



Pramerica
LIFE INSURANCE

IRDAI PUBLIC DISCLOSURES

FOR THE NINE MONTHS ENDED DECEMBER 31,2025

Version No.	Form Upload Date	Particulars of change
1.0	February 13,2026	NA

Insurer : Pramerica Life Insurance Limited

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

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2025

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VARIABLE INSURANCE	TOTAL		
Premiums earned – net																					
(a) Premium	L-4	2,718	154	-	-	2,872	970	-	-	-	-	970	50,099	-	2,099	-	68	13	-	52,279	56,121
(b) Reinsurance ceded		(11)	-	-	-	(11)	-	-	-	-	-	(3,830)	-	-	-	(2)	-	-	-	(3,832)	(3,843)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																					
(a) Interest, Dividends & Rent – Gross		210	5	-	-	215	1,612	-	-	-	-	1,612	14,362	5	142	9	3	-	14,521	16,348	
(b) Profit on sale/redemption of investments		1,099	1	-	-	1,100	96	-	-	-	-	96	206	-	-	-	-	-	206	1,402	
(c) (Loss on sale/ redemption of investments)		(202)	(6)	-	-	(208)	(1)	-	-	-	-	(1)	(24)	-	(2)	-	(1)	-	(27)	(236)	
(d) Transfer/Gain on revaluation/change in fair value*		1,075	62	-	-	1,137	-	-	-	-	-	-	(150)	-	-	-	-	-	(150)	987	
(e) Amortisation of Premium / Discount on investments		4	-	-	-	4	23	-	-	-	-	23	1,368	1	5	-	-	-	1,374	1,401	
Other Income (to be specified)																					
(a) Fees & Charges		-	-	-	-	-	75	-	-	-	-	75	394	-	-	-	-	-	394	469	
(b) Miscellaneous Income		1	-	-	-	1	-	-	-	-	-	13	-	-	-	-	-	-	13	14	
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Towards Excess Expenses of Management**		-	130	-	-	130	-	-	-	-	-	2,683	17	176	63	15	-	2,954	3,084		
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs***		23	3	-	-	26	2	-	-	-	-	192	1	4	1	-	-	198	226		
(b) Others		1,073	24	-	-	1,097	-	-	-	-	-	3,930	5	15	1	33	-	3,984	5,081		
TOTAL (A)		5,990	373	-	-	6,363	2,777	-	-	-	-	2,777	69,243	29	2,439	140	63	71,914	81,054		
Commission	L-5	162	10	-	-	172	11	-	-	-	-	11	8,804	-	-	14	-	8,818	9,001		
Operating Expenses related to Insurance Business	L-6	1,099	153	-	-	1,252	87	-	-	-	-	87	11,089	29	197	63	15	11,393	12,732		
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
TOTAL (B)		1,262	163	-	-	1,425	98	-	-	-	-	98	19,893	29	197	77	15	20,211	21,734		
Benefits Paid (Net)	L-7	1,708	8	-	-	1,716	928	-	-	-	-	928	15,148	3	2,091	32	161	17,435	20,079		
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2	2	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross ****		70	(5)	-	-	65	861	-	-	-	-	861	29,110	(0)	151	(19)	(96)	29,146	30,072		
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	(26)	-	-	-	-	(26)	(26)		
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Fund Reserve for Linked Policies		2,647	201	-	-	2,848	-	-	-	-	-	-	-	-	-	-	-	-	2,848		
(e) Fund for Discontinued Policies		303	6	-	-	309	-	-	-	-	-	-	-	-	-	-	-	-	309		
TOTAL (C)		4,728	210	-	-	4,938	1,791	-	-	-	-	1,791	44,232	3	2,242	13	65	46,555	53,284		
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		-	-	-	-	-	888	-	-	-	-	888	5,118	(3)	-	50	(17)	5,148	6,036		
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	888	-	-	-	-	888	5,118	(2)	-	50	(17)	5,148	6,036		
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	5,118	(3)	-	50	(17)	5,148	5,148		
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Balance being Funds for Future Appropriations		-	-	-	-	-	888	-	-	-	-	888	-	-	-	-	-	-	888		
TOTAL		-	-	-	-	-	888	-	-	-	-	888	5,118	(3)	-	50	(17)	5,148	6,036		
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		-	-	-	-	-	888	-	-	-	-	888	5,118	(3)	-	50	(17)	5,148	6,036		
Total Surplus (a+b+c)		-	-	-	-	-	890	-	-	-	-	890	5,118	(3)	-	50	(17)	5,148	6,038		

* 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				
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL					
Premiums earned – net																							
(a) Premium	L-4	2,028	5	-	-	2,033	1,159	-	-	-	-	1,159	45,603	4	325	67	610	46,609	49,801				
(b) Reinsurance ceded		(10)	-	-	-	(10)	(1)	-	-	-	(1)	(3,530)	-	-	(1)	-	-	(3,531)	(3,542)				
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Income from Investments																							
(a) Interest, Dividends & Rent – Gross		231	4	-	-	235	1,476	-	-	-	-	1,476	12,334	5	57	6	39	12,441	14,152				
(b) Profit on sale/redemption of investments		466	19	-	-	485	118	-	-	-	118	557	-	-	-	-	-	557	1,160				
(c) Loss on sale/ redemption of investments		(133)	3	-	-	(130)	(52)	-	-	-	(52)	(108)	-	-	-	-	-	(108)	(290)				
(d) Transfer/Gain on revaluation/change in fair value *		(2,635)	(78)	-	-	(2,713)	-	-	-	-	-	-	-	-	-	-	-	-	(2,713)				
(e) Amortisation of Premium / Discount on investments		7	-	-	-	7	14	-	-	-	14	1,548	1	5	-	-	-	1,554	1,575				
Other Income (to be specified)																							
(a) Fees & Charges		-	-	-	-	-	72	-	-	-	72	317	-	-	-	-	-	317	389				
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Contribution from Shareholders' A/c																							
(a) Towards Excess Expenses of Management		(3)	32	-	-	29	-	-	-	-	-	5,972	32	50	61	76	6,191	6,220					
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		3	-	-	-	3	1	-	-	-	1	27	-	-	-	-	27	31					
(b) Others		663	-	-	-	663	-	-	-	-	-	-	-	5	13	-	18	681					
TOTAL (A)		617	(15)	-	-	602	2,787	-	-	-	2,787	62,720	42	442	146	725	64,075	67,644					
Commission	L-5	49	-	-	-	49	14	-	-	-	14	8,021	-	4	-	-	8,025	8,088					
Operating Expenses related to Insurance Business	L-6	817	32	-	-	849	91	-	-	-	91	10,564	32	57	71	69	10,793	11,733					
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Goods and Services Tax on ULIP Charges		44	2	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	46				
TOTAL (B)		910	34	-	-	944	105	-	-	-	105	18,585	32	57	75	69	18,818	19,867					
Benefits Paid (Net)	L-7	1,052	68	-	-	1,120	728	-	-	-	728	13,837	4	-	5	652	14,498	16,346					
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1				
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) Gross **		24	(1)	-	-	23	1,602	-	-	-	1,602	26,190	4	385	61	(10)	26,630	28,255					
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	453	-	-	-	-	453	453					
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Fund Reserve for Linked Policies		(1,374)	(118)	-	-	(1,492)	-	-	-	-	-	-	-	-	-	-	-	(1,492)	(1,492)				
(e) Fund for Discontinued Policies		5	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	5	5				
TOTAL (C)		(293)	(51)	-	-	(344)	2,331	-	-	-	2,331	40,480	8	385	66	642	41,581	43,568					
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	2	-	-	2	351	-	-	-	351	3,655	2	-	5	14	3,676	4,029					
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
AMOUNT AVAILABLE FOR APPROPRIATION		-	2	-	-	2	351	-	-	-	351	3,655	2	-	5	14	3,676	4,029					
APPROPRIATIONS																							
Transfer to Shareholders' Account		-	2	-	-	2	-	-	-	-	-	3,655	2	-	5	14	3,676	3,678					
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Balance being Funds for Future Appropriations		-	-	-	-	-	351	-	-	-	351	3,655	2	-	5	14	3,676	4,029					
TOTAL		-	2	-	-	2	351	-	-	-	351	3,655	2	-	5	14	3,676	4,029					
The Total Surplus as mentioned below :																							
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	1	1				
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Surplus shown in Revenue Account		-	2	-	-	2	351	-	-	-	351	3,655	2	-	5	14	3,676	4,029					
Total Surplus (a+b+c)		-	2	-	-	2	352	-	-	-	352	3,655	2	-	5	14	3,676	4,030					

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

** Represents Mathematical Reserves after allocation of bonus

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FORM L-1-A-RA

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

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2024

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL			
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING											
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL					
Premiums earned – net																							
(a) Premium	L-4	4,226	16	-	-	4,242	3,607	-	-	-	-	-	3,607	135,304	15	2,139	162	803	138,423	146,272			
(b) Reinsurance ceded		(27)	-	-	-	(27)	(3)	-	-	-	-	-	(3)	(10,053)	-	-	(4)	-	(10,057)	(10,087)			
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																							
(a) Interest, Dividends & Rent – Gross		808	16	-	-	824	4,288	-	-	-	-	-	4,288	35,225	14	119	18	115	35,491	40,603			
(b) Profit on sale/redemption of investments		2,611	39	-	-	2,650	261	-	-	-	-	-	261	725	-	1	-	3	729	3,640			
(c) (Loss on sale/ redemption of investments)		(356)	(6)	-	-	(362)	(80)	-	-	-	-	-	(80)	(141)	-	-	-	-	(141)	(583)			
(d) Transfer/Gain on revaluation/change in fair value *		(612)	13	-	-	(599)	-	-	-	-	-	-	-	(11)	-	-	-	-	(11)	(610)			
(e) Amortisation of Premium / Discount on investments		18	-	-	-	18	62	-	-	-	-	-	62	4,952	1	12	(1)	1	4,965	5,045			
Other Income (to be specified)																							
(a) Fees & Charges		-	-	-	-	-	198	-	-	-	-	-	198	856	-	-	-	-	-	856	1,054		
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)			
Contribution from Shareholders' A/c																							
(a) Towards Excess Expenses of Management		37	90	-	-	127	-	-	-	-	-	-	-	17,348	91	254	176	144	18,013	18,140			
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		7	-	-	-	7	1	-	-	-	-	-	1	91	-	1	-	-	92	100			
(b) Others		1,238	-	-	-	1,238	-	-	-	-	-	-	-	-	-	13	23	-	36	1,274			
TOTAL (A)		7,950	168	-	-	8,118	8,334	-	-	-	-	-	8,334	184,295	121	2,539	374	1,066	188,395	204,847			
Commission	L-5	100	-	-	-	100	46	-	-	-	-	-	46	23,196	-	-	8	1	23,205	23,351			
Operating Expenses related to Insurance Business	L-6	1,706	91	-	-	1,797	253	-	-	-	-	-	253	31,827	92	272	202	145	32,538	34,588			
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(a) For diminution in the value of investments (Net)		(2)	-	-	-	(2)	(8)	-	-	-	-	-	(8)	-	-	-	-	-	-	(10)			
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Goods and Services Tax on ULIP Charges		119	3	-	-	122	-	-	-	-	-	-	-	-	-	-	-	-	-	122			
TOTAL (B)		1,923	94	-	-	2,017	291	-	-	-	-	-	291	55,023	92	272	210	146	55,743	58,051			
Benefits Paid (Net)	L-7	4,570	119	-	-	4,689	1,691	-	-	-	-	-	1,691	36,003	9	-	5	917	36,934	43,314			
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	2			
Change in valuation of liability in respect of life policies																							
(a) Gross **		85	(3)	-	-	82	4,665	-	-	-	-	-	4,665	82,065	15	2,267	149	(17)	84,479	89,226			
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	666	-	-	-	-	666	666			
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(d) Fund Reserve for Linked Policies		825	(51)	-	-	774	-	-	-	-	-	-	-	-	-	-	-	-	-	774			
(e) Fund for Discontinued Policies		547	-	-	-	547	-	-	-	-	-	-	-	-	-	-	-	-	-	547			
TOTAL (C)		6,027	65	-	-	6,092	6,358	-	-	-	-	-	6,358	118,734	24	2,267	154	900	122,079	134,529			
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)			9	-	-	9	1,685	-	-	-	-	-	1,685	10,538	5	-	10	20	10,573	12,267			
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
AMOUNT AVAILABLE FOR APPROPRIATION			9	-	-	9	1,685	-	-	-	-	-	1,685	10,538	5	-	10	20	10,573	12,267			
APPROPRIATIONS																							
Transfer to Shareholders' Account		-	9	-	-	9	-	-	-	-	-	-	-	10,538	5	-	10	20	10,573	10,582			
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Balance being Funds for Future Appropriations		-	-	-	-	-	1,685	-	-	-	-	-	1,685	-	-	-	-	-	-	1,685			
TOTAL			9	-	-	9	1,685	-	-	-	-	-	1,685	10,538	5	-	10	20	10,573	12,267			
The Total Surplus as mentioned below :																							
(a) Interim Bonus Paid		-	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	2			
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Surplus shown in Revenue Account		-	9	-	-	9	1,685	-	-	-	-	-	1,685	10,538	5	-	10	20	10,573	12,267			
Total Surplus (a+b+c)			9	-	-	9	1,687	-	-	-	-	-	1,687	10,538	5	-	10	20	10,573	12,269			

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

** Represents Mathematical Reserves after allocation of bonus

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Insurer : Pramerica Life Insurance Limited

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

PROFIT & LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2025

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended December 31, 2025	Up to the Quarter ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024
Amounts transferred from the Policyholders Account (Technical Account)		5,147	14,133	3,678	10,582
Income From Investments					
(a) Interest, Dividends & Rent – Gross		736	2,351	986	2,921
(b) Profit on sale/redemption of investments		222	677	109	1,786
(c) (Loss on sale/ redemption of investments)		(55)	(192)	(163)	(397)
(d) Amortisation of Premium / Discount on Investments		142	410	126	455
Other Income					
Miscellaneous income		-	-	-	-
TOTAL (A)		6,192	17,379	4,736	15,347
Expense other than those directly related to the insurance business		247	3,672	1,102	2,747
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		3,084	11,658	6,220	18,140
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		225	498	31	100
(b) Others		5,081	6,655	681	1,274
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		5	20	12	12
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	(96)	-	(81)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		8,642	22,407	8,046	22,192
Profit/ (Loss) before tax		(2,450)	(5,028)	(3,310)	(6,845)
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (Loss) after tax		(2,450)	(5,028)	(3,310)	(6,845)
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(37,932)	(35,353)	(34,203)	(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		(40,381)	(40,381)	(37,513)	(37,513)

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BALANCE SHEET AS AT DECEMBER 31, 2025

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at December 31, 2025	As at December 31, 2024
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	37,406	37,406
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	83,292	83,292
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		552	767
Sub-Total		121,250	121,465
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(1,685)	1,063
POLICY LIABILITIES		948,234	826,188
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		3,475	2,670
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		38,923	34,411
Sub-Total		988,947	864,332
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		31	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		9,775	6,867
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		1,120,003	992,665
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	59,532	59,465
Policyholders'	L-13	950,929	828,112
Assets held to cover Linked liabilities	L-14	42,398	37,081
LOANS	L-15	23,549	18,664
FIXED ASSETS	L-16	1,346	1,314
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	3,468	4,269
Advances and Other Assets	L-18	55,159	49,655
Sub-Total (A)		58,627	53,924
CURRENT LIABILITIES	L-19	50,382	36,880
PROVISIONS	L-20	6,377	6,528
Sub-Total (B)		56,759	43,408
NET CURRENT ASSETS (C) = (A - B)		1,868	10,516
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		40,381	37,513
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		1,120,003	992,665

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	Partly paid-up investments	7	36
2	Claims, other than against policies, not acknowledged as debts by the company	33	6
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	5,306	2,343
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	3,330	2,955
	TOTAL	8,757	5,421

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2025	Up to the Quarter ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024
1	First year premiums	7,463	22,464	6,484	17,795
2	Renewal Premiums	22,543	63,999	21,407	60,832
3	Single Premiums	26,115	78,054	21,910	67,645
	TOTAL PREMIUM	56,121	164,517	49,801	146,272
	Premium Income from Business written :				
	In India	56,121	164,517	49,801	146,272
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-5 - COMMISSION SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

COMMISSION EXPENSES

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended December 31, 2025	Up to the Quarter ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024
Commission				
Direct – First year premiums	1,680	7,535	2,014	5,811
- Renewal premiums	319	892	306	837
- Single premiums	7,002	20,664	5,768	16,703
Gross Commission	9,001	29,091	8,088	23,351
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	9,001	29,091	8,088	23,351
Rewards	-	-	-	-
TOTAL	9,001	29,091	8,088	23,351
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	868	2,791	1,142	3,436
Corporate Agents -Others	6,859	22,181	5,757	15,145
Brokers	878	3,117	1,174	4,698
Micro Agents	3	10	6	27
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	(148)	(3)	(1)	35
IMF	541	995	10	10
Others	-	-	-	-
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	9,001	29,091	8,088	23,351
Outside India	-	-	-	-

* Commission on Business procured through Company website

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2025	Up to the Quarter ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024
1	Employees' remuneration & welfare benefits	8,101	21,610	7,145	21,128
2	Travel, conveyance and vehicle running expenses	177	437	182	557
3	Training expenses	11	37	(24)	646
4	Rents, rates & taxes	408	1,504	565	1,751
5	Repairs	239	680	252	713
6	Printing & stationery	10	34	11	41
7	Communication expenses	88	241	71	215
8	Legal & professional charges	379	922	372	954
9	Medical fees	45	134	23	125
10	Auditors' fees, expenses etc				
	a) as auditor	10	32	12	32
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	2	4	1	2
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	1	2	1	1
	c) in any other capacity	5	14	7	23
11	Advertisement and publicity	209	403	159	408
12	Interest & Bank Charges	60	182	60	162
13	Depreciation	169	510	153	434
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	653	877	415	711
16	Stamp duty on policies	384	1,211	308	1,077
17	Information Technology Expenses	543	1,589	913	3,098
18	Goods and Services Tax (GST)	691	1,092	243	825
19	Others (to be specified)	-	-	-	-
	Postage and courier cost	39	133	101	253
	Recruitment (including Agent advisors)	160	507	106	295
	Electricity ,water and utilities	67	239	67	210
	Policy issuance and servicing costs	27	91	37	103
	(Profit)/Loss on fixed assets	(11)	-	(2)	1
	Other miscellaneous expenses	266	797	555	823
	TOTAL	12,733	33,282	11,733	34,588
	In India	12,733	33,282	11,733	34,588
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-7-BENEFITS PAID SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2025	Up to the Quarter ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Quarter ended December 31, 2024
1.	Insurance Claims				
	(a) Claims by Death	8,740	29,205	10,610	27,545
	(b) Claims by Maturity	6,523	14,773	3,487	7,966
	(c) Annuities/Pension payment	3	9	4	9
	(d) Periodical Benefit- Survival	243	518	55	147
	(e) Health	32	47	5	5
	(f) Surrenders & Withdrawal	7,775	19,925	5,694	16,288
	(g) any other				
	Riders	1	5	-	1
	Claim Investigation Fees	18	52	21	47
	Investment Income to Policy holders on unclaimed amounts	4	15	4	31
	Others [#]	40	538	162	306
	Benefits Paid (Gross)				
	In India	23,379	65,087	20,042	52,345
	Outside India	-	-	-	-
2.	(Amount ceded in reinsurance):				
	(a) Claims by Death	(3,300)	(11,611)	(3,696)	(9,031)
	(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)	20,079	53,476	16,346	43,314
	In India	20,079	53,476	16,346	43,314
	Outside India	-	-	-	-

[#] Includes Legal cases provisions.

Note:

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

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

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-8-SHARE CAPITAL SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	Authorised Capital		
	2,000,000,000 Equity Shares of Rs. 10 each	200,000	200,000
	Preference Shares of Rs. 10 each	-	-
2	Issued Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
3	Subscribed Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
4	Called-up Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs. 10 each	-	-
	TOTAL	37,406	37,406

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

PATTERN OF SHAREHOLDING

Shareholder	As at December 31, 2025		As at December 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	190,771,553	51%	190,771,553	51%
· Foreign	183,290,314	49%	183,290,314	49%
Investors				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
TOTAL	374,061,867	100%	374,061,867	100%

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PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE PRAMERICA LIFE INSURANCE LIMITED
AS AT DECEMBER 31, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals:	2							
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	2							
	(i) DHFL Investments Limited	-	187,030,931	50%	18,703.10	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	3,740,619	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	-	183,290,312	49.00%	18,329.03	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non 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		7	374,061,867	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 (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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF :	1							
	(i) Ms. Aruna Wadhawan	-	10,650	1.50%	1.07	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	22	699,350	98.50%	69.94	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	23	710,000	100%	71.00				

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	6							
	Mr Bipin Singh (Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
	Mr Pralhad Narasingrao Kulkarni (Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
	Mr Pradeep Sawant (Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
	Mr Purushottam Keshav Tamhankar(Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
	Mr Pratik Hasmukh Upadhayay (Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
	Ms Monisha Chadha (Nominee of PFL)	-	10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:	1							
	Piramal Finance Limited (PFL) (Formerly known as Piramal Capital & Housing Finance Limited)	-	101,449,940	100%	10,144.99	-	-	-	-
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non 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	7	101,450,000	100%	10,145.00				

Note:

- a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- b) Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers) Regulations, 2024.
- c) All holdings, above 1% of the paid up equity, have to be separately disclosed.
- d) 'Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
- e) Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.
- # Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- § Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	83,292	83,292
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	83,292	83,292

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

Insurer : Pramerica Life Insurance Limited

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

BORROWINGS

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at December 31, 2025	As at December 31, 2024
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

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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 December 31, 2025	As at December 31, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	33,523	40,663
2	Other Approved Securities	2,137	2,086
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,902	4,724
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	3,325	1,426
	(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	8,492
5	Other than Approved Investments		
	Debentures/ Bonds	800	934
	Equity Shares	1,511	389
	Alternative Investment Fund	254	295
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	296	334
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	159	-
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo/TREPS	3,711	122
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	-	-
	TOTAL	59,532	59,465

Particulars	As at December 31, 2025	As at December 31, 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 December 31, 2025	As at December 31, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	409,155	417,518
2	Other Approved Securities	153,687	102,561
3	(a) Shares		
	(aa) Equity	16,631	11,407
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	105,412	96,462
	(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	239,404	190,401
5	Other than Approved Investments	-	-
	Debentures/Bonds	7,500	1,000
	Equity Shares	497	284
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	36	-
2	Other Approved Securities	292	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,287	-
	(e) Other Securities (to be specified)		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo/TREPS	4,742	3,880
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,286	4,599
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	1,000	-
	TOTAL	950,929	828,112

Particulars	As at December 31, 2025	As at December 31, 2024
*Investment in Associate Company at Cost	847	902
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	506	2,015
- At market cost	505	2,116

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

ASSETS HELD TO COVER LINKED LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,879	3,365
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	29,621	24,327
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,273	1,365
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,121	1,318
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	1,953	919
	(c) Exchange Traded Fund	2,145	1,858
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,276	2,710
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	15	550
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	100	-
	(e) Other Securities (to be specified)	-	-
	Deposit with Bank	-	-
	Reverse Repo	447	499
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	201	-
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	58	56
	Income accrued on investments	185	165
	Other Receivable	728	937
	Payables for purchase of Securities	(346)	(142)
	FMC Payable	(46)	(49)
	Other Payables	(1,212)	(797)
	Provision for dimunition of investment	-	-
	TOTAL	42,398	37,081

Particulars	As at December 31, 2025	As at December 31, 2024
*Investment in Associate Company at Cost	72	393

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024	As at December 31, 2025	As at December 31, 2024
Long Term Investments:								
Book Value	48,953	53,896	915,158	807,941	6,820	7,247	970,931	869,084
Market Value	46,848	51,720	905,900	810,383	7,418	7,906	960,166	870,009
Short Term Investments:								
Book Value	4,166	456	18,644	8,479	3,947	3,641	26,757	12,576
Market Value	4,167	456	18,754	8,491	4,040	3,758	26,960	12,704

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-15-LOANS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

LOANS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
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	23,549	18,664
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	23,549	18,664
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	23,549	18,664
	(f) Others (to be specified)	-	-
	TOTAL	23,549	18,664
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	23,549	18,664
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	23,549	18,664
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	1,591	800
	(b) Long Term	21,958	17,864
	TOTAL	23,549	18,664

Note:

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

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

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM 16-FIXED ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 1, 2025	Additions	Deductions	As at December 31, 2025	As at April 1, 2025	For The period	On Sales/ Adjustments	As at December 31, 2025	As at December 31, 2025	As at December 31, 2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,656	381	-	6,037	5,406	156	-	5,562	475	81
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,259	18	671	1,606	1,916	90	630	1,376	230	379
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	404	6	102	308	328	18	92	254	54	85
Information Technology Equipment	2,853	163	266	2,750	2,413	207	265	2,355	395	503
Vehicles	110	-	-	110	35	17	-	52	58	80
Office Equipment	641	32	60	613	579	25	57	547	66	68
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,923	600	1,099	11,424	10,677	513	1,044	10,146	1,278	1,196
Work in progress									68	118
Grand Total	11,923	600	1,099	11,424	10,677	513	1,044	10,146	1,346	1,314
PREVIOUS YEAR	12,405	294	153	12,546	11,061	434	145	11,350	1,314	1,373

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	Cash (including cheques*, drafts and stamps)	924	1,214
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	2,519	3,030
	(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	3,468	4,269
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	3,468	4,269
	Outside India	-	-
	TOTAL	3,468	4,269

* Cheques on hand amount to Rs.491 Lakhs (Corresponding Period : Rs. 704 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 December 31, 2025	As at December 31, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,624	2,350
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	34	25
6	Others		
	Security Deposits	1,396	1,063
	Deposit -Others	933	693
	Advances to employees for travel, etc.	110	127
	TOTAL (A)	4,097	4,258
	OTHER ASSETS		
1	Income accrued on investments	21,515	16,994
2	Outstanding Premiums	5,622	5,154
3	Agents' Balances	747	765
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,880	6,962
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	287	245
8	Others (to be specified)		
	Seed Capital Contribution towards Unit Linked Funds	1,212	797
	Investment Income on Unclaimed Fund	10	60
	Other Dues	-	-
	GST Unutilized Credit	2,273	2,881
	Receivable towards non-par non linked funds	131	-
	Receivable from clearing firm	1	5,180
	Redemption receivable for Investments	3,183	3,757
	Receivable from Unclaimed Fund	47	536
	Receivable from ex employees	20	26
	Insurance policies (Gratuity)	908	953
	Insurance policies (Leave Encashment)	625	582
	Margin Money for derivative contracts	6,638	473
	Derivative Assets	219	534
	Margin Money receivable	223	-
	Agents' Balances - provision for doubtful amounts	(407)	(424)
	Receivable from ex employees- provision	(20)	(26)
	Provision on Vendor Advances	(52)	(52)
	TOTAL (B)	51,062	45,397
	TOTAL (A+B)	55,159	49,655

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-19-CURRENT LIABILITIES SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	Agents' Balances	8,940	5,657
2	Balances due to other insurance companies	7,823	6,781
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	247	203
5	Unallocated premium	4,388	5,773
6	Sundry creditors	5,642	3,757
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	1,372	889
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	225	245
12	Income accrued on Unclaimed amounts	72	60
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	318	220
	-Policy Deposits	65	69
	- Proposal deposits & other Application Deposit	561	344
	-Payable to Policyholders	1,810	1,301
	-Lease Equalistion Reserve	204	411
	-Accrued Expenses	10,068	8,530
	-Withholding Tax Deducted at Source	238	507
	-Proposal deposit refundable	39	46
	-Due to Non Par non linked funds	131	-
	- GST Payable	1,148	1,001
	-Other Statutory liabilities	241	194
	- Margin money payable	3,394	459
	- Derivative Liabilities	3,250	-
	- Margin money recieved	206	433
	TOTAL	50,382	36,880

*Includes cases where investigation is pending

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-20-PROVISIONS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

PROVISIONS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 2024
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others		
	- Provision for Investment assets	4,021	4,695
	- Provision for Gratuity	1,546	1,067
	- Provision for Leave Encashment	810	766
	TOTAL	6,377	6,528

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FORM L-21-MISC EXPENDITURE SCHEDULE

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

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2025	As at December 31, 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 Dec 31, 2025	Up to the Quarter ended Dec 31, 2025	For the Quarter ended Dec 31, 2024	Up to the Quarter ended Dec 31, 2024
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	42.62%	47.74%	35.34%	62.68%
	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	13.03%	15.33%	0.66%	9.10%
	b) Annuity	-100.00%	61.10%	81.00%	43.76%
	c) Pension	544.08%	101.82%	-55.65%	191.08%
	d) Health	3.97%	12.17%	2347.58%	640.97%
	e) Variable Insurance	-97.84%	-93.49%	5388.03%	2549.66%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.93%	1.90%	1.42%	1.36%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	20.26%	14.53%	14.84%	11.23%
4	Net Retention Ratio	93.15%	92.52%	92.89%	93.10%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	68.21%	75.70%	76.84%	76.05%
	b) Pension	68.82%	73.49%	101.77%	85.97%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	83.57%	84.03%	84.90%	86.34%
	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	81.68%	81.58%	84.21%	84.47%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	NA	NA	NA	NA
	d) Health	85.75%	88.95%	79.88%	89.46%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	38.72%	37.91%	39.80%	39.61%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	16.04%	17.68%	16.24%	15.96%
8	Business Development and Sales Promotion Expenses to New Business Premium	1.94%	0.87%	1.46%	0.83%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	1235.02%	1235.02%	1037.73%	1037.73%
11	Change in net worth (Amount in Rs. Lakhs)	(3,083.00)	(3,083.00)	(11,368.74)	(11,368.74)
12	Growth in Network	-3.67%	-3.67%	-11.93%	-11.93%
13	Ratio of Surplus to Policyholders' Fund	0.60%	1.64%	0.46%	1.41%
14	Profit after tax / Total Income	-3.16%	-2.24%	-5.08%	-3.42%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	8.72	8.72	7.66	7.66
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	1.93%	1.93%	2.31%	2.31%
18	Investment Yield - (Gross and Net)				
	A. With Realized gains				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.82%	7.64%	6.59%	7.63%
	2. Non-PAR	7.54%	7.57%	7.93%	7.87%
	Linked:				
	4. Non-PAR	22.89%	12.16%	-21.35%	8.10%
	Shareholders' Funds	8.56%	7.68%	2.58%	7.09%
	B. Without Realized gains				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.39%	7.47%	6.26%	7.31%
	2. Non-PAR	7.46%	7.46%	7.68%	7.75%
	Linked:				
	4. Non-PAR	12.33%	4.67%	-23.67%	-0.76%
	Shareholders' Funds	7.82%	6.77%	2.45%	4.29%

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended Dec 31, 2025	Up to the Quarter ended Dec 31, 2025	For the Quarter ended Dec 31, 2024	Up to the Quarter ended Dec 31, 2024
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	68.13%	71.14%	69.77%	75.82%
	For 25th month	63.57%	68.36%	64.60%	67.68%
	For 37th month	58.11%	60.27%	62.11%	63.99%
	For 49th Month	58.62%	59.53%	58.28%	57.96%
	for 61st month	53.78%	53.91%	55.59%	54.22%
	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	92.93%	86.81%	92.74%	83.60%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	70.04%	72.82%	73.21%	76.88%
	For 25th month	67.49%	70.48%	65.08%	68.92%
	For 37th month	59.14%	61.84%	64.41%	65.48%
	For 49th Month	60.77%	60.95%	59.56%	59.28%
	for 61st month	56.77%	56.06%	56.43%	54.15%
	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	91.67%	92.59%	95.51%	89.96%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.12%	0.12%	0.17%	0.17%
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
	Gross NPA Ratio	4.76%	4.76%	5.36%	5.36%
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	196%	196%	215%	215%
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)	51,866	54,327	53,530	53,681

* The persistency ratios are calculated as per IRDA Circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated September 30, 2021.

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	374,061,867	374,061,867	374,061,867	374,061,867
2	Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.34)	(1.34)	(0.95)	(0.95)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.34)	(1.34)	(0.95)	(0.95)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.34)	(1.34)	(0.95)	(0.95)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.34)	(1.34)	(0.95)	(0.95)
8	Book value per share (Rs)	21.62	21.62	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: December 31, 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at Dec 31, 2025	Mathematical Reserves as at Dec 31, 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	80,174	75,516
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
Pension	-	-	
Health	-	-	
	Total Par	80,174	75,516
Non-Par	Non-Linked -VIP		
	Life	83	1,208
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	859,199	745,254
	General Annuity	272	241
	Pension	7,848	3,412
	Health	286	274
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	41,660	36,626
	General Annuity	-	-
Pension	1,109	738	
Health	-	-	
	Total Non Par	910,457	787,753
Total Business	Non-Linked -VIP		
	Life	83	1,208
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	939,373	820,770
	General Annuity	272	241
	Pension	7,848	3,412
	Health	286	274
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	41,660	36,626
	General Annuity	-	-
Pension	1,109	738	
Health	-	-	
	Total	990,631	863,269

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	45	32	126	35	17	82	80	48	208	576	625	
2	Arunachal Pradesh	-	4	-	-	2	-	-	5	-	87	93	
3	Assam	566	226	1,988	384	100	1,550	950	325	3,538	844	1,169	
4	Bihar	37	79	243	27	28	131	64	108	374	638	746	
5	Chhattisgarh	401	192	1,772	306	128	1,845	707	320	3,617	1,137	1,457	
6	Goa	-	-	-	12	69	154	12	69	154	57	126	
7	Gujarat	274	102	813	356	325	2,842	630	426	3,654	866	1,292	
8	Haryana	320	172	1,194	277	205	1,149	597	377	2,343	894	1,271	
9	Himachal Pradesh	233	190	1,528	70	60	594	303	250	2,121	945	1,196	
10	Jharkhand	192	92	671	65	27	251	257	118	923	431	549	
11	Karnataka	192	118	1,220	281	189	2,144	473	307	3,364	786	1,093	
12	Kerala	4	9	24	9	10	80	13	19	104	257	276	
13	Madhya Pradesh	181	97	750	192	175	1,483	373	272	2,233	1,058	1,330	
14	Maharashtra	409	177	1,906	515	301	4,271	924	479	6,177	1,265	1,744	
15	Manipur	97	55	405	91	43	373	188	99	777	354	453	
16	Meghalaya	33	12	154	29	12	168	62	25	321	115	140	
17	Mizoram	10	3	38	33	8	132	43	12	170	36	48	
18	Nagaland	100	37	325	79	38	269	179	74	594	186	260	
19	Odisha	183	99	948	112	110	895	295	210	1,843	667	877	
20	Punjab	1,404	465	5,235	298	147	1,421	1,702	612	6,656	2,263	2,875	
21	Rajasthan	476	235	2,347	191	78	1,149	667	313	3,496	1,532	1,845	
22	Sikkim	62	15	224	28	9	99	90	24	323	42	66	
23	Tamil Nadu	52	28	183	117	37	260	169	65	443	569	634	
24	Telangana	87	31	417	128	34	616	215	65	1,033	225	290	
25	Tripura	56	28	242	32	12	133	88	40	375	156	196	
26	Uttarakhand	182	110	603	57	36	203	239	146	806	866	1,012	
27	Uttar Pradesh	989	545	5,825	1,151	771	9,023	2,140	1,316	14,847	2,405	3,721	
28	West Bengal	262	120	966	158	65	574	420	185	1,540	765	950	
	TOTAL	6,847	3,273	30,147	5,033	3,035	31,887	11,880	6,309	62,034	20,024	26,333	
	UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	-	1	-	-	1	-	-	2	-	24	25	
2	Chandigarh	300	111	1,103	85	29	306	385	140	1,409	142	282	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	0	-	-	0	-	0	1	
4	Govt. of NCT of Delhi	216	156	1,714	523	498	5,468	739	654	7,182	555	1,208	
5	Jammu & Kashmir	950	373	3,493	243	143	1,191	1,193	516	4,684	1,762	2,278	
6	Ladakh	345	49	1,088	36	4	115	381	53	1,203	25	79	
7	Lakshadweep	-	0	-	-	-	-	-	0	-	2	2	
8	Puducherry	15	11	97	32	18	164	47	29	261	8	37	
	TOTAL	1,826	701	7,496	919	693	7,243	2,745	1,394	14,739	2,518	3,911	
	GRAND TOTAL	8,673	3,974	37,644	5,952	3,728	39,130	14,625	7,702	76,774	22,542	30,244	
	IN INDIA												
	OUTSIDE INDIA												

Note:

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

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

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

Name of the I Pramerica Life Insurance Ltd.

Date: December 31,2025

Upto the Quarter ended December 31,2025

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	195	130	686	151	80	706	346	210	1,392	1,638	1,848
2	Arunachal Pradesh	30	13	100	4	10	10	34	23	110	260	283
3	Assam	1,451	582	5,233	669	258	2,582	2,120	840	7,815	2,324	3,164
4	Bihar	481	321	2,189	209	132	1,156	690	453	3,344	1,833	2,286
5	Chhattisgarh	1,114	586	5,058	805	358	4,428	1,919	944	9,486	3,216	4,160
6	Goa	4	4	39	26	177	934	30	182	974	197	378
7	Gujarat	784	315	2,532	902	853	8,326	1,686	1,168	10,859	2,499	3,667
8	Haryana	1,150	585	4,410	1,286	735	5,304	2,436	1,320	9,715	2,658	3,978
9	Himachal Pradesh	720	489	3,810	189	175	1,528	909	664	5,338	2,534	3,198
10	Jharkhand	524	267	1,988	178	91	772	702	358	2,760	1,214	1,571
11	Karnataka	565	339	3,346	781	585	6,249	1,346	924	9,594	2,124	3,048
12	Kerala	64	47	296	82	46	477	146	93	773	667	760
13	Madhya Pradesh	629	307	2,552	660	516	4,492	1,289	823	7,045	2,924	3,747
14	Maharashtra	1,151	535	5,091	1,301	689	9,838	2,452	1,224	14,929	3,633	4,857
15	Manipur	314	170	1,211	248	128	1,002	562	297	2,212	1,000	1,297
16	Meghalaya	82	29	343	74	36	366	156	65	709	332	397
17	Mizoram	29	10	109	76	24	273	105	34	382	103	137
18	Nagaland	229	86	753	162	109	550	391	196	1,303	553	749
19	Odisha	518	314	2,755	333	254	2,210	851	569	4,965	1,710	2,278
20	Punjab	2,809	1,181	10,678	715	374	3,589	3,524	1,555	14,267	6,594	8,149
21	Rajasthan	1,551	806	7,555	786	456	4,716	2,337	1,261	12,270	4,498	5,759
22	Sikkim	111	33	389	52	20	202	163	53	591	124	177
23	Tamil Nadu	357	212	1,910	602	303	3,163	959	515	5,073	1,522	2,037
24	Telangana	194	76	783	264	84	1,234	458	159	2,017	600	759
25	Tripura	209	95	783	69	30	260	278	126	1,043	434	560
26	Uttarakhand	752	371	2,621	227	123	874	979	494	3,495	2,538	3,031
27	Uttar Pradesh	3,051	1,706	17,053	3,130	2,216	24,674	6,181	3,922	41,727	7,004	10,926
28	West Bengal	784	381	3,000	502	237	2,024	1,286	617	5,023	2,116	2,734
TOTAL		19,852	9,989	87,273	14,483	9,102	91,939	34,335	19,091	179,212	56,847	75,938
UNION TERRITORIES¹												
1	Andaman and Nicobar Islands	3	5	10	5	3	24	8	8	34	69	77
2	Chandigarh	736	239	2,536	177	60	691	913	298	3,226	430	728
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	5	1	14	5	1	14	3	4
4	Govt. of NCT of Delhi	832	512	5,781	2,164	1,650	18,508	2,996	2,161	24,289	1,249	3,410
5	Jammu & Kashmir	2,326	948	7,980	566	347	2,502	2,892	1,295	10,482	5,301	6,597
6	Ladakh	384	70	1,204	39	6	123	423	76	1,327	78	153
7	Lakshadweep	-	0	-	1	0	4	1	0	4	5	5
8	Puducherry	19	12	107	50	27	258	69	39	366	17	56
TOTAL		4300	1,786	17,618	3,007	2,093	22,125	7,307	3,879	39,743	7,151	11,030
GRAND TOTAL		24,152	11,775	104,891	17,490	11,195	114,064	41,642	22,970	218,955	63,998	86,968
IN INDIA												
OUTSIDE INDIA												

Note:

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

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

Date of upload: February 13, 2026 | Version: 01

Geographical Distribution of Total Business- GROUP																
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
STATES¹																
1	Andhra Pradesh	-	79	0	38	-	3	35	19,520	-	82	35	19,557	-	35	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	159	1	79	-	-	(0)	-	-	159	1	79	-	1	
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	-	110,713	620	70,086	2	453	50	18,459	2	111,166	670	88,545	-	670	
8	Haryana	-	113	1	132	2	1,295	158	206,798	2	1,408	159	206,931	-	159	
9	Himachal Pradesh	-	-	-	-	-	-	(0)	-	-	-	(0)	-	-	(0)	
10	Jharkhand	-	-	-	-	-	-	-	(10)	-	-	-	(10)	-	-	
11	Karnataka	1	3,558	27	1,779	13	20,803	4,745	602,759	14	24,361	4,772	604,539	-	4,772	
12	Kerala	-	21,076	253	12,911	-	-	0	950	-	21,076	253	13,861	-	253	
13	Madhya Pradesh	-	-	-	-	-	5	0	666	-	5	0	666	-	0	
14	Maharashtra	-	54,942	537	30,832	12	59,123	17,944	945,356	12	114,065	18,481	976,188	-	18,481	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	34,451	284	19,140	-	5	0	21	-	34,456	284	19,160	-	284	
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	Rajasthan	-	-	-	-	-	62	2	950	-	62	2	950	-	2	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	2,386	16	1,460	3	677	42	49,088	3	3,063	58	50,548	-	58	
24	Telangana	-	4,827	7	1,636	2	1,089	67	57,076	2	5,916	74	58,711	-	74	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	2	1,727	-	-	2	1,727	-	2	
27	Uttar Pradesh	2	292,836	973	159,687	1	69	10	6,648	3	292,905	983	166,336	-	983	
28	West Bengal	-	69	1	40	-	56	1	28	-	125	2	69	-	2	
TOTAL		3	525,209	2,720	297,821	35	83,640	23,057	1,910,036	38	608,849	25,777	2,207,857	-	25,777	
UNION TERRITORIES¹																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	-	642	3	257	6	11,579	189	131,453	6	12,221	192	131,709	-	192	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	642	3	257	6	11,579	189	131,453	6	12,221	192	131,709	-	192	
GRAND TOTAL		3	525,851	2,724	298,077	41	95,219	23,245	2,041,489	44	621,070	25,969	2,339,566	-	25,969	
IN INDIA																
OUTSIDE INDIA																

Note:

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

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

Geographical Distribution of Total Business- GROUP																
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
	STATES¹															
1	Andhra Pradesh	-	175	1	88	1	120	82	44,384	1	295	82	44,472	-	82	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	2,977	17	1,430	-	-	4	1,560	-	2,977	21	2,990	-	21	
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	-	403,611	1,596	232,717	6	2,827	310	243,031	6	406,438	1,906	475,748	-	1,906	
8	Haryana	-	6,475	16	3,039	8	44,984	850	712,377	8	51,459	866	715,416	-	866	
9	Himachal Pradesh	-	-	-	-	-	-	3	1,471	-	-	3	1,471	-	3	
10	Jharkhand	-	26	0	16	-	-	6	6,000	-	26	6	6,016	-	6	
11	Karnataka	1	14,464	105	6,998	35	58,722	13,123	1,800,471	36	73,186	13,228	1,807,468	-	13,228	
12	Kerala	7	88,606	927	51,361	-	(1)	6	9,530	7	88,605	933	60,891	-	933	
13	Madhya Pradesh	1	86	0	44	-	6	17	17,310	1	92	18	17,354	-	18	
14	Maharashtra	2	130,324	1,176	67,893	36	174,042	51,000	2,776,063	38	304,366	52,175	2,843,955	-	52,175	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	1	78,172	620	41,678	1	18	0	64	2	78,190	620	41,743	-	620	
20	Punjab	-	-	-	-	-	-	5	3,166	-	-	5	3,166	-	5	
21	Rajasthan	-	-	-	-	2	623	21	8,517	2	623	21	8,517	-	21	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	326,257	2,762	229,963	9	1,945	172	186,127	9	328,202	2,933	416,090	-	2,933	
24	Telangana	9	51,076	253	24,368	9	11,458	692	837,823	18	62,534	945	862,191	-	945	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	57	44,141	-	-	57	44,141	-	57	
27	Uttar Pradesh	5	1,136,511	3,282	613,968	5	935	78	67,356	10	1,137,446	3,361	681,324	-	3,361	
28	West Bengal	1	83	1	44	1	421	30	967	2	504	30	1,012	-	30	
	TOTAL	27	2,238,843	10,754	1,273,607	113	296,100	66,457	6,760,356	140	2,534,943	77,211	8,033,963	-	77,211	
	UNION TERRITORIES¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	1	5,038	24	1,865	16	15,087	383	294,155	17	20,125	407	296,021	-	407	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	1	5,038	24	1,865	16	15,087	383	294,155	17	20,125	407	296,021	-	407	
	GRAND TOTAL	28	2,243,881	10,778	1,275,472	129	311,187	66,840	7,054,512	157	2,555,068	77,619	8,329,984	-	77,619	
	IN INDIA															
	OUTSIDE INDIA															

Note:

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

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

(Amount in Rs. Lakhs)

Section I		
PARTICULARS	SCH	Amount
Investments (Shareholders)	Sch - 8	59,532
Investments (Policyholders)	Sch - 8A	950,929
Investments (Linked Liabilities)	Sch - 8B	42,398
Loans	Sch - 9	23,549
Fixed Assets	Sch - 10	1,346
Current Assets		
a. Cash & Bank Balance	Sch - 11	3,468
b. Advances & Other Assets	Sch - 12	55,159
Current Liabilities		
a. Current Liabilities	Sch - 13	50,382
b. Provisions	Sch - 14	6,377
c. Misc. Exp not Written Off	Sch - 15	-
d. Debit Balance of P&L A/c		
Total Application as per Balance Sheet (A)		1,079,622
Less: Other Assets	SCH	Amount
Loans (if any)	Sch - 9	23,549
Fixed Assets (if any)	Sch - 10	1,346
Cash & Bank Balance (if any)	Sch - 11	3,468
Advances & Other Assets (if any)	Sch - 12	53,947
Current Liabilities	Sch - 13	50,064
Provisions	Sch - 14	6,377
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
	TOTAL (B)	25,869
Investment Assets	(A-B)	1,053,753

Reconciliation of Investment Assets

Total Investment Assets as per Balance Sheet

1,053,753

Balance Sheet Value of :

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

769,734
241,622
42,398
1,053,753

Section II
NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1. Central Government Securities	Not Less than 25%	-	33,819	376	24,216	319,729	378,139	49.23%	(0)	378,139	364,955
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	35,956	376	29,890	426,608	492,829	64.16%	(0)	492,829	478,595
3. Investment subject to Exposure Norms											
a) Housing and Infrastructure											
1. Approved Investments		-	9,399	25	34,910	128,412	172,746	22.49%	75	172,820	174,402
2. Other Investments	Not Less than 15%	-	-	-	300	700	1,000	0.13%	-	1,000	994
b) (i) Approved Investments		-	11,031	30	24,631	55,065	90,757	11.82%	872	91,629	92,500
(ii) Other Investments	Not Exceeding than 35%	800	2,688	-	364	7,687	11,539	1.40%	(84)	11,455	11,119
TOTAL LIFE FUND		800	59,073	431	90,096	618,471	768,871	100.00%	862	769,734	757,610

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	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	800	2,688	-	664	8,387	12,539	1.53%	-84	13,255	12,113
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	9,399	25	35,210	129,112	173,746	22.60%	75	173,820	175,397

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%	-	64,870	64,870	26.85%	(0)	64,870	64,072
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	106,297	106,297	44.00%	(0)	106,297	104,739
3. Balanced Inv to be in approved Investment	Not Exceeding 60%	-	135,262	135,262	56.00%	62	135,324	137,754
4. Other Investment		-	-	-	0.00%	-	-	-
TOTAL PENSION, GENERAL ANNUITY FUND		-	241,559	241,559	100.00%	62	241,622	242,494

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1. Approved Investment	Not Less than 75%	-	38,301	38,301	90.34%
2. Other Investments	Not More than 25%	-	4,097	4,097	9.66%
TOTAL LINKED INSURANCE FUND		-	42,398	42,398	100.00%

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. 12.12 Crs & Rs. 3.18 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

FORM L-27-ULIP LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Pramerica Life Insurance Limited

Registration Number : 140

Statement as on -31st December 2025

Periodicity of Submission : Quarterly

PART-B

1 Lac

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Balanced Equilibrium Fund	Large Cap Advantage Fund	Flexicap Opportunities Fund	Growth Momentum Fund	Nifty Midcap 50 Correlation Fund	Pension Debt Fund	Pension Balanced Fund
ULIF00127/08/08FXEDFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF016010223BALEQBFUND140	ULIF013010223LARCADPFUND140	ULIF014010223FLXIOFPFUND140	ULIF015010223GROWMOMFUND140	ULIF017260423NIFMIDCOR140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	
Opening Balance (Market Value)	2,439.62	3,057.82	5,338.75	16,165.27	54.13	486.98	373.11	129.08	4,153.13	26.45	54.60
Add Inflow during the Quarter	365.01	172.60	288.25	970.87	25.39	138.56	143.95	110.80	1,989.62	7.14	0.98
Increase / (Decrease) Value of Inv (Net)	28.24	93.86	262.30	1,090.99	2.53	24.77	19.88	7.56	349.08	0.41	1.29
Less: Outflow during the Quarter	500.19	327.07	615.02	1,530.44	12.01	60.84	76.13	53.42	611.35	13.47	1.02
Total Investible Funds (Market value)	2,332.68	2,997.21	5,274.28	16,696.69	70.04	589.47	460.80	194.01	5,880.48	20.53	55.85

INVESTMENT OF UNIT FUND	ULIF00127/08/08FXEDFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPPFUND140	ULIF016010223BALEQBFUND140	ULIF013010223LARCADPFUND140	ULIF014010223FLXIOFPFUND140	ULIF015010223GROWMOMFUND140	ULIF017260423NIFMIDCOR140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (≤75%)												
Government Bonds	1,395.50	60%	770.92	26%	574.03	11%	-	-	-	-	-	-
State Government securities	-	0%	-	0%	-	0%	-	-	-	-	-	-
Corporate Bonds	545.55	23%	485.54	16%	414.63	8%	-	-	-	-	-	-
Infrastructure Bonds	371.07	16%	416.73	14%	462.20	9%	-	-	-	-	-	-
Equity	-	0%	1,401.54	47%	3,994.64	76%	15,041.77	90%	48.79	70%	501.72	85%
Money Market	-	0%	-	0%	-	0%	5.00	7%	7.00	1%	6.00	2%
Mutual Funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Deposit with banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	2,312.12	99%	3,074.73	103%	5,445.49	103%	15,041.77	90%	67.82	97%	508.72	86%
Current Assets:												
Accrued Interest	69.56	3%	52.77	2%	59.43	1%	-	-	0.32	0%	-	-
Dividend Receivable	-	0%	-	0%	-	0%	-	-	0.00	0%	0.00	0%
Bank Balance	3.68	0%	4.69	0%	7.01	0%	20.25	0%	0.32	0%	1.44	0%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	-	-	0%	1.42	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	0.13	0%	9.43	2%	7.58	2%
Less: Current Liabilities												
Payable for Investments	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Fund Mgmt Charges Payable	(2.65)	0%	(3.65)	0%	(6.38)	0%	(19.45)	0%	(0.08)	0%	(0.64)	0%
Other Current Liabilities (for Investments)	(50.03)	-2%	(180.27)	-6%	(296.21)	-6%	(518.75)	-3%	-	0%	-	0%
Sub Total (B)	20.56	1%	(128.46)	-4%	(236.14)	-4%	(517.95)	-3%	0.69	1%	10.23	2%
Other Investments (≤25%)												
Corporate Bonds	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Infrastructure Bonds	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Equity	-	0%	48.94	2%	64.95	1%	363.09	2%	1.54	2%	19.91	3%
Mutual Funds	-	0%	-	0%	-	0%	1,809.78	11%	-	0%	50.62	9%
Money Market	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Others	-	0%	-	0%	-	0%	-	-	-	0%	-	-
Sub Total (C)	-	0%	48.94	2%	64.95	1%	2,172.87	13%	1.54	2%	70.53	12%
Total (A + B + C)	2,332.68	100%	2,997.22	100%	5,274.28	100%	16,696.69	100%	70.04	100%	589.48	100%
Fund Carried Forward (as per LB 2)	2,332.68		2,997.22		5,274.28		16,696.69		70.04		589.48	

Note:

- 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
- Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments are as permitted under Sec 274(2)

FORM L-27-ULIP LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer : Pramerica Life Insurance Limited

Registration Number : 140

Statement as on -31st December 2025

Periodicity of Submission : Quarterly

PARTICULARS	Pension Growth Fund	Pension Dynamic Equity Fund	Pramerica Flexicap 30 Correlation Pension Fund	Discontinued Pension Fund	Pramerica FlexiEdge Pension Fund	Multicap Opportunities Fund	Why 30cap 250 Quality 30 Correlation Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	ULIF00709/02/09PENGR0FUND140	ULIF00809/02/09PENDYEFUND140	ULIF021181224PNIMDCRPN140	ULIF022181224DISCONDPEN140	ULIF020181224FLXEDGPN140	ULIF01106/02/18MULCAPOPP0140	ULIF024201125NIF5MLQCOR140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	53.64	525.97	107.25	16.47	104.12	2,908.19	-	96.98	3,150.03	39,241.58
Add Inflow during the Quarter	0.14	15.73	113.28	36.20	110.53	473.55	70.67	61.99	1,101.95	6,197.21
Increase / (Decrease) Value of Inv (Net)	3.74	38.45	9.80	0.27	5.44	188.91	-	1.41	43.04	2,171.96
Less: Outflow during the Quarter	1.09	16.15	25.60	31.30	49.76	386.40	-	60.10	841.54	5,212.92
Total Investible Funds (Market value)	56.43	563.99	204.73	21.63	170.33	3,184.24	70.67	100.29	3,453.48	42,397.84

INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Total For all Funds	Actual Inv.	% Actual
Approved Investments (≤75%)																							
Government Bonds	27.47	49%	-	0%	-	0%	21.74	101%	-	0%	-	0%	-	0%	112.16	112%	3,142.10	91%	6,156.04	14.52%	0.01	0.00%	
State Government Securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,445.72	3.41%	
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,249.99	2.95%	
Equity	50.35	89%	531.34	94%	119.71	58%	-	0%	153.34	90%	2,750.17	86%	-	0%	-	0%	-	0%	-	0%	29,620.61	69.86%	
Money Market	-	0%	-	0%	-	0%	-	0%	6.00	4%	-	0%	-	0%	-	0%	416.00	12%	447.00	1.05%	-	-	
Mutual Funds	-	0%	14.87	3%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	14.87	0.04%	
Deposit with banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Sub Total (A)	77.82	138%	546.21	97%	119.71	58%	21.74	101%	159.34	94%	2,750.17	86%	-	0%	112.16	112%	3,558.10	103%	38,934.23	91.83%			
Current Assets:																							
Accrued Interest	0.64	1%	(0.00)	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	185.11	0.44%	
Dividend Receivable	0%	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Bank Balance	0.80	1%	1.01	0%	0.66	0%	0.51	2%	0.68	0%	4.34	0%	0.73	1%	2.29	0%	-	0%	2.29	0%	17.75	0.14%	
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	346.92	11%	-	0%	-	0%	-	0%	-	0%	346.92	0.82%	
Other Current Assets (for Investments)	-	0%	-	0%	48.98	24%	-	0%	-	0%	9.06	0%	70.67	100%	-	0%	-	0%	-	0%	318.29	0.75%	
Less: Current Liabilities																							
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	(282.63)	-9%	-	0%	-	0%	-	0%	-	0%	(282.63)	-0.67%	
Fund Mgmt Charges Payable	(0.09)	0%	(0.65)	0%	(0.16)	0%	(0.01)	0%	(0.18)	0%	(3.64)	0%	-	0%	(0.11)	0%	(1.45)	0%	(45.78)	-0.11%	-	-	
Other Current Liabilities (for Investments)	(22.92)	-41%	(7.16)	-1%	-	0%	(0.61)	-3%	(1.08)	-1%	-	0%	-	0%	(12.49)	-12%	(105.46)	-3%	(1,213.21)	-2.86%	-	-	
Sub Total (B)	(21.57)	-38%	(6.80)	-1%	48.47	24%	(0.11)	-1%	(0.59)	0%	74.04	2%	70.67	100%	(11.88)	-12%	(104.62)	-3%	(631.46)	-1.49%			
Other Investments (≤25%)																							
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Equity	0.20	0%	-	0%	35.55	17%	-	0%	11.58	7%	100.77	3%	-	0%	-	0%	-	0%	-	0%	1,952.88	4.61%	
Mutual Funds	-	0%	24.56	4%	-	0%	-	0%	-	0%	259.26	8%	-	0%	-	0%	-	0%	-	0%	2,144.23	5.06%	
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	0.00%
Sub Total (C)	0.20	0%	24.56	4%	35.55	17%	-	0%	11.58	7%	360.03	11%	-	0%	-	0%	-	0%	-	0%	4,097.10	9.66%	
Total (A + B + C)	56.45	100%	563.97	100%	204.73	100%	21.63	100%	170.33	100%	3,184.24	100%	70.67	100%	100.29	100%	3,453.48	100%	42,397.88	100.00%			
Fund Carried Forward (as per LB 2)	56.45		563.97		204.73		21.63		170.33		3,184.24		70.67		100.29		3,453.48		42,397.88				

- Note:
- 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
 - Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
 - 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 :31st December 2025

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

(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	2,333	31.9995	31.9995	31.6557	31.7559	31.0228	30.1072	6.29%	7.50%	32.0081
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	2,997	42.3094	42.3094	41.0889	41.8191	40.1000	39.6958	6.58%	8.60%	42.4673
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,274	51.2420	51.2420	48.8800	50.1311	47.2527	47.3645	8.19%	10.59%	51.3266
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	16,697	63.7134	63.7134	59.7747	62.0246	57.6369	58.1310	9.60%	12.86%	64.4631
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	21	28.6001	28.6001	28.2879	28.2483	27.6003	26.9328	6.19%	6.50%	28.6575
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	56	42.8131	42.8131	41.8531	42.4448	41.2817	40.7496	5.06%	8.95%	42.9699
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	56	62.3500	62.3500	59.4092	60.7429	57.6934	57.7806	7.91%	10.48%	62.4111
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	564	77.4254	77.4254	72.2176	74.4475	69.2343	70.0540	10.52%	13.55%	77.5523
9	Balanced Equilibrium Fund	ULIF016010223BALEQJBFND140	27-Jul-23	Non Par	70	12.4750	12.4750	11.9436	12.2536	11.5724	11.7251	6.40%	0.00%	12.7307
10	Large Cap Advantage Fund	ULIF013010223LARCADFND140	27-Jul-23	Non Par	589	12.2399	12.2399	11.6640	12.2998	11.4165	11.7662	4.03%	0.00%	13.2207
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	461	12.9738	12.9738	12.3426	12.7968	11.6347	12.5701	3.21%	0.00%	13.8810
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	194	12.6287	12.6287	11.9879	12.4762	11.7144	11.9713	5.49%	0.00%	13.2558
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	5,880	16.0517	16.0517	14.8557	15.7314	13.5573	14.8032	8.43%	0.00%	16.2470
14	Multicap Opportunities Fund	ULIF01106/02/18MULCPOPP0140	23-Oct-18	Non Par	3,184	23.2976	23.2976	21.9729	23.1586	21.9074	22.9608	1.47%	11.47%	25.2622
15	Nifty Smallcap 250 Quality 50 Correlation F	ULIF024201125NIFSMQCOR140	31-Dec-25	Non Par	71	-	-	-	-	-	-	0.00%	0.00%	10.0000
16	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	100	21.7108	21.7108	21.4652	21.1976	20.9316	20.6884	4.94%	5.27%	21.7108
17	Pramerica Nifty Midcap 50 Correlation Pension Fund	ULIF021181224PNIMDCRPFND140	07-Jan-25	Non Par	205	10.9020	10.9020	10.0864	10.6918	9.2687	-	9.02%	0.00%	11.0331
18	Pramerica FlexiEdge Pension Fund	ULIF020181224PFLXEDGPFND140	16-May-25	Non Par	170	10.2978	10.2978	9.8479	10.4747	-	-	2.98%	0.00%	10.4886
19	Discontinued Pension Fund	ULIF022181224DISCONDPFND140	24-Feb-25	Non Par	22	10.4711	10.4711	10.3417	10.2014	10.0538	-	4.71%	0.00%	10.4711
20	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	3,453	24.4968	24.4968	24.1798	23.8560	23.5249	23.1844	5.66%	6.19%	24.4968
	TOTAL				42,398									

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

Insurer : Pramerica Life Insurance Limited

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

Life Fund

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total
Break down by credit rating								
AAA rated	234,577.23	32%	197,434.12	30%	232,205.08	31%	196,254.20	30%
AA or better	5,238.06	1%	6,256.17	1%	5,157.30	1%	6,229.91	1%
Rated below AA but above A	8,957.91	1%	975.17	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%	934.39	0%
Any other-Soverign Securities	486,710.50	66%	453,160.40	69%	500,945.17	67%	454,876.19	69%
	735,483.70	100%	657,825.86	100%	747,607.46	100%	659,294.69	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,618.81	1.72%	3,502.65	1%	12,606.69	1.69%	3,495.30	1%
more than 1 year and upto 3 years	21,631.32	2.94%	11,787.53	2%	21,805.71	2.92%	11,758.16	2%
More than 3 years and up to 7 years	141,699.34	19.27%	126,507.93	19%	139,469.04	18.66%	127,742.76	19%
More than 7 years and up to 10 years	115,322.90	15.68%	107,943.40	16%	114,520.57	15.32%	107,127.43	16%
More than 10 years and up to 15 years	189,243.98	25.73%	183,295.78	28%	190,365.04	25.46%	180,313.42	27%
More than 15 years and up to 20 years	108,588.27	14.76%	77,671.93	12%	111,078.79	14.86%	77,676.66	12%
Above 20 years	146,379.07	19.90%	147,116.65	22%	157,761.60	21.10%	151,180.95	23%
	735,483.70	100.00%	657,825.86	100%	747,607.46	100.00%	659,294.69	100%
Breakdown by type of the issuer								
a. Central Government	373,070.86	51%	367,935.31	56%	386,255.40	52%	371,428.58	56%
b. State Government	113,639.64	15%	85,225.09	13%	114,689.77	15%	83,447.60	13%
c. Corporate Securities	248,773.20	34%	204,665.46	31%	246,662.29	33%	204,418.50	31%
	735,483.70	100%	657,825.86	100%	747,607.46	100%	659,294.69	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.

Insurer : Pramerica Life Insurance Limited

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

Pension Fund

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total
Break down by credit rating								
AAA rated	126,295	53%	95,694	45%	124,124	52%	94,576	45%
AA or better	8,560	4%	4,430	2%	8,301	3%	4,319	2%
Rated below AA but above A	0	0%	0	0%	0	0%	0	0%
Rated below A but above B	0	0%	0	0%	0	0%	0	0%
Rated below A	0	0%	0	0%	0	0%	0	0%
Any other-Sovereign Securities	105,076	44%	112,804	53%	106,634	45%	112,287	53%
	239,931	100%	212,929	100%	239,059	100%	211,182	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	10,302	4%	5,444	3%	10,203	4%	5,440	3%
more than 1 year and upto 3 years	35,109	15%	20,447	10%	34,316	14%	20,248	10%
More than 3 years and up to 7 years	74,131	31%	68,966	32%	72,354	30%	67,947	32%
More than 7 years and up to 10 years	40,061	17%	48,305	23%	39,708	17%	47,745	23%
More than 10 years and up to 15 years	36,094	15%	25,105	12%	36,793	15%	25,028	12%
More than 15 years and up to 20 years	21,023	9%	16,500	8%	21,431	9%	16,372	8%
Above 20 years	23,212	10%	28,162	13%	24,254	10%	28,403	13%
	239,931	100%	212,929	100%	239,059	100%	211,182	100%
Breakdown by type of the issuer								
a. Central Government	64,409	27%	91,172	43%	65,207	27%	91,088	43%
b. State Government	40,667	17%	21,632	10%	41,427	17%	21,199	10%
c. Corporate Securities	134,855	56%	100,124	47%	132,425	55%	98,895	47%
	239,931	100%	212,929	100%	239,059	100%	211,182	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.

Insurer : Pramerica Life Insurance Limited

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

Unit Linked Fund

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total	As At 31st Dec'25	% Total	As At 31st Dec'24	% Total
Break down by credit rating								
AAA rated	2,262	24%	2,246	24%	2,226	24%	2,221	24%
AA or better	434	5%	437	5%	423	5%	428	5%
Rated below AA but above A	0	0%	0	0%	0	0%	0	0%
Rated below A but above B	0	0%	0	0%	0	0%	0	0%
Rated below A	0	0%	0	0%	0	0%	0	0%
Any other-Sovereign Securities	6,603	71%	6,573	71%	6,601	71%	6,581	71%
	9,299	100%	9,256	100%	9,251	100%	9,230	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,025	43%	3,208	35%	4,026	44%	3,208	33%
more than 1 year and upto 3 years	950	10%	859	9%	932	10%	859	7%
More than 3 years and up to 7 years	3,201	34%	1,406	15%	3,173	34%	1,391	17%
More than 7 years and up to 10 years	1,054	11%	682	7%	1,051	11%	670	22%
More than 10 years and up to 15 years	68	1%	2,577	28%	69	1%	2,579	13%
More than 15 years and up to 20 years	0	0%	0	0%	0	0%	0	0%
Above 20 years	0	0%	524	6%	0	0%	522	10%
	9,299	100%	9,256	100%	9,251	100%	9,230	100%
Breakdown by type of the issuer								
a. Central Government	6,603	71%	6,573	71%	6,601	71%	6,581	70%
b. State Government	0	0%	0	0%	0	0%	0	0%
c. Corporate Securities	2,696	29%	2,683	29%	2,650	29%	2,649	30%
	9,299	100%	9,256	100%	9,251	100%	9,230	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-30 : Related Party Transactions

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

Period End: December 31, 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 December 31, 2025	Up to the Period ended December 31, 2025	For the Quarter ended December 31, 2024	Up to the Period ended December 31, 2024
1	Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Group Company of Promoter Company	Premium Income	15,484	45,431	12,462	33,104
			Commission Paid	(4,920)	(14,548)	(3,756)	(9,928)
			Investment Income	40	121	42	128
			Partial redemption of Non-convertible debentures	-	73	-	83
			Branding Expenses	-	(897)	(300)	(300)
			Rent Paid & Electricity charges	-	(1)	(4)	(10)
2	Piramal Financial Sales and Services Private Limited *	Significant influence*	Premium Income	-	-	-	(102)
3	Piramal Enterprises Limited *	Significant influence*	Premium Income	-	0	0	0
4	PGIM India Asset Management Private Limited*	Significant influence*	Purchase of Mutual funds	-	-	-	310
			Unrealised gain on Mutual Fund	-	-	5	7
5	Prudential International Insurance Service Co. LLC*	Significant influence*	Reimbursement of expenses	-	(10)	(5)	(24)
			Towards secondment charges	-	-	71	(71)
			Recovery of Expenses	-	74	131	131
6	Gibraltar India Solutions LLP*	Significant influence*	Towards secondment charges	-	(188)	(142)	(142)
7	India Resurgence Asset Management Business Private Limited*	Significant influence*	Premium Income	-	-	12	12
8	Key management personnel #		Premium Income	-	-	-	1
			Managerial Remuneration	(429)	(1,201)	(216)	(590)

* Ceased to be a related party w.e.f October 1,2025 basis internal reclassification of related parties and nature of relationship

As per Accounting standard-18 (Companies Act,2013)

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	6,321	Payable (Unallocated premium: 1655.07 Policy deposits: 10 Commission payable: 4655.88)	NA	Nil	Nil	Nil
		Significant influence	2,373	Receivable (Investment in NCDs : 2,332 Accrued interest on NCDs : 41)	Secured. Nature of security - Investments	NA	Nil	Nil
3	Key management personnel #		611	Payable (Managerial Remuneration: 611)	NA	Nil	Nil	Nil

As per Accounting standard-18

FORM L-31 Board of Directors & Key Management Persons

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

Date: 31st December 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 David Legher Aguilar	Vice Chairman, Non-Executive Director	Director	Appointed as Non Executive Director on 30th December 2025
3	Mr Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	-
4	Ms Amy Lee Tedesco	Non-Executive Director	Director	Appointed as Non Executive Director on 30th December 2025
5	Mr Jagdeep Mallareddy	Non-Executive Director	Director	-
6	Mr Modukuru S V S Phanesh	Non-Executive Independent Director	Director	-
7	Mr Pravin Kutumbe	Non-Executive Independent Director	Director	-
8	Mr Pavan Dhamija	Non-Executive Director	Director	Ceased to be Director of the Company with effect from 30th December 2025
9	Mr Joel Varghese	Non-Executive Director	Director	Ceased to be Director of the Company with effect from 30th December 2025

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	Ms. Asha Murali	Consultant Appointed Actuary	Actuarial, Products	Cessation on 5th December, 2025
9	Ms. Kashvi Jagnani	Appointed Actuary	Actuarial, Products	Date of Engagement 5th December, 2025
10	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	

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

As at December 31,2025

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	1,030,909
	Deduct:		-
02	Mathematical Reserves	2	990,631
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		40,278
05	Available Assets in Shareholders Fund:	4	43,102
	Deduct:		-
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		43,102
08	Total ASM (04)+(07)		83,830
09	Total RSM	5	42,599
10	Solvency Ratio (ASM/RSM)		196%

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

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

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY
		(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)
1	Investments Assets (As per Form 5)	246,662.29	212,680.31	-	-	-	-	522,208.80	487,144.80	768,871.09	699,825.11
2	Gross NPA	3,983.90	4,583.90	-	-	-	-	-	-	3,983.90	4,583.90
3	% of Gross NPA on Investment Assets(2/1)	1.62%	2.16%	-	-	-	-	-	-	0.52%	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)	242,678.39	208,081.69	-	-	-	-	522,208.80	487,144.80	764,887.19	695,226.49
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 of 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

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 31-Dec-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Dec-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Dec-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Dec-25)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Dec-25)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	132,424.93	104,612.46	-	-	-	-	109,134.31	118,609.21	241,559.25	223,221.67
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)	132,424.93	104,612.46	-	-	-	-	109,134.31	118,609.21	241,559.25	223,221.67
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.

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

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 : December 31,2025

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	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY
		(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)	(As at 31-Dec-25)	(As at 31-Mar-25)
1	Investments Assets (As per Form 5)	2,695.71	2,701.15	-	-	-	-	39,702.17	34,966.88	42,397.88	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)	2,695.71	2,701.15	-	-	-	-	39,702.17	34,966.88	42,397.88	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.

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) 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	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	361,578	6,909	1.91%	1.91%	358,389	20,504	5.72%	5.72%	350,891	20,571	5.86%	5.86%
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	266	4	1.34%	1.34%	180	8	4.44%	4.44%	188	9	4.97%	4.97%
4	B03 State Government Guaranteed Loans	SGGL	113,005	2,086	1.85%	1.85%	108,030	6,172	5.71%	5.71%	82,087	4,561	5.56%	5.56%
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 - Promoter Group	HDPG	2,259	38	1.70%	1.70%	2,306	117	5.09%	5.09%	2,447	124	5.08%	5.08%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,115	79	1.91%	1.91%	3,553	204	5.74%	5.74%	3,600	226	6.27%	6.27%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500	11	2.12%	2.12%	500	32	6.34%	6.34%	500	32	6.32%	6.32%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	89	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	744	9	1.20%	1.20%	639	16	2.44%	2.44%	591	368	62.29%	62.29%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	335	-	0.00%	0.00%	295	2	0.69%	0.69%	372	177	47.45%	47.45%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	13,088	241	1.84%	1.84%	11,888	657	5.53%	5.53%	6,904	390	5.65%	5.65%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	140,738	2,637	1.87%	1.87%	137,508	7,728	5.62%	5.62%	110,701	6,241	5.64%	5.64%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,666	153	2.00%	2.00%	7,668	459	5.98%	5.98%	4,452	266	5.98%	5.98%
17	C29 Infrastructure - Debentures / Bonds / CPs / Loans	IODS	4,880	232	4.76%	4.76%	5,030	421	8.37%	8.37%	4,348	243	5.58%	5.58%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	2.02%	2.02%	1,000	60	6.03%	6.03%	1,000	60	5.95%	5.95%
19	C29 Debt Instruments of InvTs - 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	5,672	133	2.35%	2.35%	5,349	287	5.36%	5.36%	5,211	737	14.15%	14.15%
22	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	456	26	5.77%	5.77%	731	117	16.05%	16.05%	425	67	15.74%	15.74%
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EPAB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D05 Corporate Securities - Bonds - (Taxable)	EAPB	31,465	595	1.89%	1.89%	28,955	1,592	5.50%	5.50%	24,084	1,363	5.66%	5.66%
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	35,020	660	1.88%	1.88%	33,533	1,890	5.64%	5.64%	34,531	1,945	5.63%	5.63%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	10,546	210	1.99%	1.99%	9,753	575	5.90%	5.90%	7,195	429	5.97%	5.97%
28	D21 CCIL - CBLO	ECBO	8,891	119	1.33%	1.33%	8,110	333	4.10%	4.10%	8,130	395	4.86%	4.86%
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	EIIT	451	16	3.61%	3.61%	425	56	13.11%	13.11%	-	-	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	ECAM	2,400	-	0.00%	0.00%	2,400	-	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	1	3.72%	3.72%
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)	ESH	854	(20)	-2.35%	-2.35%	693	23	3.38%	3.38%	743	(101)	-13.63%	-13.63%
36	E06 Other than Approved Investments -Debentures	OLDB	7,500	181	2.42%	2.42%	7,500	304	4.05%	4.05%	-	-	0.00%	0.00%
37	E13 Short term Loans (Unsecured Deposits)	OSLU	894	69	7.70%	7.70%	894	103	11.48%	11.48%	1,175	76	6.50%	6.50%
38	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	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	-	0.00%	0.00%	0	-	0.00%	0.00%	0	-	0.00%	0.00%
40	E30: Units of InvIT	OIIT	358	-	0.00%	0.00%	459	34	7.44%	7.44%	-	-	0.00%	0.00%
41	E25 Reclassified Approved investments - Debt	ORAD	800	-	0.00%	0.00%	810	-	0.00%	0.00%	1,887	-	0.00%	0.00%
42	E26 Reclassified Approved investments - Equity	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	296	318	107.56%	107.56%
43	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	254	2	0.65%	0.65%	261	2	0.95%	0.95%	339	64	18.97%	18.97%
44	E29 'Units of Real Estate Investment Trust (REITs)	ORIT	-	-	0.00%	0.00%	177	20	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	-	0.00%	0.00%	660	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			751,346	14,411	1.92%	1.92%	730,292	41,716	5.71%	5.71%	650,899	38,652	5.94%	5.94%

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: 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 ₹ 5.69 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 : December 31, 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.)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	64,384.82	1,094.60	1.70%	1.70%	71,819.43	3,870.39	5.39%	5.39%	84,100.33	4,413.83	5.25%	5.25%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guarantee Loans	SGGL	42,096.41	761.52	1.81%	1.81%	41,717.50	2,375.59	5.69%	5.69%	20,411.25	1,163.38	5.70%	5.70%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,422.90	86.94	1.97%	1.97%	4,094.05	241.76	5.91%	5.91%	3,326.46	212.56	6.39%	6.39%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	2,011.16	41.51	2.06%	2.06%	2,012.00	124.07	6.17%	6.17%	2,015.32	123.84	6.14%	6.14%
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	61,984.83	1,161.40	1.87%	1.87%	55,954.32	3,123.43	5.58%	5.58%	43,856.56	2,827.11	6.45%	6.45%
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	6,295.46	125.73	2.00%	2.00%	5,770.47	346.27	6.00%	6.00%	4,341.77	259.54	5.98%	5.98%
16	C29 Debt Instruments of InvTs - Approved Investments	IDIT	2,500.00	49.65	1.99%	1.99%	2,500.00	148.42	5.94%	5.94%	2,500.00	148.02	5.92%	5.92%
17	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,802.39	72.59	1.91%	1.91%	3,803.09	217.14	5.71%	5.71%	3,238.64	184.97	5.71%	5.71%
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	838.29	11.23	1.34%	1.34%	978.55	40.53	4.14%	4.14%	1,344.31	65.64	4.88%	4.88%
21	D41 : Units of InvIT	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D05 Corporate Securities - Bonds - (Taxable)	EPBT	16,211.23	305.39	1.88%	1.88%	13,896.78	790.10	5.69%	5.69%	12,492.17	725.86	5.81%	5.81%
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	34,326.03	680.15	1.98%	1.98%	30,946.37	1,855.37	6.00%	6.00%	25,524.55	1,562.32	6.12%	6.12%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	2,576.35	50.28	1.95%	1.95%	2,592.63	150.31	5.80%	5.80%	2,562.30	37.71	1.47%	1.47%
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			241,449.87	4,440.99	1.84%	1.84%	236,085.19	13,283.40	5.63%	5.63%	203,794.29	11,724.79	5.75%	5.75%

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

1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - L-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 : December 31, 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund: **Linked Fund**

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.)	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	2,218.87	21.07	0.95%	0.95%	3,046.42	57.81	1.90%	1.90%	3,708.39	257.37	6.94%	6.94%
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	3,292.75	47.00	1.43%	1.43%	3,309.76	147.83	4.47%	4.47%	2,468.64	126.11	5.11%	5.11%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B05 State Government Guaranteed Loans	SGGL	1,080.96	23.66	2.19%	2.19%	757.81	30.19	3.98%	3.98%	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 - Promotor Group	HDPG	72.59	1.33	1.83%	1.83%	74.02	4.59	6.20%	6.20%	76.48	4.90	6.41%	6.41%
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	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.90	0.00%	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	866.54	(19.36)	-2.23%	-2.23%	1,050.00	(33.31)	-3.17%	-3.17%	1,330.94	49.35	3.71%	3.71%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,881.94	308.94	10.72%	10.72%	2,690.97	462.14	17.17%	17.17%	2,425.35	122.20	5.04%	5.04%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,053.58	16.77	1.59%	1.59%	1,057.66	59.14	5.59%	5.59%	1,317.97	77.09	5.85%	5.85%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	202.01	3.15	1.56%	1.56%	202.50	11.99	5.92%	5.92%	200.96	11.70	5.82%	5.82%
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 InvTs - 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	128.09	24.04	18.77%	18.77%	129.41	27.64	21.36%	21.36%	26.50	(11.80)	-44.54%	-44.54%
20	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,020.54	54.70	5.36%	5.36%	1,064.56	221.44	20.80%	20.80%	736.95	(34.81)	-4.72%	-4.72%
22	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	23,866.94	1,626.13	6.81%	6.81%	22,588.62	2,521.95	11.16%	11.16%	20,716.80	1,754.23	8.47%	8.47%
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 Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D21 CCL - CBLO	ECBO	329.20	4.37	1.33%	1.33%	406.20	16.78	4.13%	4.13%	386.97	18.82	4.86%	4.86%
29	D41 - Units of InvIT	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D30 Mutual Funds - (under insurer's Promoter Group)	EMPG	334.82	2.69	0.80%	0.80%	329.94	12.88	3.90%	3.90%	311.24	7.33	2.35%	2.35%
31	D09 Corporate Securities (Approved Investment) -Debentures	ECDS	1,378.47	22.66	1.64%	1.64%	1,382.38	84.16	6.09%	6.09%	1,365.84	81.50	5.97%	5.97%
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 - Gift/ G Sec/ Liquid Schemes	EGMF	124.30	1.70	1.36%	1.36%	194.88	8.01	4.11%	4.11%	389.46	18.92	4.86%	4.86%
35	D30 Net Current Assets	ENCA	(633.46)	(68.86)	10.87%	10.87%	(633.46)	(102.66)	16.21%	16.21%	(945.21)	(76.33)	8.08%	8.08%
36	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,500.44	(40.85)	-2.72%	-2.72%	1,003.20	12.72	1.27%	1.27%	243.04	36.22	14.90%	14.90%
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	2,072.45	182.45	8.80%	8.80%	1,994.76	286.30	14.35%	14.35%	1,848.24	165.50	8.95%	8.95%
40	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
41	E30: Units of InvIT	OIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
42	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
43	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	132.91	25.60	19.26%	19.26%	106.49	41.73	39.19%	39.19%	469.98	(99.79)	-21.23%	-21.23%
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		42,234.99	2,237.19	5.30%	5.30%	41,067.79	3,873.55	9.43%	9.43%	37,914.62	2,516.35	6.64%	6.64%

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: Category of investment (COI) shall be as per Guidelines, as amended from time to time
1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - L-35- Statement of Down Graded Investments
(Read with Regulation 10)
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Statement as on : December 31,2025
Statement of Down Graded Investments
Periodicity of Submission : Quarterly

PART - A

Name of the Fund Life 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. During the Quarter¹									
	NIL								
B. As on Date²									
	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.

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

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 : December 31, 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 Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	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.

- 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)

PART - A

Insurer : Pramerica Life Insurance Limited

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

Statement as on : December 31,2025

Statement of Down Graded Investments

Name of the Fund Unit Linked Funds

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	NIL								

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 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

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: December 31, 2025
 Quarter and Period End: December 31, 2025

Sl. No	Particulars	For the Quarter Ended December 31, 2025				For the Quarter Ended December 31, 2024				Upto the Period Ended December 31, 2025				Upto the Period Ended December 31, 2024			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	17.85	21.00	21.00	22.07	9.10	10.00	10.00	11.11	49.22	59.00	59.00	97.74	25.82	28.00	28.00	31.86
	From 10,001-25,000	42.14	24.00	23.00	50.99	14.96	9.00	9.00	18.05	108.22	64.00	60.00	132.44	34.83	20.00	20.00	42.70
	From 25001-50,000	22.19	6.00	6.00	27.32	19.17	5.00	5.00	23.04	110.44	28.00	28.00	133.66	91.17	23.00	23.00	112.59
	From 50,001-75,000	10.84	2.00	-	13.56	5.98	1.00	1.00	7.47	10.84	2.00	-	13.56	19.21	3.00	3.00	22.93
	From 75,001-100,000	30.00	3.00	1.00	33.00	-	-	-	-	40.00	4.00	1.00	44.00	19.25	2.00	2.00	24.06
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	23.50	1.00	3.00	25.85	40.00	1.00	1.00	50.00	93.50	3.00	4.00	113.35	40.00	1.00	1.00	50.00
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	2.00	-	4.00	1.00	1.00	4.00	9.12	2.00	2.00	9.12	4.00	1.00	-	4.00
	From 150,001-2,00,000	-	-	1.00	-	-	-	-	-	7.18	1.00	1.00	7.18	10.85	2.00	-	10.85
	From 2,00,001-250,000	-	-	1.00	-	-	-	-	-	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	40.15	2.00	6,114.00	41,957.47	(494.96)	22.00	11,522.00	125,104.54	(233.92)	20.00	(108,293.00)	98,401.54	(467.78)	34.00	26,568.00	311,248.06
	From 10,001-25,000	65.68	8.00	3,165.00	56,265.29	127.79	20.00	9,236.00	99,383.53	242.44	25.00	18,254.00	207,880.61	262.36	34.00	17,440.00	201,045.75
	From 25001-50,000	89.34	8.00	1,982.00	56,594.26	272.92	28.00	17,898.00	149,521.47	426.53	34.00	24,817.00	313,227.64	638.66	51.00	32,023.00	376,625.49
	From 50,001-75,000	200.38	7.00	7,366.00	99,712.13	288.17	22.00	16,712.00	92,340.81	631.61	26.00	28,755.00	344,304.55	616.11	36.00	37,167.00	297,098.76
	From 75,001-100,000	111.85	5.00	14,682.00	97,625.44	226.79	8.00	12,118.00	189,217.78	416.23	11.00	22,904.00	318,360.64	565.14	21.00	35,982.00	557,252.45
	From 1,00,001-1,25,000	79.42	3.00	3,374.00	85,527.49	192.99	2.00	26,542.00	101,860.81	394.41	10.00	23,301.00	322,174.15	397.94	4.00	32,047.00	247,262.80
	Above Rs. 1,25,000	25,382.21	11.00	584,387.00	1,901,884.39	43,021.93	20.00	1,572,998.00	2,750,407.22	75,741.44	31.00	2,545,330.00	6,725,634.53	87,205.87	65.00	3,716,001.00	7,004,957.53
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	5.00	134.00	130.00	1,338.49	1.08	6.00	6.00	9.37	10.24	242.00	237.00	2,599.01	2.91	25.00	25.00	184.26
	From 10,001-25,000	97.59	1,013.00	990.00	1,912.34	80.54	459.00	421.00	1,015.24	274.68	2,219.00	2,169.00	4,832.03	213.60	1,268.00	1,163.00	3,258.93
	From 25001-50,000	2,693.28	7,345.00	7,049.00	23,969.69	2,636.36	7,025.00	6,897.00	21,262.47	8,552.34	21,879.00	21,163.00	72,983.36	7,473.59	19,735.00	19,293.00	59,428.38
	From 50,001-75,000	2,251.64	4,344.00	4,259.00	22,821.25	1,659.74	3,302.00	3,251.00	16,864.71	6,466.23	11,615.00	11,422.00	62,021.85	4,713.76	8,515.00	8,364.00	43,208.37
	From 75,001-100,000	656.04	836.00	817.00	7,971.84	611.03	663.00	650.00	5,849.44	2,384.33	2,741.00	2,644.00	27,022.30	1,671.55	1,813.00	1,751.00	16,304.29
	From 1,00,001-1,25,000	287.72	345.00	345.00	3,793.79	187.17	198.00	198.00	2,453.79	853.30	890.00	885.00	10,152.93	500.75	444.00	442.00	5,081.60
	Above Rs. 1,25,000	1,415.43	548.00	522.00	14,740.92	1,322.13	486.00	456.00	11,950.21	3,659.25	1,486.00	1,389.00	38,701.65	3,123.08	1,171.00	1,051.00	29,494.06
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	16.92	1.00	1.00	0.03	-	-	-	-	49.62	175.00	174.00	6.08	-	-	-	-
	From 150,001-2,00,000	22.99	-	-	-	-	-	-	-	65.03	117.00	116.00	6.26	-	-	-	-
	From 2,00,001-250,000	1.96	-	-	-	-	-	-	-	6.19	8.00	8.00	1.56	-	-	-	-
	From 2,50,001-3,00,000	21.21	1.00	1.00	0.11	-	-	-	-	61.92	53.00	53.00	6.72	-	-	-	-
	Above Rs. 3,00,000	86.12	1.00	1.00	52.50	-	-	-	-	150.76	53.00	53.00	62.49	-	-	-	-

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

Name of the Insurer: - Pramerica Life Insurance Ltd.

Business Acquisition through Different Channels (Individual)

Date: December 31,2025

Quarter and Period End: December 31, 2025

Sl. No.	Channels	For the Quarter - Current Year		For the Quarter - Previous Year		Up to the Quarter - Current Year		Up to the Quarter - Previous Year	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	4844	3,088			12,221	7,883		
2	Corporate Agents-Banks	196.00	38			351	72		
3	Corporate Agents -Others	1646	629			7,194	4,058		
4	Brokers	804	609			3,293	2,026		
5	Micro Agents	-	-			-	-		
6	Direct Business	6714	2,982	-	-	17,337	8,017	0	0
	- Online (Through Company Website)	0	-			-	-		
	- Others	6714	2,982			17,337	8,017		
7	IMF	399	348	-	-	1,208	902	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	(0)	-	-	(4)	(3)	-	-
10	Point of Sales	22.00	8	-	-	42	15	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	14625	7,702	-	-	41,642	22,970	0	-
	Referral Arrangements	0	-			-	-		

Note:

1. No of Policies stand for no. of policies sold

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: December 31,2025

For the Quarter Ended December 31, 2025
FORM L-39-Data on Settlement of Claims (Individual)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,547	2,884	6	3	-	-	4,440	6,054
2	Survival Benefit ²	1,483	421	-	-	-	-	1,904	237
3	Annuities / Pension	7	73	1	-	-	-	81	3
4	Surrender ³	8	2,945	-	-	-	-	2,953	4,402
5	Other benefits ⁴	-	10	-	-	-	-	10	20
6	Death Claims	16	177	-	-	-	-	193	851

¹The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of completion of all documentation

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

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

³In 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)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	3	-	-	-	-	-	3	350
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	1,158	17,777	-	-	-	-	18,935	3,375
5	Other benefits	-	3	-	-	-	-	3	26
6	Death Claims	50	5,972	-	-	-	-	6,022	7,537.67

¹The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of completion of all documentation

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: December 31,2025

Upto Period Ended December 31, 2025
FORM L-39-Data on Settlement of Claims (Individual)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	3,113	8,200	11	5	-	1	11,330	13,802
2	Survival Benefit ²	3,010	1,079	-	-	-	-	4,089	510
3	Annuities / Pension	27	212	8	-	-	-	247	9
4	Surrender ³	56	8,136	-	-	-	-	8,192	13,232
5	Other benefits ⁴	-	25	-	-	-	-	25	53
6	Death Claims	226	377	11	-	-	4	618	2,800

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

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	3	3	-	-	-	-	6	835
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	5,371	40,042	1	-	-	-	45,414	6,623
5	Other benefits	-	9	-	-	-	-	9	45
6	Group Death Claims	139	20,066	217	-	-	-	20,422	26,224

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.

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: December 31,2025

For the Quarter Ended December 31, 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	197	6,106
(a)	Less than 3 years from the date of acceptance of risk	77	5,824
(b)	Greater than 3 years from the date of acceptance of risk	120	282
3	Claims Paid during the period	193	6,022
4	Claims Repudiated during the period ²	1	50
5	Claims Rejected ³	-	10
6	Unclaimed ⁴		
7	Claims O/S at End of the period	4	82
	Outstanding Claims:-		
	Less than 3months	4	82
	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	33	12	1	41	-
2	Claims Booked during the period	4,463	1,919	81	3,005	10
3	Claims Paid during the period	4,440	1,904	81	2,953	10
4	Unclaimed ³	-	-		-	
5	Claims O/S at End of the period	56	27	1	93	-
	Outstanding Claims (Individual)					
	Less than 3months	44	25	1	92	-
	3 months and less than 6 months	8	2			
	6 months and less than 1 year	3			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.

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: December 31,2025

Upto Period Ended December 31, 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	625	20,607
(a)	Less than 3 years from the date of acceptance of risk	233	19,727
(b)	Greater than 3 years from the date of acceptance of risk	392	880
3	Claims Paid during the period	618	20,422
4	Claims Repudiated during the period ²	4	127
5	Claims Rejected ³	-	34
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	4	82
	Outstanding Claims:-	-	-
	Less than 3months	4	82
	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	11,374	4,110	241	8,271	25
3	Claims Paid during the period	11,330	4,089	247	8,192	25
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	56	27	1	93	-
	Outstanding Claims (Individual)					
	Less than 3months	44	25	1	92	-
	3 months and less than 6 months	8	2			
	6 months and less than 1 year	3			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.

GRIEVANCE DISPOSAL FOR THE QUARTER AND PERIOD ENDING DECEMBER 31, 2025

SI No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	-	6	-	-	6	-	17
b)	Policy Servicing	-	3	2	-	1	-	12
c)	Proposal Processing	-	5	2	-	3	-	8
d)	Survival Claims	-	12	4	1	7	-	26
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	159	60	3	96	-	454
g)	Others	-	47	19	-	28	-	130
	Total Number of Complaints	-	232	87	4	141	-	647

2	Total No. of Policies upto corresponding period of previous year	33,235
3	Total No. of Claims upto corresponding period of previous year	23,565
4	Total No. of Policies during current year	2,596,710
5	Total No. of Claims during current year	21,232
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	2.33
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	20

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: 124 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

Valuation Basis (Frequency -Quarterly and Annual)

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

Quarter and Period Ended: December 31, 2025
 Date: December 31,2025

INDIVIDUAL BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December 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																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.65%	5.60%	67.5%-257.5%	52.5%-257.5%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-30%	0%-20%		
	General Annuity	5.90%	5.90%	110%-110%	110%-110%	Not Applicable	Not Applicable	0	0	0.55%-0.55%**	0.55%-0.55%**	5%-7%	5.00%	0%-0%	0.5%-0.5%		
	Pension																
	Health	5.65%	5.60%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	126-138	118-128	1.65%-8.25%	1.65%-8.25%	5%-7%	5.00%	0%-31.25%	0%-37.5%		
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Linked -Others																	
Life	5.25%	5.60%	65%-250%	65%-250%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-75%	0%-90%			
General Annuity																	
Pension	5.25%	5.60%	82.5%-127.5%	82.5%-82.5%	Not Applicable	Not Applicable	637-637	595-595	0%-1.65%	0%-1.65%	5%-7%	5.00%	0%-50%	0%-52.5%			
Health																	

NOT APPLICABLE

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

- * Morbidity incidence rate used for Dengue Shield is unit rate per mille, which is in line with emerging experience.
- ** Renewal Expense as percentage of annuity.

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. Expenses are as at beginning of the Financial year which are further increased by inflation rate provided above.
³ Premium related Renewal expenses
⁴ Restricted to Lapse and Surrender

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

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

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

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

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

II.

GROUP BUSINESS

		Range (Minimum to Maximum) of parameters used for valuation															
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates	
		As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024	As at December for the year 2025	As at December for the year 2024
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -Others																
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	6.10%	6.10%	75%-565%	71%-305%	Not Applicable	Not Applicable	0-102	0-95	0	0	5%-7%	5.00%	0%-9.5%	0%-12%		
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -Others																
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

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

¹As percentage of IALM(2012-14).

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

³ Premium related Renewal expenses

⁴ Restricted to Lapse and Surrender

For the Quarter ended Dec 31, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
22-10-2025	Titan Company Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Sandeep Singhal (DIN: 00422796) as Independent Director for five years from 11 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
26-10-2025	Lemon Tree Hotels Ltd.	POSTAL BALLOT	MANAGEMENT	Approve shifting of registered office to the State of Haryana from the Union Territory of Delhi and consequent alteration to Clause II of the Memorandum of Association (MoA)	FOR	FOR	The registered office is currently located in Union Territory of Delhi at Asset No. 6, Aerocity Hospitality District, New Delhi-110037, India. The company proposes to shift the Registered Office to Sector 60, Gurgaon, Haryana for administrative and operational convenience. The company states that the registered office is being relocated to a prime, well-connected area in Sector 60, Gurgaon, near Golf Course Extension Road, offering convenient access to Cyber City and Delhi International Airport. The shifting of the registered office would require consequential alteration to the existing Clause II (Registered Office) of the Memorandum of Association (MoA). We support the resolution.
29-10-2025	HCL Technologies Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Amitabh Kant (DIN: 00222708) as Independent Director for five years from 8 September 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
31-10-2025	Capital Infra Trust	POSTAL BALLOT	MANAGEMENT	Approve issue of upto 50,156,740 units on a preferential basis to Gawar Construction Limited (GCL), the sponsor, for a consideration of up to Rs. 4.0 bn	FOR	FOR	The Trust proposes to raise up to Rs. 4.0 bn through issue of 50,156,740 units to GCL, the sponsor. The issue price is based on SEBI's pricing formula for preferential issues of Invt units. The issue of units to GCL will lead to a dilution of 15.4% on the expanded unit base, which is high. The notice states that the Trust's net borrowing ratio had temporarily breached SEBI's 49% limit owing to market movements in asset value. The infusion of capital will help restore compliance with regulatory norms for net borrowing ratio and improve capital management flexibility. The proceeds will be utilised for (i) partial prepayment of existing non-convertible debentures (Series 1 and 2), accounting for at least 75% of the issue size, and (ii) part-funding the acquisition of project SPVs.
31-10-2025	Capital Infra Trust	POSTAL BALLOT	MANAGEMENT	Approve issue of units by way of institutional placement or rights issue or issue of debt securities of upto Rs. 24.0 bn	FOR	FOR	The Trust proposes to raise up to Rs. 24.0 bn through a combination of equity and debt instruments to fund the acquisition of road assets from its sponsor, Gawar Construction Limited. Assuming the entire 24.0 bn is raised at the unit price of Rs. 79.75 per unit, the Trust will have to issue ~300.9 mn units. This will result in a dilution of ~56.0% on the expanded unitholder base (including issue of units to GCL, as per above resolution), which is high. Notwithstanding, given the regulatory and governance structure in place for REITs, we support the resolution. The trust must consider separating the resolutions on raising debt and equity, to allow shareholders to vote on each agenda item separately.
02-11-2025	Coforge Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint D K Singh (DIN: 10485073) as Independent Director for five years from 12 February 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
04-11-2025	Infosys Ltd.	POSTAL BALLOT	MANAGEMENT	Approve buyback through tender offer of upto 100.0 mn equity shares at Rs. 1,800.0 per share (face value Rs. 5.0) for an aggregate consideration not exceeding Rs. 180.0 bn	FOR	FOR	The proposed buyback is in line with Infosys Limited's capital allocation policy of returning approximately 85% of free cash flow to shareholders through a combination of dividends and/or buybacks. The buyback price at Rs. 1,800 is at a 18.0% premium to the current market price of Rs. 1,525.4 and the maximum amount to be utilized : Rs. 180.0 bn, is within the statutory limit of being less than 25% of the aggregate of the paid-up share capital and free reserves as on 30 June 2025. The buyback would involve allocation of 15% of the outlay to small shareholders. The promoters do not intend to participate in the buyback. We support the resolution.
11-11-2025	The Supreme Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Rajiv Jalota (DIN: 00152021) as Independent Director for five years from 13 September 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
11-11-2025	The Supreme Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Sriram Hariharan (DIN: 10156705) as Independent Director for five years from 13 September 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
16-11-2025	Indus Towers Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Sharad Bhansali (DIN:08964527) as Independent Director for five years from 19 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.

For the Quarter ended Dec 31, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
23-11-2025	One 97 Communications Ltd.	POSTAL BALLOT	MANAGEMENT	Approve transfer of Offline Merchants Payment business to Paytm Payments Services Ltd (PPSL), a wholly owned subsidiary	FOR	FOR	One 97 Communications Limited (Paytm) seeks approval to transfer its Offline Merchants Payments business to its wholly owned subsidiary, Paytm Payments Services Ltd. (PPSL), for a lump-sum cash consideration equivalent to the book value of its assets and liabilities as on the effective date. The book value of the undertaking was about Rs. 9.60 bn as on 31 March 2025, and the business contributed around 47% of standalone revenue in FY25. Paytm will invest Rs. 22.5 bn in PPSL by way of subscription to the Rights Issue of equity shares of PPSL. The investment will be used to strengthen PPSL's net worth, pay for acquisition of offline merchants payment business, fund working capital needs, and support its growth in the merchants payments business. The Offline Merchants Payment business shall continue to be fully consolidated in the financial statements. The business will remain fully consolidated with no change in shareholders' economic interest, as the transfer is to a wholly owned subsidiary. The company has stated that if Paytm's holding in PPSL falls below 100%, or if PPSL disposes of a substantial part of the transferred business, shareholder approval will be sought as required under SEBI regulations. The company should have disclosed the granular segmental financials of the Offline Merchants Payments business. Notwithstanding, we support the resolution.
26-11-2025	Mahindra & Mahindra Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Samina Hamied (DIN: 00027923) as Independent Director for five years from 7 October 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
26-11-2025	Mahindra & Mahindra Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint M. P. Vijay Kumar (DIN: 05170323) as Independent Director for five years from 7 October 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-11-2025	360 One Wam Ltd.	POSTAL BALLOT	MANAGEMENT	Approve 360 ONE Employee Stock Option Scheme 2025 – Series 1 (ESOS 2025) under which 2.8 mn stock options will be granted	FOR	FOR	Under '360 ONE Employee Stock Option Scheme 2025 – Series 1', the company proposes to issue 2,833,000 options – the scheme involves fresh issue of shares. The scheme is for the leadership team and key employees of B&K Securities, which was acquired by the company. The vesting will be performance based with a minimum vesting period of four years and maximum vesting period of nine years from the date of grant. The exercise price is fixed at Re. 1.0. While we generally do not support grant of ESOPs at a discount, we support the scheme as vesting of such options is mandatorily linked to pre-defined performance parameters, and the company has disclosed the performance parameters – operating revenue, operating profit and individual/business performance. Additionally, the company has also stated that it will disclose in its annual report, details of performance parameters and the achievement of targets based on which options have vested, including the number of employees covered, Options granted, vested, and due for vesting as per the vesting schedule. Given this, the scheme ensures alignment of employees with shareholders. We support the resolution.
29-11-2025	360 One Wam Ltd.	POSTAL BALLOT	MANAGEMENT	Approve 360 ONE Employee Stock Option Scheme 2025 – Series 2 (ESOS 2025) under which 900,000 stock options will be granted	FOR	FOR	Under 360 ONE Employee Stock Option Scheme 2025 – Series 2, the company proposes to issue 900,000 options – the scheme involves fresh issue of shares by the company. The vesting will be performance based with a minimum vesting period of one year and maximum vesting period of nine years from the date of grant. The exercise price is fixed at Re. 1.0. While we generally do not support grant of ESOPs at a discount, we support the scheme as vesting of such options is mandatorily linked to pre-defined performance parameters, and the company has disclosed the performance parameters – operating revenue, operating profit and individual/business performance. Additionally, the company has also stated that it will disclose in its annual report, details of performance parameters and the achievement of targets based on which options have vested, including the number of employees covered, Options granted, vested, and due for vesting as per the vesting schedule. Given this, the scheme ensures alignment of employees with shareholders. We support the resolution.
29-11-2025	360 One Wam Ltd.	POSTAL BALLOT	MANAGEMENT	Approve extension of 360 ONE Employee Stock Option Scheme 2025 – Series 2 (ESOS 2025) to the employees of wholly owned subsidiary company(ies)	FOR	FOR	Through above resolution, the company proposes to extend the 360 ONE Employee Stock Option Scheme 2025 – Series 2 to the employees of wholly owned subsidiary company(ies). Our view on this resolution is linked to our view on above resolution. We support the resolution.
29-11-2025	Varun Beverages Ltd.	POSTAL BALLOT	MANAGEMENT	Approve alteration to Object Clause of the Memorandum of Association (MoA)	FOR	FOR	The amendments will enable the company to engage in the manufacturing and trading of food, beverages, and various packaging materials; to generate, supply, and trade power from renewable and conventional energy sources; and to produce, market, and distribute alcoholic beverages along with related technologies and ingredients, both in India and abroad. The proposed new business practices may pose execution and other business risks. However, business diversification is the prerogative of the board and the management. Hence, we support the resolution.

For the Quarter ended Dec 31, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
02-12-2025	Shriram Finance Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Jugal Kishore Mohapatra (DIN: 03190289) as Independent Director for three years from 4 December 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
02-12-2025	Shriram Finance Ltd.	POSTAL BALLOT	MANAGEMENT	Approve issuance of non-convertible debentures (NCDs) on a private placement basis upto Rs. 350.0 bn	FOR	FOR	The issuance of NCDs will be within the overall borrowing limit of Rs. 2.95 tn. As on 30 September 2025, Shriram Finance's debt stood at Rs. 2.3 tn on a standalone basis. The capital adequacy ratio and Tier I stood at 20.7% and 20.0% respectively against a minimum of 15% as required by regulatory norms. The NBFC's debt is rated CRISIL AA+/Stable/CRISIL A1+ ,CARE AA+/Stable/CARE A1+ and IND AA+/Stable/IND A1+ which denotes high degree of safety regarding timely servicing of financial obligations. Debt levels in an NBFC are typically reined in by the regulatory requirement of maintaining a slated minimum capital adequacy ratio. We support the resolution.
06-12-2025	Coforge Ltd.	NCM	MANAGEMENT	Approve scheme of amalgamation of Cigniti Technologies Limited with Coforge Limited	FOR	FOR	The proposed merger of Cigniti Technologies Limited into Coforge Limited represents the final legal step to achieve full integration, following Coforge's acquisition of a 54% majority stake in December 2024. The scheme will result in a dilution of 3.6% for Coforge's existing shareholders. The valuation of Coforge and Cigniti is derived from a combination of income approach, market price approach and comparable companies' multiple approach. Under the approved 1:1 share swap ratio, Cigniti shareholders will receive one Coforge share for every Cigniti share held which is in line with the share exchange ratio derived by using only the market price approach. Additionally, the amalgamation will improve operational efficiency, scale operations, and expand global market access. We support the resolution.
20-12-2025	Hindustan Zinc Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Thomas Mathew T (DIN: 00130282) as Independent Director for five years from 1 October 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
20-12-2025	Karur Vysya Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dr. (Ms.) Mythili Vutukuru (DIN: 10371961) as Independent Director for three years from 24 September 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
20-12-2025	United Spirits Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Narayan Seshadri (DIN: 00053563) as an Independent Director for three years from 9 October 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
21-12-2025	Max Financial Services Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Pradeep Pant (DIN: 00677064) as Independent Director for five years from 1 January 2026 and continue his directorship post attainment of 75 years of age.	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
21-12-2025	Max Financial Services Ltd.	POSTAL BALLOT	MANAGEMENT	Approve payment of remuneration of up to Rs. 2.0 mn per annum to Pradeep Pant (DIN: 00677064), in the event of profits as well as in the event of no profits/inadequate profits, as Independent Director for three years from 1 January 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
21-12-2025	Samvardhana Motherhood International Limited	POSTAL BALLOT	MANAGEMENT	Appoint Dinesh Kumar Khara (DIN: 06737041) as Independent Director for five years from 25 September 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
25-12-2025	AU Small Finance Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Narasinganallore Venkatesh Srinivasan (DIN: 01893686) as Independent Director for three years from 25 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
25-12-2025	AU Small Finance Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Satyajit Dwivedi (DIN: 08118455) as Independent Director for three years from 25 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.

For the Quarter ended Dec 31, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
25-12-2025	AU Small Finance Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Ms. Malini Thadani (DIN: 01516555) as Independent Director for three years from 25 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
26-12-2025	FSN E-Commerce Ventures Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dipak Gupta (DIN: 00004771) as Independent Director for five years from 1 October 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
26-12-2025	Gravita India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve revision in remuneration payable as minimum remuneration to Rajat Agrawal (DIN: 00855284) as Chairperson and Managing Director with effect from 1 April 2025 for the remainder of his term ending on 24 September 2027	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
26-12-2025	Gravita India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve revision in remuneration payable as minimum remuneration to Yogesh Malhotra (DIN: 05332393) as Whole Time Director and Chief Executive Officer with effect from 1 April 2025 for the remainder of his term ending on 30 March 2028	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
26-12-2025	Gravita India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve revision in remuneration payable as minimum remuneration to Sunil Kansal (DIN: 09208705) as Whole Time Director and Chief Financial Officer with effect from 1 April 2025 for the remainder of his term ending on 3 October 2027	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
26-12-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve revision in fixed remuneration payable to C S Rajan (DIN: 00126063) as Non-Executive Part-Time Chairperson (Independent Director) upto Rs. 5.5 mn per annum from 1 January 2026 till end of his current tenure on 21 October 2027	FOR	ABSTAIN	We do not comment on resolution for approval of Remuneration.
28-12-2025	Tata Motors Passenger Vehicles Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Sudha Krishnan (DIN: 02885630) as Independent Director for five years from 1 October 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

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
4		Out of approvals of this year
5	No. of branches closed during the year	8
6	No of branches at the end of the year	125
7	No. of branches approved but not opened	0
8	No. of rural branches	0
9	No. of urban branches	125
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: 2 (b) Executive Director: 1 (c) Non-executive Director: 6 (including 2 independent directors mentioned above) (d) Women Director: 1 (e) Whole time director : 1 (who is also an Executive Director)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 3,254 employees b) Off-roll: 65 employees c) Total Employees: 3,319
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)	20,224 16 42 315 6 24 16 769 -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3,245	19,724
Recruitments during the quarter	675	884
Attrition during the quarter	601	310
Number at the end of the quarter	3,319	20,298

We do not comment on resolution for approval of Appointment.