSB	3,282.63	12.88	0.39%	0.39%	3,462.46	36.75	1.06%	1.06%	3,634.30	223.11	6.14%	6.14%	
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS			0.00%	0.00%			0.00%	0.00%		0.00	0.00%	0.00%	
3	A04 Treasury Bills	CTRB	3,409.71	16.71	0.49%	0.49%	3,318.31	100.83	3.04%	3.04%	2,360.90	80.90	3.43%	3.43%	
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	500.50	8.08	1.61%	1.61%	503.20	6.53	1.30%	1.30%	101.09	4.93	4.88%	4.88%	
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body	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 - Promoter Group	HPDG	74.77	0.47	0.63%	0.63%	74.74	3.26	4.36%	4.36%	77.01	3.73	4.85%	4.85%	
9	C08 Bonds/Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
10	C18 Reclassified Approved Investments - Debt	HRD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	2.90	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	1,108.80	37.40	3.37%	3.37%	1,142.23	(13.96)	-1.22%	-1.22%	1,408.32	281.99	20.20%	20.20%	
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,733.51	10.61	0.39%	0.39%	2,594.97	153.20	5.90%	5.90%	2,461.53	315.72	12.83%	12.83%	
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,056.81	8.07	0.76%	0.76%	1,059.71	42.37	4.00%	4.00%	1,455.05	64.11	4.41%	4.41%	
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	202.71	1.18	0.58%	0.58%	202.75	8.84	4.36%	4.36%	200.86	7.86	3.91%	3.91%	
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
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	146.32	10.91	7.45%	7.45%	130.08	3.60	2.77%	2.77%	20.32	(5.07)	-24.96%	-24.96%	
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	EAFQ	1,098.63	78.12	7.11%	7.11%	1,086.69	166.74	15.34%	15.34%	676.40	123.11	18.20%	18.20%	
22	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	22,221.75	175.49	0.79%	0.79%	21,945.97	895.82	4.08%	4.08%	20,702.90	3,322.86	16.05%	16.05%	
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	2.21	-	0.00%	0.00%	2.21	2.21	100.00%	100.00%	-	-	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 Compliant) 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 CCL - CBLO	ECBO	379.96	2.39	0.63%	0.63%	444.91	12.41	2.79%	2.79%	346.68	11.25	3.24%	3.24%	
29	D41 : Units of InvIT	EIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
30	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	331.14	1.62	0.49%	0.49%	328.66	10.19	3.10%	3.10%	301.75	1.84	0.61%	0.61%	
31	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,382.96	91.10	0.66%	0.66%	1,384.34	61.50	4.44%	4.44%	1,364.59	59.19	4.34%	4.34%	
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%	-	-	0.00%	0.00%	
34	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	223.53	1.04	0.47%	0.47%	230.36	6.32	2.74%	2.74%	469.34	15.22	3.24%	3.24%	
35	D30 Net Current Assets	ENCA	(1,539.03)	55.52	-3.61%	-3.61%	(1,539.03)	(33.81)	2.20%	2.20%	(945.21)	(150.52)	15.92%	15.92%	
36	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	737.71	(21.12)	-2.86%	-2.86%	753.23	53.58	7.11%	7.11%	165.39	34.59	20.91%	20.91%	
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	1,952.84	40.75	2.09%	2.09%	1,955.70	103.85	5.31%	5.31%	1,827.98	239.10	13.08%	13.08%	
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	OIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
42	E28 Additional Tier 1 (Basel III compliant) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
43	E29 Units of Real Estate Investment Trust (REITs)	ORIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
44	E25 Reclassified Approved Investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
45	E26 Reclassified Approved Investments - Equity	ORAE	109.40	2.58	2.36%	2.36%	93.20	16.13	17.31%	17.31%	536.79	(0.68)	-0.13%	-0.13%	
46	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
47	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
TOTAL			40,878.40	451.82	1.11%	1.11%	40,481.00	1,636.36	4.04%	4.04%	37,853.91	4,636.16	12.25%	12.25%	

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025

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 UPI FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. <u>During the Quarter¹</u>									
	NIL								
B. <u>As on Date²</u>									
8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	799.91		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	1,000.00		30-Sep-16	CARE & ICRA	AA+	AA-	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	0.00		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)
			1,799.91						

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025

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-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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

FORM - L-35- Statement of Down Graded Investments

(Read with Regulation 10)

Insurer : Pramerica Life Insurance Limited

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

Statement as on 30th September 2025

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

PART - A

Name of the Fund Pension & General Annuity And Group Fund

(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 Quarter¹</u>									
	NIL								
B. <u>As on Date²</u>									
	NIL								

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025

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-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

Date of upload: January 30, 2026 | Version: 02

Name of the Fund

Unit Linked Funds

(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 Quarter¹</u>								
	NIL								
B.	<u>As on Date²</u>								
	NIL								

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 29th October 2025**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-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

Date of upload: January 30, 2026 | Version: 02

FORM L-36: Premium and Number of lives covered by policy type

Insurer : Pramerica Life Insurance Limited

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

Date: September 30, 2025
Quarter and Period End: September 30, 2025

Sl. No	Particulars	For the Quarter Ended September 30, 2025				For the Quarter Ended September 30, 2024				For the Period Ended September 30, 2025				For the Period Ended September 30, 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	21.47	26.00	26.00	63.59	12.72	14.00	14.00	15.75	31.36	38.00	38.00	75.67	16.72	18.00	18.00	20.75
	From 10,001-25,000	31.04	21.00	20.00	38.03	10.56	6.00	6.00	13.01	66.08	40.00	37.00	81.45	19.87	11.00	11.00	24.65
	From 25001-50,000	39.22	10.00	10.00	48.27	35.69	9.00	9.00	44.16	88.25	22.00	22.00	106.34	72.00	18.00	18.00	89.56
	From 50,001-75,000	-	-	-	-	7.24	1.00	1.00	7.96	-	-	-	-	13.24	2.00	2.00	15.46
	From 75,001-100,000	10.00	1.00	1.00	11.00	10.00	1.00	1.00	12.50	10.00	1.00	1.00	11.00	19.25	2.00	2.00	24.06
	From 1,00,001-125,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	20.00	1.00	1.00	25.00	-	-	-	70.00	2.00	2.00	2.00	87.50	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	9.12	2.00	2.00	9.12	-	-	-	-	9.12	2.00	2.00	9.12	-	-	-	-
	From 150,001-200,000	7.18	1.00	1.00	7.18	-	-	-	-	7.18	1.00	1.00	7.18	10.85	2.00	-	10.85
	From 2,00,001-250,000	7.63	1.00	1.00	7.63	-	-	-	-	7.63	1.00	1.00	7.63	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	25.44	8.00	6,987.00	36,600.60	8.57	4.00	5,002.00	1,07,551.54	(274.07)	18.00	(1,14,407.00)	56,444.07	18.61	8.00	10,044.00	78,591.98
	From 10,001-25,000	102.84	4.00	8,173.00	96,174.12	71.26	8.00	4,890.00	50,657.33	176.75	17.00	15,089.00	1,51,615.32	63.31	6.00	3,314.00	51,004.89
	From 25001-50,000	104.51	7.00	5,249.00	73,124.07	146.21	11.00	7,199.00	95,775.95	337.19	26.00	22,835.00	2,56,633.39	219.53	12.00	6,926.00	1,31,328.07
	From 50,001-75,000	182.89	10.00	7,966.00	78,649.21	128.88	5.00	14,449.00	69,215.76	431.22	19.00	21,389.00	2,44,592.42	199.06	9.00	6,006.00	1,35,542.20
	From 75,001-100,000	163.38	3.00	3,550.00	1,16,947.92	161.74	6.00	9,706.00	2,45,860.93	304.38	6.00	8,222.00	2,20,735.20	176.61	7.00	14,158.00	1,22,173.74
	From 1,00,001-1,25,000	157.71	3.00	2,498.00	95,479.87	94.43	1.00	1,700.00	60,010.95	314.99	7.00	19,927.00	2,36,646.66	110.53	1.00	3,805.00	85,391.04
	Above Rs. 1,25,000	24,876.24	7.00	8,86,112.00	20,97,014.73	23,942.63	18.00	10,59,013.00	20,78,004.41	50,359.23	20.00	19,60,943.00	48,23,750.14	20,241.31	27.00	10,83,990.00	21,76,545.89
	iv Group Single Premium- Annuity- GS PA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 100,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	2.92	85.00	84.00	1,016.08	1.60	16.00	16.00	74.00	5.24	108.00	107.00	1,260.53	1.83	19.00	19.00	174.90
	From 10,001-25,000	103.22	776.00	771.00	2,012.19	68.22	406.00	373.00	829.72	177.08	1,206.00	1,192.00	2,919.68	133.06	809.00	748.00	2,243.70
	From 25001-50,000	3,065.80	8,262.00	8,122.00	27,820.91	2,523.17	6,710.00	6,588.00	20,617.17	5,859.05	14,534.00	14,215.00	49,013.67	4,837.22	12,710.00	12,464.00	38,165.91
	From 50,001-75,000	2,248.62	4,394.00	4,359.00	23,571.27	1,595.23	2,928.00	2,889.00	14,681.86	4,214.59	7,271.00	7,194.00	39,200.59	3,054.02	5,213.00	5,136.00	26,343.67
	From 75,001-100,000	934.72	1,045.00	1,015.00	10,561.92	637.30	688.00	675.00	6,331.47	1,728.29	1,905.00	1,842.00	19,050.46	1,060.52	1,150.00	1,113.00	10,454.85
	From 1,00,001-1,25,000	319.09	336.00	335.00	3,893.39	170.58	138.00	139.00	1,443.61	565.58	545.00	540.00	6,359.15	313.57	246.00	245.00	2,627.82
	Above Rs. 1,25,000	1,420.74	592.00	570.00	14,855.35	1,125.89	425.00	395.00	10,866.14	2,243.82	938.00	890.00	23,960.73	1,800.95	685.00	616.00	17,543.85
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	17.46	-	-	0.01	-	-	-	-	32.70	174.00	173.00	6.04	-	-	-	-
	From 150,001-2,00,000	23.39	-	-	-	-	-	-	-	42.04	117.00	116.00	6.26	-	-	-	-
	From 2,00,001-250,000	1.82	-	-	-	-	-	-	-	4.23	8.00	8.00	1.56	-	-	-	-
	From 2,50,001-3,00,000	21.51	-	-	-	-	-	-	-	40.71	52.00	52.00	6.62	-	-	-	-
	Above Rs. 3,00,000	35.54	-	-	-	-	-	-	-	64.64	52.00	52.00	9.99	-	-	-	-

	vii	Group Non Single Premium (GNSP)																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	viii	Group Non Single Premium- Annuity- GNSPA																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Renewal Premium																	
	i	Individual																
		From 0-10000	238.27	2,920.00	3,875.00	265.25	241.88	3,125.00	3,125.00	282.49	481.37	4,874.00	4,774.00	545.79	251.51	5,194.00	4,095.00	295.32
		From 10,001-25,000	1,490.18	16,470.00	16,243.00	7,780.86	1,685.98	18,366.00	18,140.00	8,748.04	2,858.64	21,368.00	21,061.00	15,583.47	1,555.42	23,810.00	17,765.00	8,830.39
		From 25001-50,000	12,292.48	12,713.00	1,21,187.00	1,26,722.75	12,305.74	12,6214.00	1,23,874.00	1,27,178.74	24,270.68	1,33,119.00	1,30,346.00	2,52,518.64	12,231.19	1,35,716.00	1,21,744.00	1,27,474.70
		From 50,001- 75,000	4,748.95	30,744.00	30,364.00	49,621.00	3,912.04	25,365.00	25,115.00	40,380.13	9,178.67	32,441.00	32,042.00	96,621.63	3,679.04	26,951.00	22,627.00	38,291.29
		From 75,001-100,000	850.68	1,532.00	1,504.00	2,595.40	775.16	1,333.00	1,306.00	2,204.41	1,566.62	2,188.00	2,130.00	4,968.53	596.03	1,860.00	990.00	1,929.72
		From 1,00,001-1,25,000	375.68	885.00	877.00	2,443.64	320.25	718.00	710.00	1,938.46	693.92	1,041.00	1,031.00	4,744.35	270.48	860.00	592.00	1,816.10
		Above Rs. 1,25,000	1,436.42	696.00	654.00	2,717.96	1,101.28	492.00	462.00	1,968.30	2,667.70	1,098.00	994.00	5,179.55	763.30	757.00	713.00	1,433.25
	ii	Individual- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 10,001-25,000	1.26	15.00	15.00	6.09	-	-	-	-	-	-	-	-	-	-	-	
		From 25001-50,000	0.88	6.00	5.00	3.16	-	-	-	-	-	-	-	-	-	-	-	
		From 50,001- 75,000	0.15	1.00	1.00	0.60	-	-	-	-	-	-	-	-	-	-	-	
		From 75,001-100,000	0.23	1.00	1.00	0.90	-	-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-1,25,000	0.30	1.00	1.00	3.60	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	3.00	1.00	1.00	3.00	-	-	-	-	-	-	-	-	-	-	-	
	iii	Group																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	iv	Group- Annuity																
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note:

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

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

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

Date: September 30, 2025

Business Acquisition through Different Channels (Group)

Quarter and Period End: September 30, 2025

Date of upload: January 30, 2026 | Version: 02

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

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

Date: September 30, 2025

Business Acquisition through Different Channels (Individual)

Quarter and Period End: September 30, 2025

Sl. No.	Channels	For the quarter ended September 30 ,2025		For the quarter ended September 30 ,2024		Up to the period ended September 30, 2025		Up to the period ended September 30, 2024	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	4,357	2,599	4,251	2,713	7,377	4,796	8,195	5,041
2	Corporate Agents-Banks	107	20	121	44	155	33	231	88
3	Corporate Agents -Others	3,192	1,905	838	551	5,548	3,429	1,157	746
4	Brokers	1,131	814	1,267	769	2,489	1,416	2,318	1,367
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,321	2,676	4,826	2,102	10,623	5,035	8,877	4,056
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	6,321	2,676	4,826	2,102	10,623	5,035	8,877	4,056
7	IMF	427	322	5	4	809	554	16	12
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	(2)	(1)	34	16	(4)	(2)	91	43
10	Point of Sales	20	7	-	-	20	7	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	15,553	8,340	11,342	6,198	27,017	15,268	20,885	11,353
	Referral Arrangements					-	-	-	-

Date of upload: January 30, 2026 | Version: 02

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

Insurer : Pramerica Life Insurance Limited

Date: September 30, 2025

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

For the Quarter Ended September 30, 2025

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

Sl.No.	Types of Claims	Ageing of Claims ¹						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	1,074	2,554	3	2	-	1	3,634	4,029
2	Survival Benefit ²	1,257	366	-	-	-	-	1,623	176
3	Annuities / Pension	14	72	7	-	-	-	93	4
4	Surrender ³	9	2,633	-	-	-	-	2,642	4,698
5	Other benefits ⁴	-	5	-	-	-	-	5	7
		-	-	-	-	-	-	-	-
	Death Claims	3	194	11	-	-	4	212	934

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

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

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

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

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

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

Sl.No.	Types of Claims	Ageing of Claims ¹						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	213
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	2,542	15,234	-	-	-	-	17,776	1,378
5	Other benefits	-	2	-	-	-	-	2	4
		-	-	-	-	-	-	-	-
	Death Claims	44	6,845	117	-	-	-	7,006	9,573

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

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

Insurer : Pramerica Life Insurance Limited

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

Date: September 30, 2025

Upto Period Ended September 30, 2025

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

Sl.No.	Types of Claims	Ageing of Claims ¹						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	1,566	5,316	5	2	-	1	6,890	7,748
2	Survival Benefit ²	1,527	658	-	-	-	-	2,185	273
3	Annuities / Pension	20	139	7	-	-	-	166	6
4	Surrender ³	48	5,191	-	-	-	-	5,239	8,830
5	Other benefits ⁴	-	15	-	-	-	-	15	33
	Death Claims	210	200	11	-	-	4	425	1,949

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

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

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

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

⁴Rider 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)

Sl.No.	Types of Claims	Ageing of Claims ¹						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	-	3	-	-	-	-	3	485
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	4,213	22,265	1	-	-	-	26,479	3,248
5	Other benefits	-	6	-	-	-	-	6	19
	Death Claims	89	14,094	217	-	-	-	14,400	18,686

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

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FORM L-40 Quarterly Claims Data for Life

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

Date: September 30, 2025

For the Quarter Ended September 30, 2025

Sl. No.	Death Claims	Claims Experience	No. of claims only	
			Individual	Group
1	Claims O/S at the beginning of the period ¹		4	78
2	Claims Intimated / Booked during the period		212	7,040
(a)	Less than 3 years from the date of acceptance of risk		72	6,745
(b)	Greater than 3 years from the date of acceptance of risk		140	295
3	Claims Paid during the period		212	7,006
4	Claims Repudiated during the period ²		3	49
5	Claims Rejected ³		-	5
6	Unclaimed ⁴		-	-
7	Claims O/S at End of the period		1	58
Outstanding Claims:-				
	Less than 3months		1	58
	3 months and less than 6 months			
	6 months and less than 1 year			
	1year and above		-	-

¹ Opening Balance is the closing balance of previous quarter.² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Sl. No.	Claims Experience	Maturity	No. of claims only			
			Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	14	16	7	16	-
2	Claims Booked during the period	3,653	1,619	87	2,667	5
3	Claims Paid during the period	3,634	1,623	93	2,642	5
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	33	12	1	41	-
Outstanding Claims (Individual)						
	Less than 3months	28	12	1	40	-
	3 months and less than 6 months	3				
	6 months and less than 1 year	1			1	
	1year and above	1				

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits. Rejection count not included in the above summary (Rejection Claims: Nil)³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Date of upload: January 30, 2026 | Version: 02

FORM L-40 Quarterly Claims Data for Life

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

Date: September 30, 2025

Upto Period Ended September 30, 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	1	58
2	Claims Intimated / Booked during the period	428	14,501
(a)	Less than 3 years from the date of acceptance of risk	156	13,903
(b)	Greater than 3 years from the date of acceptance of risk	272	598
3	Claims Paid during the period	425	14,400
4	Claims Repudiated during the period ²	3	77
5	Claims Rejected ³	-	24
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	1	58
Outstanding Claims:-			
	Less than 3months	1	58
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

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

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

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

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	12	6	7	14	-
2	Claims Booked during the period	6,911	2,191	160	5,266	15
3	Claims Paid during the period	6,890	2,185	166	5,239	15
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	33	12	1	41	-
Outstanding Claims (Individual)						
	Less than 3months	28	12	1	40	-
	3 months and less than 6 months	3				
	6 months and less than 1 year	1			1	
	1year and above	1				

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

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

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

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GRIEVANCE DISPOSAL FOR THE QUARTER AND PERIOD ENDING SEP 30, 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	-	1	5	-	11
b)	Policy Servicing	-	8	8	-	-	-	9
c)	Proposal Processing	-	3	2	-	1	-	3
d)	Survival Claims	-	11	4	-	7	-	14
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	186	100	3	83	-	295
g)	Others	-	49	27	2	20	-	83
	Total Number of Complaints	-	263	141	6	116	-	415

2	Total No. of Policies upto corresponding period of previous year	21,008
3	Total No. of Claims upto corresponding period of previous year	14,434
4	Total No. of Policies during current year	19,61,015
5	Total No. of Claims during current year	14,929
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	1.99
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	17

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

Note:

1. Excluded from the above count are: 73 Invalid/Incorrect tagged Complaints
2. Please note the total number of policies include Certificate of Insurance issued under Group Policies. This is for the purpose of Complaints Ratio Computation only

Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep 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%-2.6%
	General Annuity																
	Pension																
	Health																
Non-Par	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%		
Non-Par	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	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%		
	Pension																
	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.

¹As percentage of IALM(2012-14) barring Non-Linked Non-Par General Annuity which is as percentage of IIAM (2012-15), based on emerging experience.² Fixed per policy Renewal expenses.³ Premium related Renewal expenses⁴ 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.

GROUP BUSINESS

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ¹		Variable Expenses ²		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates	
As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024	As at Sep for the year 2025	As at Sep for the year 2024
Par	Non-Linked -VIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Linked -VIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Non-Linked -VIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Not Applicable
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Non-Par	Linked -VIP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Not Applicable
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Linked-Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

¹As percentage of IALM(2012-14).² Fixed per policy Renewal expenses.³ Premium related Renewal expenses⁴ Restricted to Lapse and Surrender

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

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For the Quarter and Period ending Sep 30, 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
01-Aug-25	Godrej Properties Ltd.	AGM	MANAGEMENT	Reappoint Gaurav Pandey (DIN:07229661) as Managing Director and Chief Executive Officer for three years from 1 January 2026 to 31 December 2028, not liable to retire by rotation and fix his remuneration as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment and Remuneration
01-Aug-25	Great Eastern Shipping Co. Ltd.	AGM	MANAGEMENT	Reappoint Shivshankar Menon (DIN: 09037177) as Independent Director for five years from 2 August 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
01-Aug-25	Great Eastern Shipping Co. Ltd.	AGM	MANAGEMENT	Reappoint Bharat K. Sheth (DIN: 00022102) as Managing Director, for five years from 1 April 2026 and fix his remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
01-Aug-25	Great Eastern Shipping Co. Ltd.	AGM	MANAGEMENT	Approve alteration to article 92(1) of the Articles of Association (AoA)	FOR	FOR	Tapas Icot, former Executive Director, stepped down from the Board w.e.f. close of business hours on 1 November 2024, which would have left only 3 Directors liable to retire by rotation. To enable the Company to comply with regulations post Tapas Icot stepping down, Ravi K. Sheth, Non-Executive Director, vide his letter dated 25 October 2024, offered to retire by rotation. With a view to reflect the change in status of Ravi K. Sheth as a Director liable to retire by rotation w.e.f. 25 October 2024, it is proposed to delete the name of 'Ravi K. Sheth' from Article 92(1). The proposed change is being made to the articles to comply with regulations and it is an improvement from the existing articles. We note Bharat Sheth continues to not be liable to retire by rotation. However, SEBI regulations now require the company to seek periodic approval for all directors including for directors who are not liable to retire by rotation. We support the resolution.
01-Aug-25	Tube Investments of India Ltd.	AGM	MANAGEMENT	Appoint Ms. Shelina Pranav Parikh (DIN: 00468199) as an Independent Director for three years from 15 May 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
02-Aug-25	Alkem Laboratories Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Diwakar Gupta (DIN: 01274552) as an Independent Director for five years from 13 July 2025 and approve his continuation on the board after attaining 75 years of age on 28 July 2028	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
04-Aug-25	DLF Ltd.	AGM	MANAGEMENT	Appoint Ms. Vinati Kilambi (DIN: 08175434) as Independent Director for five years from 19 May 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.

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

Date: September 30, 2025

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	133
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year Out of approvals of this year
4		0 0
5	No. of branches closed during the year	6
6	No of branches at the end of the year	127
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	127
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	No. of Directors:- (a) Independent Director: 3 (Mr. Pravin Kutumbe , Mr. Modukuru S V S Phanesh and Ms. Sindhushree Khullar) Including one woman director) (b) Executive Director: 1 (Mr. Pankaj Gupta) (c) Non-executive Director: 8 (Mr. Abhijit Sen, Mr. Pavan Dhamija, Mr. Jairam Sridharan, Mr Joel Varghese, Mr. Jagdeep Mallareddy) including 3 independent directors as mentioned above (d) Women Director: 1 (Ms. Sindhushree Khullar) (who is also an Independent Director) (e) Whole time director : 1 (As mentioned in executive director category above)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 3,177 employees b) Off-roll: 68 employees c) Total Employees: 3,245
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)	19,653 16 39 297 6 10 16 720 -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3,181	18,770
Recruitments during the quarter	732	1,271
Attrition during the quarter	668	317
Number at the end of the quarter	3,245	19,724