



**Pramerica**  
LIFE INSURANCE

**IRDAI PUBLIC DISCLOSURES  
FOR THE YEAR ENDED MARCH 31,2026**

<b>Version No.</b>	<b>Form Upload Date</b>	<b>Particulars of change</b>
1.0	May 21,2026	-

Insurer : Pramerica Life Insurance Limited

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

List of website disclosures

Sl. No.	Form No.	Description
1	L-1-A-RA	Revenue Account
2	L-2-A-PL	Profit & Loss Account
3	L-3-A-BS	Balance Sheet
4	L-4	Premium Schedule
5	L-5	Commission Schedule
6	L-6	Operating Expenses Schedule
7	L-7	Benefits Paid Schedule
8	L-8	Share Capital Schedule
9	L-9 & L9A	Shareholding Pattern Schedule
10	L-10	Reserves and Surplus Schedule
11	L-11	Borrowings Schedule
12	L-12	Investments (Shareholders) Schedule
13	L-13	Investments (Policyholders) Schedule
14	L-14	Investments - Assets Held to Cover Linked Liabilities Schedule
	L-14A	Aggregate value of Investments other than Equity Shares and Mutual Fund
15	L-15	Loans Schedule
16	L-16	Fixed Assets Schedule
17	L-17	Cash and Bank Balance Schedule
18	L-18	Advances & Other Assets Schedule
19	L-19	Current Liabilities Schedule
20	L-20	Provisions Schedule
21	L-21	Misc Expenditure Schedule
22	L-22	Analytical Ratios
23	L-23	Receipt and Payments Schedule
24	L-24	Valuation of Net Liabilities
25	L-25 (i) & (ii)	Geographical Distribution of Business
26	L-26	Investment Assets (Life Insurers)
27	L-27	Investments - Unit Linked Business
28	L-28	Statement of NAV of Segregated Funds
29	L-29	Details regarding Debt securities
30	L-30	Related Party Transactions
31	L-31	Board of Directors & Key Management Persons
32	L-32	Available Solvency Margin and Solvency Ratio
33	L-33	NPAs
34	L-34	Statement of Investment and Income on Investment
35	L-35	Statement of Down Graded Investments
36	L-36	Premium and number of lives covered by policy type
37	L-37	Business Acquisition through Different Channels - Group
38	L-38	Business Acquisition through Different Channels - Individuals
39	L-39	Data on Settlement of Claims
40	L-40	Quarterly Claims Data
41	L-41	Grievance Disposal
42	L-42	Valuation Basis
43	L-43	Voting Activity disclosure under Stewardship Code
44	L-45	Office Information

Date of upload: May 21, 2026 | Version: 01

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

## REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2026

Policyholders' Account (Technical Account)

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				
<b>Premiums earned – net</b>																						
(a) Premium	L-4	4,350	102	-	-	4,452	1,107	-	-	-	-	1,107	57,500	-	8,371	74	(6)	65,939	71,498			
(b) Reinsurance ceded		(15)	-	-	-	(15)	(1)	-	-	-	-	(1)	(4,348)	-	-	(2)	-	(4,350)	(4,366)			
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Income from Investments</b>																						
(a) Interest, Dividends & Rent – Gross		206	5	-	-	211	1,627	-	-	-	-	1,627	14,610	5	157	9	2	14,783	16,621			
(b) Profit on sale/redemption of investments		986	9	-	-	995	75	-	-	-	-	75	1,289	-	1	2	-	1,292	2,362			
(c) (Loss on sale/ redemption of investments)		(25)	(4)	-	-	(29)	(3)	-	-	-	-	(3)	(33)	-	(1)	(1)	-	(35)	(67)			
(d) Transfer/Gain on revaluation/change in fair value*		(5,497)	(152)	-	-	(5,649)	-	-	-	-	-	-	(186)	-	-	-	-	(186)	(5,835)			
(e) Amortisation of Premium / Discount on investments		7	-	-	-	7	25	-	-	-	-	25	1,400	-	6	-	-	1,406	1,438			
<b>Other Income (to be specified)</b>																						
(a) Fees & Charges		-	-	-	-	-	88	-	-	-	-	88	493	-	-	-	-	493	581			
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	10	10			
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(a) Towards Excess Expenses of Management**		9	65	-	-	74	-	-	-	-	-	-	(2,561)	33	563	40	11	(1,914)	(1,840)			
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs***		30	1	-	-	31	(3)	-	-	-	-	(3)	130	-	10	-	1	141	169			
(b) Others		1,770	4	-	-	1,774	-	-	-	-	-	-	8,606	(5)	39	5	5	8,650	10,424			
<b>TOTAL (A)</b>		<b>1,821</b>	<b>30</b>	-	-	<b>1,851</b>	<b>2,915</b>	-	-	-	-	<b>2,915</b>	<b>76,910</b>	<b>33</b>	<b>9,146</b>	<b>127</b>	<b>13</b>	<b>86,229</b>	<b>90,995</b>			
Commission	L-5	168	6	-	-	174	12	-	-	-	-	12	3,584	-	-	10	1	3,595	3,781			
Operating Expenses related to Insurance Business	L-6	1,763	64	-	-	1,827	103	-	-	-	-	103	10,441	22	612	49	11	11,135	13,066			
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		3	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	3			
<b>TOTAL (B)</b>		<b>1,934</b>	<b>70</b>	-	-	<b>2,004</b>	<b>115</b>	-	-	-	-	<b>115</b>	<b>14,025</b>	<b>22</b>	<b>612</b>	<b>59</b>	<b>12</b>	<b>14,730</b>	<b>16,850</b>			
Benefits Paid (Net)	L-7	3,212	10	-	-	3,222	891	-	-	-	-	891	18,920	2	3,419	15	46	22,402	26,515			
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3			
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(a) Gross ****		162	(2)	-	-	160	1,344	-	-	-	-	1,344	30,132	1	5,115	(65)	(45)	35,138	36,642			
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	949	-	-	-	-	949	949			
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(d) Fund Reserve for Linked Policies		(3,847)	(62)	-	-	(3,909)	-	-	-	-	-	-	-	-	-	-	-	-	(3,909)			
(e) Fund for Discontinued Policies		360	14	-	-	374	-	-	-	-	-	-	-	-	-	-	-	-	374			
<b>TOTAL (C)</b>		<b>(113)</b>	<b>(40)</b>	-	-	<b>(153)</b>	<b>2,238</b>	-	-	-	-	<b>2,238</b>	<b>50,001</b>	<b>3</b>	<b>8,534</b>	<b>(50)</b>	<b>1</b>	<b>58,489</b>	<b>60,574</b>			
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>							562	-	-	-	-	562	12,884	8	-	117	-	13,009	13,571			
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>							562	-	-	-	-	562	12,884	8	-	117	-	13,009	13,571			
<b>APPROPRIATIONS</b>																						
Transfer to Shareholders' Account		-	-	-	-	-	146	-	-	-	-	146	12,884	8	-	117	-	13,009	13,155			
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Balance being Funds for Future Appropriations		-	-	-	-	-	416	-	-	-	-	416	12,884	8	-	117	-	13,009	416			
<b>TOTAL</b>							562	-	-	-	-	562	12,884	8	-	117	-	13,009	13,571			
<b>The Total Surplus as mentioned below :</b>																						
(a) Interim Bonus Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3			
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,304	-	-	-	-	1,304	-	-	-	-	-	-	1,304			
(c) Surplus shown in Revenue Account		-	-	-	-	-	562	-	-	-	-	562	12,884	8	-	117	-	13,009	13,571			
<b>Total Surplus (a+b+c)</b>							<b>1,869</b>	-	-	-	-	<b>1,869</b>	<b>12,884</b>	<b>8</b>	-	<b>117</b>	-	<b>13,009</b>	<b>14,878</b>			

\* 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

## 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		
<b>Premiums earned – net</b>																					
(a) Premium	L-4	10,371	448	-	-	10,819	4,140	-	-	-	-	4,140	2,08,045	24	12,689	252	46	2,21,056	2,36,015		
(b) Reinsurance ceded		(48)	-	-	-	(48)	(3)	-	-	-	-	(3)	(16,613)	-	-	(7)	-	(16,620)	(16,621)		
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Income from Investments</b>																					
(a) Interest, Dividends & Rent – Gross		993	22	-	-	1,015	6,364	-	-	-	-	6,364	56,235	20	574	33	16	56,878	64,257		
(b) Profit on sale/redemption of investments		3,690	71	-	-	3,761	291	-	-	-	-	291	2,261	-	1	2	-	2,264	6,316		
(c) Loss on sale/ redemption of investments		(704)	(23)	-	-	(727)	(109)	-	-	-	-	(109)	(355)	-	(4)	(1)	(1)	(361)	(1,397)		
(d) Transfer/Gain on revaluation/change in fair value *		(4,525)	(113)	-	-	(4,638)	-	-	-	-	-	-	(755)	-	-	-	-	(755)	(5,393)		
(e) Amortisation of Premium / Discount on investments		22	-	-	-	22	73	-	-	-	-	73	5,493	1	22	(1)	-	5,515	5,610		
<b>Other Income (to be specified)</b>																					
(a) Fees & Charges		-	-	-	-	-	-	-	-	-	-	-	1,568	-	-	-	-	1,568	1,869		
(b) Miscellaneous Income		1	-	-	-	1	301	-	-	-	-	301	19	-	-	-	-	19	20		
Contribution from Shareholders' A/c																					
(a) Towards Excess Expenses of Management**		9	353	-	-	362	-	-	-	-	-	-	8,189	102	898	213	54	9,456	9,818		
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs***		69	6	-	-	75	-	-	-	-	-	-	571	1	17	2	1	592	667		
(b) Others		3,473	61	-	-	3,534	-	-	-	-	-	-	13,413	-	88	6	38	13,545	17,079		
<b>TOTAL (A)</b>		<b>13,351</b>	<b>825</b>	-	-	<b>14,176</b>	<b>11,057</b>	-	-	-	-	<b>11,057</b>	<b>2,78,071</b>	<b>148</b>	<b>14,285</b>	<b>499</b>	<b>154</b>	<b>2,93,157</b>	<b>3,18,390</b>		
Commission	L-5	431	35	-	-	466	49	-	-	-	-	49	32,312	-	3	41	1	32,357	32,872		
Operating Expenses related to Insurance Business	L-6	3,829	387	-	-	4,216	349	-	-	-	-	349	40,388	104	1,008	228	55	41,783	46,348		
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Provisions (other than taxation)																					
(a) For diminution in the value of investments (Net)		(1)	-	-	-	(1)	-	-	-	-	-	-	(6)	-	-	-	-	(6)	(7)		
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Goods and Services Tax on ULIP Charges		91	1	-	-	92	-	-	-	-	-	-	-	-	-	-	-	-	92		
<b>TOTAL (B)</b>		<b>4,350</b>	<b>423</b>	-	-	<b>4,773</b>	<b>398</b>	-	-	-	-	<b>398</b>	<b>72,694</b>	<b>104</b>	<b>1,011</b>	<b>269</b>	<b>56</b>	<b>74,134</b>	<b>79,305</b>		
Benefits Paid (Net)	L-7	7,827	87	-	-	7,914	3,357	-	-	-	-	3,357	61,682	19	6,711	62	246	68,720	79,991		
Interim Bonuses Paid		-	-	-	-	-	8	-	-	-	-	8	-	-	-	-	-	-	8		
Change in valuation of liability in respect of life policies																					
(a) Gross ****		292	2	-	-	294	4,512	-	-	-	-	4,512	1,15,053	17	6,563	(73)	(148)	1,21,412	1,26,218		
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,749	-	-	-	-	1,749	1,749		
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Fund Reserve for Linked Policies		(132)	279	-	-	147	-	-	-	-	-	-	-	-	-	-	-	-	147		
(e) Fund for Discontinued Policies		1,014	34	-	-	1,048	-	-	-	-	-	-	-	-	-	-	-	-	1,048		
<b>TOTAL (C)</b>		<b>9,001</b>	<b>402</b>	-	-	<b>9,403</b>	<b>7,877</b>	-	-	-	-	<b>7,877</b>	<b>1,78,484</b>	<b>36</b>	<b>13,274</b>	<b>(11)</b>	<b>98</b>	<b>1,91,881</b>	<b>2,09,161</b>		
<b>SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)</b>							<b>2,782</b>					<b>2,782</b>	<b>26,893</b>	<b>8</b>		<b>241</b>		<b>27,142</b>	<b>29,924</b>		
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>							<b>2,782</b>					<b>2,782</b>	<b>26,893</b>	<b>8</b>		<b>241</b>		<b>27,142</b>	<b>29,924</b>		
<b>APPROPRIATIONS</b>																					
Transfer to Shareholders' Account		-	-	-	-	-	146	-	-	-	-	146	26,893	8	-	241	-	27,142	27,288		
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Balance being Funds for Future Appropriations		-	-	-	-	-	2,636	-	-	-	-	2,636	-	-	-	-	-	-	2,636		
<b>TOTAL</b>							<b>2,782</b>					<b>2,782</b>	<b>26,893</b>	<b>8</b>		<b>241</b>		<b>27,142</b>	<b>29,924</b>		
<b>The Total Surplus as mentioned below :</b>																					
(a) Interim Bonus Paid		-	-	-	-	-	8	-	-	-	-	8	-	-	-	-	-	-	8		
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,304	-	-	-	-	1,304	-	-	-	-	-	-	1,304		
(c) Surplus shown in Revenue Account		-	-	-	-	-	2,782	-	-	-	-	2,782	26,893	8	-	241	-	27,142	29,924		
<b>Total Surplus (a+b+c)</b>							<b>4,094</b>					<b>4,094</b>	<b>26,893</b>	<b>8</b>		<b>241</b>		<b>27,142</b>	<b>31,236</b>		

\* 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

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

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												GRAND TOTAL		
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL			
<b>Premiums earned – net</b>																					
(a) Premium	L-4	2,324	42	-	-	2,366	1,365	-	-	-	-	1,365	54,483	13	3,336	-	76	(468)	-	57,440	61,171
(b) Reinsurance ceded		(11)	-	-	-	(11)	(1)	-	-	-	(1)	(4,461)	-	-	-	(2)	-	-	-	(4,463)	(4,475)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Income from Investments</b>																					
(a) Interest, Dividends & Rent – Gross		224	6	-	-	230	1,527	-	-	-	-	1,527	12,714	4	83	-	7	15	-	12,823	14,580
(b) Profit on sale/redemption of investments		868	7	-	-	875	107	-	-	-	107	842	-	3	-	-	1	-	846	1,828	
(c) (Loss on sale/ redemption of investments)		(577)	1	-	-	(576)	(35)	-	-	-	(35)	(2)	-	-	-	-	-	-	(2)	(613)	
(d) Transfer/Gain on revaluation/change in fair value *		(681)	(15)	-	-	(696)	-	-	-	-	-	(86)	-	-	-	-	-	-	(86)	(782)	
(e) Amortisation of Premium / Discount on investments		8	-	-	-	8	4	-	-	-	4	1,496	-	6	-	-	-	-	-	1,502	1,514
<b>Other income (to be specified)</b>																					
(a) Fees & Charges		-	-	-	-	-	81	-	-	-	81	393	1	-	-	-	-	-	394	475	
(b) Miscellaneous income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Contribution from Shareholders' A/c</b>																					
(a) Towards Excess Expenses of Management		(37)	48	-	-	11	-	-	-	-	-	(1,673)	24	248	54	(70)	-	-	(1,417)	(1,406)	
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		4	-	-	-	4	(1)	-	-	-	(1)	43	-	1	-	-	-	-	44	47	
(b) Others		758	5	-	-	763	-	-	-	-	-	346	-	31	(23)	-	-	-	354	1,117	
<b>TOTAL (A)</b>		<b>2,880</b>	<b>94</b>	-	-	<b>2,974</b>	<b>3,047</b>	-	-	-	<b>3,047</b>	<b>64,095</b>	<b>42</b>	<b>3,708</b>	<b>112</b>	<b>(522)</b>	-	-	<b>67,435</b>	<b>73,456</b>	
Commission	L-5	55	-	-	-	55	17	-	-	-	17	9,277	-	-	12	-	-	-	9,289	9,361	
Operating Expenses related to Insurance Business	L-6	915	56	-	-	971	73	-	-	-	73	9,212	26	288	60	(72)	-	-	9,514	10,558	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		(1)	-	-	-	(1)	-	-	-	-	-	(217)	-	-	-	-	-	-	(217)	(218)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		48	-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	48	
<b>TOTAL (B)</b>		<b>1,017</b>	<b>56</b>	-	-	<b>1,073</b>	<b>90</b>	-	-	-	<b>90</b>	<b>18,272</b>	<b>26</b>	<b>288</b>	<b>72</b>	<b>(72)</b>	-	-	<b>18,586</b>	<b>19,749</b>	
Benefits Paid (Net)	L-7	1,293	42	-	-	1,335	633	-	-	-	633	15,128	3	432	-	1,104	-	-	16,667	18,635	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		(21)	12	-	-	(9)	1,490	-	-	-	1,490	30,942	15	2,988	20	(1,574)	-	-	32,391	33,872	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	(2,168)	-	-	-	-	-	-	(2,168)	(2,168)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		462	(7)	-	-	455	-	-	-	-	-	-	-	-	-	-	-	-	-	455	
(e) Fund for Discontinued Policies		129	-	-	-	129	-	-	-	-	-	-	-	-	-	-	-	-	-	129	
<b>TOTAL (C)</b>		<b>1,863</b>	<b>47</b>	-	-	<b>1,910</b>	<b>2,124</b>	-	-	-	<b>2,124</b>	<b>43,902</b>	<b>18</b>	<b>3,420</b>	<b>20</b>	<b>(470)</b>	-	-	<b>46,890</b>	<b>50,924</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	(9)	-	-	(9)	833	-	-	-	833	1,921	(2)	-	20	20	-	-	1,959	2,783	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	(9)	-	-	(9)	833	-	-	-	833	1,921	(2)	-	20	20	-	-	1,959	2,783	
<b>APPROPRIATIONS</b>																					
Transfer to Shareholders' Account		-	(9)	-	-	(9)	145	-	-	-	145	1,921	(2)	-	20	-	-	-	1,959	2,094	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	688	-	-	-	688	-	-	-	-	-	-	-	-	688	
<b>TOTAL</b>		-	(9)	-	-	(9)	833	-	-	-	833	1,921	(2)	-	20	20	-	-	1,959	2,782	
<b>The Total Surplus as mentioned below :</b>																					
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	1	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,297	-	-	-	1,297	-	-	-	-	-	-	-	-	1,297	
(c) Surplus shown in Revenue Account		-	(9)	-	-	(9)	833	-	-	-	833	1,921	(2)	-	20	20	-	-	1,959	2,782	
<b>Total Surplus (a+b+c)</b>		-	(9)	-	-	(9)	<b>2,131</b>	-	-	-	<b>2,131</b>	<b>1,921</b>	<b>(2)</b>	-	<b>20</b>	<b>20</b>	-	-	<b>1,959</b>	<b>4,080</b>	

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

\*\* Represents Mathematical Reserves after 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					
<b>Premiums earned – net</b>																							
(a) Premium	L-4	6,550	58	-	-	6,608	4,972	-	-	-	-	4,972	1,89,787	28	5,475	238	335	1,95,863	2,07,443				
(b) Reinsurance ceded		(38)	-	-	-	(38)	(4)	-	-	-	(4)	(14,514)	-	-	(6)	-	-	(14,520)	(14,562)				
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
<b>Income from Investments</b>																							
(a) Interest, Dividends & Rent – Gross		1,032	22	-	-	1,054	5,815	-	-	-	-	5,815	47,939	18	202	25	130	48,314	55,183				
(b) Profit on sale/redemption of investments		3,479	46	-	-	3,525	368	-	-	-	-	368	1,567	-	4	-	4	1,575	5,468				
(c) (Loss on sale/ redemption of investments)		(933)	(5)	-	-	(938)	(115)	-	-	-	(115)	(143)	-	-	-	-	-	(143)	(1,196)				
(d) Transfer/Gain on revaluation/change in fair value *		(1,293)	(2)	-	-	(1,295)	-	-	-	-	-	(97)	-	-	-	-	-	(97)	(1,392)				
(e) Amortisation of Premium / Discount on investments		26	-	-	-	26	66	-	-	-	66	6,448	1	18	(1)	1	6,467	6,559					
<b>Other Income (to be specified)</b>																							
(a) Fees & Charges		-	-	-	-	-	279	-	-	-	279	1,249	1	-	-	-	-	1,250	1,529				
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)				
Contribution from Shareholders' A/c																							
(a) Towards Excess Expenses of Management		-	138	-	-	138	-	-	-	-	-	15,675	115	502	230	74	16,596	16,734					
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		11	-	-	-	11	-	-	-	-	-	135	-	2	-	-	137	149					
(b) Others		1,996	5	-	-	2,001	-	-	-	-	-	346	-	44	-	-	390	2,391					
<b>TOTAL (A)</b>		<b>10,830</b>	<b>262</b>	-	-	<b>11,092</b>	<b>11,381</b>	-	-	-	<b>11,381</b>	<b>2,48,392</b>	<b>163</b>	<b>6,247</b>	<b>486</b>	<b>544</b>	<b>2,55,832</b>	<b>2,78,305</b>					
Commission	L-5	155	-	-	-	155	63	-	-	-	63	32,473	-	-	20	1	32,494	32,712					
Operating Expenses related to Insurance Business	L-6	2,621	147	-	-	2,768	326	-	-	-	326	41,039	118	560	262	73	42,052	45,146					
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provisions (other than taxation)																							
(a) For diminution in the value of investments (Net)		(3)	-	-	-	(3)	(8)	-	-	-	(8)	(217)	-	-	-	-	(217)	(228)					
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Goods and Services Tax on ULIP Charges		167	3	-	-	170	-	-	-	-	-	-	-	-	-	-	-	170					
<b>TOTAL (B)</b>		<b>2,940</b>	<b>150</b>	-	-	<b>3,090</b>	<b>381</b>	-	-	-	<b>381</b>	<b>73,295</b>	<b>118</b>	<b>560</b>	<b>282</b>	<b>74</b>	<b>74,329</b>	<b>77,800</b>					
Benefits Paid (Net)	L-7	5,863	161	-	-	6,024	2,324	-	-	-	2,324	51,131	12	432	5	2,021	53,601	61,949					
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	3	-	-	-	-	-	-	3					
Change in valuation of liability in respect of life policies																							
(a) Gross **		64	9	-	-	73	6,155	-	-	-	6,155	1,13,008	30	5,255	169	(1,591)	1,16,871	1,23,100					
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	(1,501)	-	-	-	-	(1,501)	(1,501)					
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(d) Fund Reserve for Linked Policies		1,287	(58)	-	-	1,229	-	-	-	-	-	-	-	-	-	-	-	1,229					
(e) Fund for Discontinued Policies		676	-	-	-	676	-	-	-	-	-	-	-	-	-	-	-	676					
<b>TOTAL (C)</b>		<b>7,890</b>	<b>112</b>	-	-	<b>8,002</b>	<b>8,482</b>	-	-	-	<b>8,482</b>	<b>1,62,637</b>	<b>42</b>	<b>5,687</b>	<b>174</b>	<b>430</b>	<b>1,68,970</b>	<b>1,85,456</b>					
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	-	-	<b>2,518</b>	-	-	-	<b>2,518</b>	<b>12,458</b>	<b>3</b>	-	<b>30</b>	<b>40</b>	<b>12,531</b>	<b>15,049</b>					
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		-	-	-	-	-	<b>2,518</b>	-	-	-	<b>2,518</b>	<b>12,458</b>	<b>3</b>	-	<b>30</b>	<b>40</b>	<b>12,531</b>	<b>15,049</b>					
<b>APPROPRIATIONS</b>																							
Transfer to Shareholders' Account		-	-	-	-	-	145	-	-	-	145	12,458	3	-	30	40	12,531	12,676					
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Balance being Funds for Future Appropriations		-	-	-	-	-	2,373	-	-	-	2,373	-	-	-	-	-	-	2,373					
<b>TOTAL</b>		-	-	-	-	-	<b>2,518</b>	-	-	-	<b>2,518</b>	<b>12,458</b>	<b>3</b>	-	<b>30</b>	<b>40</b>	<b>12,531</b>	<b>15,049</b>					
<b>The Total Surplus as mentioned below :</b>																							
(a) Interim Bonus Paid		-	-	-	-	-	3	-	-	-	3	-	-	-	-	-	-	3					
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	1,297	-	-	-	1,297	-	-	-	-	-	-	1,297					
(c) Surplus shown in Revenue Account		-	-	-	-	-	2,518	-	-	-	2,518	12,458	3	-	30	40	12,531	15,049					
<b>Total Surplus (a+b+c)</b>		-	-	-	-	-	<b>3,818</b>	-	-	-	<b>3,818</b>	<b>12,458</b>	<b>3</b>	-	<b>30</b>	<b>40</b>	<b>12,531</b>	<b>16,349</b>					

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

\*\* Represents Mathematical Reserves after allocation of bonus

Insurer : Pramerica Life Insurance Limited

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

## PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2026

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
Amounts transferred from the Policyholders Account (Technical Account)		13,155	27,288	2,093	12,676
Income From Investments					
(a) Interest, Dividends & Rent – Gross		800	3,151	856	3,777
(b) Profit on sale/redemption of investments		219	896	113	1,899
(c) (Loss on sale/ redemption of investments)		(24)	(216)	(106)	(503)
(d) Amortisation of Premium / Discount on Investments		133	543	133	588
Other Income					
Miscellaneous income		-	-	1	1
<b>TOTAL (A)</b>		<b>14,283</b>	<b>31,662</b>	<b>3,090</b>	<b>18,438</b>
Expense other than those directly related to the insurance business		3,191	6,863	1,617	4,364
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		(1,840)	9,818	(1,406)	16,734
(b) Towards remuneration of MD/CEOs/WTD/Other KMPs		169	667	48	149
(b) Others		10,424	17,079	1,117	2,391
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		2	22	13	25
Penalties		-	-	(2)	(2)
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	(96)	(457)	(538)
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>11,947</b>	<b>34,353</b>	<b>930</b>	<b>23,123</b>
<b>Profit/ (Loss) before tax</b>		<b>2,336</b>	<b>(2,691)</b>	<b>2,160</b>	<b>(4,685)</b>
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>2,336</b>	<b>(2,691)</b>	<b>2,160</b>	<b>(4,685)</b>
APPROPRIATIONS		-	-	-	-
(a) Balance at the beginning of the year/period		(40,380)	(35,353)	(37,513)	(30,668)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit/Loss carried forward to Balance Sheet</b>		<b>(38,044)</b>	<b>(38,044)</b>	<b>(35,353)</b>	<b>(35,353)</b>

Date of upload: May 21, 2026 | Version: 01

## BALANCE SHEET AS AT MARCH 31, 2026

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at March 31, 2026	As at March 31, 2025
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
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		(558)	422
<b>Sub-Total</b>		<b>1,20,140</b>	<b>1,21,120</b>
<b>BORROWINGS</b>			
	L-11	-	-
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(5,720)	1,729
POLICY LIABILITIES		9,85,808	8,57,877
<b>FUNDS FOR DISCONTINUED POLICIES:</b>			
(i) Discontinued on Account of non-payment of premiums		3,813	2,800
(ii) Others		36	2
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		35,011	34,867
<b>Sub-Total</b>		<b>10,18,948</b>	<b>8,97,275</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
Linked		42	13
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		10,191	7,555
DEFERRED TAX LIABILITIES (NET)		-	-
<b>TOTAL</b>		<b>11,49,321</b>	<b>10,25,963</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	51,726	57,774
Policyholders'	L-13	9,83,684	8,65,389
Assets held to cover Linked liabilities	L-14	38,860	37,669
<b>LOANS</b>			
	L-15	27,435	20,099
<b>FIXED ASSETS</b>			
	L-16	2,361	1,549
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	6,217	6,834
Advances and Other Assets	L-18	59,889	45,417
<b>Sub-Total (A)</b>		<b>66,106</b>	<b>52,251</b>
<b>CURRENT LIABILITIES</b>			
	L-19	52,040	38,230
<b>PROVISIONS</b>			
	L-20	6,855	5,891
<b>Sub-Total (B)</b>		<b>58,895</b>	<b>44,121</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>7,211</b>	<b>8,130</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		38,044	35,353
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
<b>TOTAL</b>		<b>11,49,321</b>	<b>10,25,963</b>

## CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Sl. No	Particulars	As at March 31, 2026	As at March 31, 2025
1	Partly paid-up investments	-	30
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	5,444	5,059
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)	81	81
	(b) Others – Policyholder cases net of provision	3,280	2,926
	<b>TOTAL</b>	<b>8,838</b>	<b>8,102</b>

**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)**

S. No.	PARTICULARS	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
1	First year premiums	9,813	32,277	7,354	25,149
2	Renewal Premiums	24,892	88,891	23,335	84,167
3	Single Premiums	36,793	1,14,847	30,482	98,127
	<b>TOTAL PREMIUM</b>	<b>71,498</b>	<b>2,36,015</b>	<b>61,171</b>	<b>2,07,443</b>
	<b>Premium Income from Business written :</b>				
	In India	71,498	2,36,015	61,171	2,07,443
	Outside India	-	-	-	-

Date of upload: May 21, 2026 | Version: 01

FORM L-5 - COMMISSION SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

COMMISSION EXPENSES

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
Commission				
Direct - First year premiums	1,972	9,507	2,298	8,109
- Renewal premiums	215	1,107	373	1,210
- Single premiums	1,594	22,258	6,690	23,393
<b>Gross Commission</b>	<b>3,781</b>	<b>32,872</b>	<b>9,361</b>	<b>32,712</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>3,781</b>	<b>32,872</b>	<b>9,361</b>	<b>32,712</b>
Rewards	-	-	-	-
<b>TOTAL</b>	<b>3,781</b>	<b>32,872</b>	<b>9,361</b>	<b>32,712</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	1,053	3,844	1,099	4,535
Corporate Agents	1,315	23,496	6,789	21,934
Brokers	1,067	4,184	1,441	6,139
Micro Agents	2	12	8	35
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	1	(2)	-	35
IMF	343	1,338	24	34
Others	-	-	-	-
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
In India	<b>3,781</b>	<b>32,872</b>	<b>9,361</b>	<b>32,712</b>
Outside India	-	-	-	-

\* Commission on Business procured through Company website

Date of upload: May 21, 2026 | Version: 01

## FORM L-6-OPERATING EXPENSES SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
1	Employees' remuneration & welfare benefits	8,063	29,673	7,036	28,164
2	Travel, conveyance and vehicle running expenses	184	621	180	737
3	Training expenses	18	55	295	941
4	Rents, rates & taxes	422	1,926	482	2,233
5	Repairs	230	910	237	950
6	Printing & stationery	9	43	15	56
7	Communication expenses	77	318	92	307
8	Legal & professional charges	164	1,086	283	1,237
9	Medical fees	38	172	49	174
10	Auditors' fees, expenses etc				
	a) as auditor	14	46	10	42
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	4	2	4
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	3	5	1	2
	(d) in any other capacity	7	21	(2)	21
11	Advertisement and publicity	134	537	175	583
12	Interest & Bank Charges	54	236	56	218
13	Depreciation	206	716	160	594
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	1,150	2,027	367	1,078
16	Stamp duty on policies	436	1,647	523	1,600
17	Information Technology Expenses	604	2,193	548	3,646
18	Goods and Services Tax (GST)	887	1,979	121	946
19	Others				
	a) Postage and courier cost	68	201	44	297
	b) Recruitment (including Agent advisors)	(179)	328	65	360
	c) Electricity ,water and utilities	102	341	54	264
	d) Policy issuance and servicing costs	23	114	41	144
	e) (Profit)/Loss on fixed assets	-	-	10	11
	f) Other miscellaneous expenses	352	1,149	(286)	537
	<b>TOTAL</b>	<b>13,066</b>	<b>46,348</b>	<b>10,558</b>	<b>45,146</b>
	In India	13,066	46,348	10,558	45,146
	Outside India	-	-	-	-

Date of upload: May 21, 2026 | Version: 01

FORM L-7-BENEFITS PAID SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

PARTICULARS	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
<b>1. Insurance Claims</b>				
(a) Claims by Death	10,877	40,082	11,709	39,254
(b) Claims by Maturity	9,904	24,677	3,939	11,905
(c) Annuities/Pension payment	2	11	3	12
(d) Periodical Benefit- Survival	245	763	93	240
(e) Health	15	62	-	5
(f) Surrenders & Withdrawal	9,259	29,184	6,965	23,253
(g) any other			-	
(i) Riders	3	8	9	10
(ii) Claim Investigation Fees	20	72	16	63
(iii) Investment Income to Policy holders on unclaimed amounts	4	19	5	36
(iv) Others <sup>#</sup>	520	1,058	997	1,303
<b>Benefits Paid (Gross)</b>				
In India	<b>30,849</b>	<b>95,936</b>	<b>23,736</b>	<b>76,081</b>
Outside India	-	-	-	-
<b>2. (Amount ceded in reinsurance):</b>				
(a) Claims by Death	(4,334)	(15,945)	(5,101)	(14,132)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit- Survival	-	-	-	-
(e) Health	-	-	-	-
(f) any other	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) any other	-	-	-	-
<b>Benefits Paid (Net)</b>	<b>26,515</b>	<b>79,991</b>	<b>18,635</b>	<b>61,949</b>
In India	26,515	79,991	18,635	61,949
Outside India	-	-	-	-

<sup>#</sup> Includes Legal cases provisions.

Note:

- a) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- b) Fees and expenses connected with claims are included in claims.
- c) Legal and other fees and expenses shall also form part of the claims cost, wherever applicable.

Date of upload: May 21, 2026 | Version: 01

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)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
<b>1</b>	<b>Authorised Capital</b>		
	2,000,000,000 Equity Shares of Rs. 10 each	2,00,000	2,00,000
	Preference Shares of Rs. .... each	-	-
<b>2</b>	<b>Issued Capital</b>		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. .... each	-	-
<b>3</b>	<b>Subscribed Capital</b>		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. .... each	-	-
<b>4</b>	<b>Called-up Capital</b>		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Preference Shares of Rs. .... each	-	-
	<b>TOTAL</b>	<b>37,406</b>	<b>37,406</b>

Date of upload: May 21, 2026 | Version: 01

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

**Insurer : Pramerica Life Insurance Limited**

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

**PATTERN OF SHAREHOLDING**

Shareholder	As at March 31, 2026		As at March 31, 2025	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,07,71,553	51%	19,07,71,553	51%
· Foreign	18,32,90,314	49%	18,32,90,314	49%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
TOTAL	37,40,61,867	100%	37,40,61,867	100%

Date of upload: May 21, 2026 | Version: 01

## PART A

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE PRAMERICA LIFE INSURANCE LIMITED  
AS AT MARCH 31, 2026

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)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	2							
i)	Individuals:								
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0	-	-	-	-
ii)	Bodies Corporate:	2							
	(i) DHFL Investments Limited	-	18,70,30,931	50.00%	18,703	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	37,40,619	1.00%	374	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	2							
i)	Individuals :								
	(i) Pavan Dhamija	-	1	0.00%	0	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0	-	-	-	-
ii)	Bodies Corporate:	1							
	(i) Prudential International Insurance Holdings Limited	-	18,32,90,312	49.00%	18,329	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FI belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FI belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>7</b>	<b>37,40,61,867</b>	<b>100%</b>	<b>37,406</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Foot Notes:

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

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

(iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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

## PART B

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	<b>1</b>							
i)	Individuals/HUF : (i) Ms. Aruna Wadhawan	-	10,650	1.50%	1	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutions</b>								
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)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/ State Government(s)/ President of India</b>								
		-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>								
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	6,99,350	98.50%	70	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
<b>2.1)</b>	<b>Custodian/DR Holder</b>								
		-	-	-	-	-	-	-	-
<b>2.2)</b>	<b>Employee Benefit Trust</b>								
		-	-	-	-	-	-	-	-
<b>2.3)</b>	<b>Any other</b>								
		-	-	-	-	-	-	-	-
	<b>Total</b>	<b>23</b>	<b>7,10,000</b>	<b>100%</b>	<b>71</b>				

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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)	(VI)	(VII)	(VIII)	(IX)
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	<b>6</b>							
i)	Individuals/HUF (Names of major shareholders): Mr Bipin Singh (Nominee of PFL) Mr Pralhad Narasingrao Kulkarni (Nominee of PFL) Mr Pradeep Sawant (Nominee of PFL) Mr Purushottam Keshav Tamhankar (Nominee of PFL) Mr Pratik Hasmukh Upadhayay (Nominee of PFL) Ms Monisha Chadha (Nominee of PFL)	- - - - - -	10 10 10 10 10 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 0 0 0 0	- - - - - -	- - - - - -	- - - - - -	- - - - - -
ii)	Bodies Corporate: Piramal Finance Limited (PFL) (Formerly known as Piramal Capital & Housing Finance Limited)	1 -	10,14,49,940	100%	10,145	-	-	-	-
(ii)	(iii)								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
ii)	Bodies Corporate: (i) (ii) (iii)	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
-	Trusts	-	-	-	-	-	-	-	-
-	Non Resident Indian	-	-	-	-	-	-	-	-
-	Clearing Members	-	-	-	-	-	-	-	-
-	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
-	Bodies Corporate	-	-	-	-	-	-	-	-
-	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>7</b>	<b>10,14,50,000</b>	<b>100%</b>	<b>10,145</b>				

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

**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)**

SI. No.	Particulars	As at March 31, 2026	As at March 31, 2025
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	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>83,292</b>	<b>83,292</b>

Date of upload: May 21, 2026 | Version: 01

**FORM L-11-BORROWINGS SCHEDULE**

Insurer : Pramerica Life Insurance Limited

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

**BORROWINGS**

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others	-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS**

(Amount in Rs. Lakhs)

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
		NIL		

Date of upload: May 21, 2026 | Version: 01

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)

SL. No.	Particulars	As at March 31, 2026	As at March 31, 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	30,605	40,146
2	Other Approved Securities	2,136	2,085
3	Other Investments		
	(a) Shares		
	(aa) Equity	3,826	4,672
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	3,321	927
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,370	6,444
5	Other than Approved Investments		
	(a) Debentures/ Bonds	800	800
	(b) Equity Shares	1,363	1,680
	(c) Alternative Investment Fund	251	274
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	300	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	160	-
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo/TREPS	94	746
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	500	-
5	Other than Approved Investments	-	-
	(a) Mutual Fund	-	-
	(b) Debentures/ Bonds	-	-
	<b>TOTAL</b>	<b>51,726</b>	<b>57,774</b>

Particulars	As at March 31, 2026	As at March 31, 2025
Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	46,537	51,947
Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	43,093	50,344
Investment in Holding/Subsidiaries companies at cost	-	-
Investment in Joint Ventures companies at cost	-	-
*Investment in Associate Company/Company having significant influence on the company at cost	1,367	1,455
Investment made out of catastrophe reserve	-	-
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	-	-
- At market cost	-	-

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)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,99,580	4,01,495
2	Other Approved Securities	1,63,170	1,38,457
3	(a) Shares	-	-
	(aa) Equity	18,442	12,682
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,13,328	95,172
	(e) Other Securities	-	-
	- Commercial Paper / Certificate of Deposits	-	-
	- Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,56,361	2,10,329
5	Other than Approved Investments	-	-
	- Debentures/Bonds	7,500	1,000
	- Equity Shares	424	317
	- Alternative Investment Fund	125	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	36	135
2	Other Approved Securities	292	-
3	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	10,368	400
	(e) Other Securities	-	-
	- Commercial Paper / Certificate of Deposits	-	-
	- Deposits with Bank	-	-
	- Reverse Repo/TREPS	4,274	3,302
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,784	2,100
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	1,000	-
	<b>TOTAL</b>	<b>9,83,684</b>	<b>8,65,389</b>

Particulars	As at March 31, 2026	As at March 31, 2025
Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	9,64,820	8,53,029
Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	9,23,132	8,64,983
Investment in Holding/Subsidiaries companies at cost	-	-
Investment in Joint Ventures companies at cost	-	-
*Investment in Associate Company/Company having significant influence on the company at Cost	822	874
Investment made out of catastrophe reserve	-	-
Government securities deposited with Clearing Corporation of India (CCI) for settlement	-	-
- At amortised cost	505	504
- At market cost	514	534

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)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,070	3,158
2	Other Approved Securities	477	
3	(a) Shares		516
	(aa) Equity	26,270	24,676
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	410	1,271
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,092	1,328
5	Other than Approved Investments	-	-
	(a) Debentures/Bonds	-	-
	(b) Equity	2,585	1,200
	(c) Exchange Traded Fund	1,877	1,867
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,791	2,954
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	560
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	502	101
	(e) Other Securities (to be specified)		
	(aa) Deposit with Bank	-	-
	(bb) Reverse Repo	481	352
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	200	-
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	- Bank Balances	50	50
	- Income accrued on investments	115	139
	- Other Receivable	2,715	733
	- Payables for purchase of Securities	(2,365)	(134)
	- FMC Payable	(43)	(47)
	- Other Payables	(1,367)	(1,055)
	<b>TOTAL</b>	<b>38,860</b>	<b>37,669</b>

Particulars	As at March 31, 2026	As at March 31, 2025
Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	10,899	12,107
Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	10,574	11,222
Investment in Holding/Subsidiaries companies at cost	-	-
Investment in Joint Ventures companies at cost	-	-
*Investment in Associate Company/Company having significant influence on the company at Cost	69	397
Investment made out of catastrophe reserve	-	-

Date of upload: May 21, 2026 | Version: 01

**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		Total	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
<b>Long Term Investments:</b>								
Book Value	45,483	51,202	9,40,064	8,47,093	5,727	7,417	9,91,274	9,05,712
Market Value	42,037	49,598	8,98,312	8,59,034	5,925	8,141	9,46,274	9,16,773
<b>Short Term Investments:</b>								
Book Value	1,053	746	24,755	5,936	4,847	3,805	30,655	10,487
Market Value	1,056	746	24,818	5,948	4,974	3,966	30,848	10,660

Note: Market Value in respect of Shareholders and Policyholders investments is arrived as per the guidelines prescribed for linked business investments under IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.

Date of upload: May 21, 2026 | Version: 01

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)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	27,435	20,099
	(d) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	<b>27,435</b>	<b>20,099</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	27,435	20,099
	(f) Others	-	-
	<b>TOTAL</b>	<b>27,435</b>	<b>20,099</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	27,435	20,099
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>27,435</b>	<b>20,099</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	1,884	1,038
	(b) Long Term	25,551	19,061
	<b>TOTAL</b>	<b>27,435</b>	<b>20,099</b>

Note:

- Short-term loans are repayable within 12 months from the date of balance sheet. Long term loans are other than short-term loans.
- Loans considered doubtful amounting to Rs 18 Lakhs (Previous Year : Rs. 18 Lakh) 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

(Amount in Rs. Lakhs)

S. No.	Non-Performing Loans	Loan Amount	Provision
1	Sub-standard	-	-
2	Doubtful	18	18
3	Loss	-	-
	<b>Total</b>	<b>18</b>	<b>18</b>

Date of upload: May 21, 2026 | Version: 01

## FORM L 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,	As at April 1, 2025	For The year	On Sales/ Adjustments	As at March 31, 2026	As at March 31, 2026	As at March 31, 2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,656	1,311	2	6,965	5,406	247	1	5,652	1,313	250
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,259	40	684	1,615	1,916	116	642	1,390	225	343
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	404	8	103	309	328	23	94	257	52	76
Information Technology Equipment	2,853	258	267	2,844	2,413	276	266	2,423	421	440
Vehicles	110	-	-	110	35	22	-	57	53	75
Office Equipment	641	53	61	633	579	35	57	557	76	62
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,923</b>	<b>1,670</b>	<b>1,117</b>	<b>12,476</b>	<b>10,677</b>	<b>719</b>	<b>1,060</b>	<b>10,336</b>	<b>2,140</b>	<b>1,246</b>
Work in progress									221	303
<b>Grand Total</b>	<b>11,923</b>	<b>1,670</b>	<b>1,117</b>	<b>12,476</b>	<b>10,677</b>	<b>719</b>	<b>1,060</b>	<b>10,336</b>	<b>2,361</b>	<b>1,549</b>
<b>PREVIOUS YEAR</b>	<b>12,405</b>	<b>519</b>	<b>1,001</b>	<b>11,293</b>	<b>11,061</b>	<b>593</b>	<b>977</b>	<b>10,677</b>	<b>1,549</b>	<b>1,344</b>

Date of upload: May 21, 2026 | Version: 01

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)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Cash (including cheques*, drafts and stamps)	1436	1,539
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	4,756	5,270
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>6,217</b>	<b>6,834</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	6,217	6,834
	Outside India	-	-
	<b>TOTAL</b>	<b>6,217</b>	<b>6,834</b>

\* Cheques on hand amount to Rs. 722 Lakhs (Corresponding Period : Rs. 875 Lakhs)

Date of upload: May 21, 2026 | Version: 01

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)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,679	1,307
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	40	24
6	Others		
	(a) Security Deposits	1,262	1,065
	(b) Deposit -Others	1,111	699
	(c) Advances to employees for travel, etc.	77	84
	<b>TOTAL (A)</b>	<b>4,169</b>	<b>3,179</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	20,635	17,599
2	Outstanding Premiums	6,335	5,683
3	Agents' Balances	1,115	383
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,939	5,438
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	210	243
8	Others		
	(a) Seed Capital Contribution towards Unit Linked Funds	1,367	1,055
	(b) Investment Income on Unclaimed Fund	71	64
	(c) GST Unutilized Credit	2,546	3,172
	(d) Receivable towards non-par non linked funds	-	197
	(e) Receivable from clearing firm	1,058	1,626
	(f) Redemption receivable for Investments	3,183	3,183
	(g) Receivable from Unclaimed Fund	54	38
	(h) Receivable from ex employees	13	28
	(i) Insurance policies (Gratuity)	1,234	952
	(j) Insurance policies (Leave Encashment)	857	592
	(k) Margin Money for derivative contracts	12,250	-
	(l) Derivative Assets	144	1,029
	(m) Margin Money receivable	131	933
	(n) Agents' Balances - provision for doubtful amounts	(591)	(218)
	(o) Receivable from ex employees- provision	(13)	(28)
	(p) Provision on Vendor Advances	(52)	(52)
	(q ) Other Dues	234	321
	<b>TOTAL (B)</b>	<b>55,720</b>	<b>42,238</b>
	<b>TOTAL (A+B)</b>	<b>59,889</b>	<b>45,417</b>

Date of upload: May 21, 2026 | Version: 01

**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)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Agents' Balances	5,023	6,959
2	Balances due to other insurance companies	4,438	4,926
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	324	265
5	Unallocated premium	9,364	5,518
6	Sundry creditors	1,648	2,933
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	615	899
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	210	243
12	Income accrued on Unclaimed amounts	71	64
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	374	460
	-Policy Deposits	35	69
	-Proposal deposits & other Application Deposit	139	50
	-Payable to Policyholders	1,557	1,183
	-Lease Equalisation Reserve	213	415
	-Accrued Expenses	12,835	9,473
	-Withholding Tax Deducted at Source	487	1,119
	-Proposal deposit refundable	61	25
	-Due to Non Par non linked funds	-	197
	-GST Payable	1,235	1,718
	-Other Statutory liabilities	245	216
	- Margin money payable	6,616	945
	- Derivative Liabilities	6,419	-
	- Margin money recieved	131	553
	<b>TOTAL</b>	<b>52,040</b>	<b>38,230</b>

\*Includes cases where investigation is pending

**Details of Unclaimed Amounts and Investment Income thereon**

(Amount in Rs. Lakhs)

S. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Opening Balance as at 1st April	307	835
2	Add: Amount transferred to unclaimed amount	5	25
3	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
4	Add: Investment Income on Unclaimed Fund	19	35
5	Less: Amount of claims paid during the year	50	586
6	Less: Amount transferred to SCWF during the year (net of claims paid in respect of amounts transferred earlier)	0	2
7	Closing Balance of Unclaimed Amount as at 31st March	281	307

Date of upload: May 21, 2026 | Version: 01

**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)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at March 31, 2026</b>	<b>As at March 31, 2025</b>
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
	- Provision for Gratuity	1,613	1,095
	- Provision for Leave Encashment	1,221	775
3	For Others		
	- Provision for Investment assets	4,021	4,021
	<b>TOTAL</b>	<b>6,855</b>	<b>5,891</b>

Date of upload: May 21, 2026 | Version: 01

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)

Sl. No.	Particulars	As at March 31, 2026	As at March 31, 2025
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

Date of upload: May 21, 2026 | Version: 01

## FORM L-22: Analytical Ratios

Insurer : Pramerica Life Insurance Limited

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

## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended March 31, 2026	Up to the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Up to the Quarter ended March 31, 2025
<b>1</b>	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	125.34%	76.57%	45.74%	55.94%
	b) Pension	75.41%	976.79%	0.00%	0.00%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	0.00%	113.07%	0.00%	-128.80%
	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
	<b>Non Participating:</b>				
	a) Life	5.23%	12.35%	-4.60%	4.81%
	b) Annuity	-100.00%	-14.94%	20.48%	31.74%
	c) Pension	150.94%	131.75%	729.40%	381.30%
	d) Health	-5.05%	6.64%	183.50%	388.12%
	e) Variable Insurance	98.60%	-86.36%	-1174.24%	311.50%
<b>2</b>	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	3.47%	2.39%	1.12%	1.29%
<b>3</b>	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	26.94%	18.34%	16.59%	12.79%
<b>4</b>	<b>Net Retention Ratio</b>	93.89%	92.94%	92.68%	92.98%
<b>5</b>	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	73.35%	74.85%	79.78%	77.27%
	b) Pension	89.39%	85.11%	76.24%	83.15%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	81.14%	83.24%	86.64%	86.43%
	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
	<b>Non Participating:</b>				
	a) Life	81.74%	81.63%	83.36%	84.16%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	85.47%	87.78%	85.53%	88.16%
	e) Variable Insurance	NA	NA	NA	NA
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	23.56%	33.57%	34.26%	38.03%
<b>7</b>	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	5.29%	13.93%	15.15%	15.72%
<b>8</b>	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	2.47%	1.38%	0.94%	0.85%
<b>9</b>	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	-	-	-	-
<b>10</b>	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	1253.63%	1253.63%	1055.00%	1055.00%
<b>11</b>	<b>Change in net worth (Amount in Rs. Lakhs)</b>	(3,671)	(3,671)	(6,254)	(6,254)
<b>12</b>	<b>Growth in Network</b>	-4.28%	-4.28%	-6.80%	-6.80%
<b>13</b>	<b>Ratio of Surplus to Policyholders' Fund</b>	1.32%	2.91%	0.40%	1.76%
<b>14</b>	<b>Profit after tax / Total Income</b>	2.66%	-0.86%	2.17%	-1.84%
<b>15</b>	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	-	-	-	-
<b>16</b>	<b>Total Investments/(Capital + Reserves and Surplus)</b>	890.05%	890.05%	796.16%	796.16%
<b>17</b>	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	1.87%	1.87%	2.31%	2.31%
<b>18</b>	<b>Investment Yield - (Gross and Net)</b>				
	<b>A. With Realized gains</b>				
	Policyholders' Funds:				
	Non-Linked:				
	- PAR	4.42%	6.83%	7.70%	7.65%
	- Non-PAR	8.02%	7.68%	8.34%	8.03%
	Linked:				
	- Non-PAR	-37.68%	-3.40%	-3.36%	5.13%
	Shareholders' Funds	2.05%	6.26%	7.69%	7.23%
	<b>B. Without Realized gains</b>				
	Policyholders' Funds:				
	Non-Linked:				
	- PAR	4.09%	6.62%	7.34%	7.32%
	- Non-PAR	7.41%	7.45%	7.75%	7.80%
	Linked:				
	- Non-PAR	-41.94%	-10.60%	-6.24%	-2.26%
	Shareholders' Funds	-1.18%	4.76%	4.38%	4.33%

## FORM L-22: Analytical Ratios

Insurer : Pramerica Life Insurance Limited

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

## Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended March 31, 2026	Up to the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Up to the Quarter ended March 31, 2025
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)*</b>				
	For 13th month	70.3%	73.2%	67.1%	73.9%
	For 25th month	56.6%	64.6%	66.1%	66.8%
	For 37th month	60.2%	60.1%	60.9%	62.2%
	For 49th Month	57.4%	58.0%	60.9%	58.4%
	for 61st month	57.8%	54.6%	55.5%	56.5%
	<b>Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)*</b>				
	For 13th month	100.0%	100.0%	100.0%	100.0%
	For 25th month	100.0%	100.0%	100.0%	100.0%
	For 37th month	100.0%	100.0%	100.0%	100.0%
	For 49th Month	100.0%	100.0%	100.0%	100.0%
	for 61st month	98.5%	89.7%	92.1%	90.1%
	<b>Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)*</b>				
	For 13th month	71.5%	74.3%	69.8%	75.9%
	For 25th month	62.5%	68.8%	65.6%	67.2%
	For 37th month	59.9%	60.6%	63.8%	64.4%
	For 49th Month	60.4%	60.1%	61.9%	59.5%
	for 61st month	58.8%	56.3%	57.8%	56.8%
	<b>Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)*</b>				
For 13th month	100.0%	100.0%	100.0%	100.0%	
For 25th month	100.0%	100.0%	100.0%	100.0%	
For 37th month	100.0%	100.0%	100.0%	100.0%	
For 49th Month	100.0%	100.0%	100.0%	100.0%	
for 61st month	98.6%	94.3%	92.8%	90.2%	
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	0.12%	0.12%	0.14%	0.14%
	Net NPA Ratio	-	Nil	-	-
	<b>Shareholders' Funds</b>				
Gross NPA Ratio	5.25%	5.25%	4.72%	4.72%	
Net NPA Ratio	-	Nil	-	Nil	
21	<b>Solvency Ratio</b>	189%	189%	233%	233%
22	<b>Debt Equity Ratio</b>	NA	NA	NA	NA
23	<b>Debt Service Coverage Ratio</b>	NA	NA	NA	NA
24	<b>Interest Service Coverage Ratio</b>	NA	NA	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	44,970	51,624	47,969	51,869

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

Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	37,40,61,867	37,40,61,867	37,40,61,867	37,40,61,867
2	Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.62	(0.72)	0.58	(1.25)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.62	(0.72)	0.58	(1.25)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.62	(0.72)	0.58	(1.25)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.62	(0.72)	0.58	(1.25)
8	Book value per share (Rs)	21.95	21.95	22.93	22.93

Date of upload: May 21, 2026 | Version: 01

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

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

Receipts and Payments Account

Particulars	(Amount in Rs. Lakhs)	
	April 1, 2025 to March 31, 2026	April 1, 2024 to March 31, 2025
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	2,41,157	2,10,443
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(715)	(1,953)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(95,880)	(76,074)
Payments of commission and brokerage	(35,540)	(33,152)
Payments of other operating expenses	(48,988)	(47,518)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(499)	(408)
Income taxes paid (Net)	(16)	(6)
Goods and services tax paid	(92)	(170)
Other payments (give break-up)	-	-
<b>Cash flows before extraordinary items</b>	<b>59,425</b>	<b>51,163</b>
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>59,425</b>	<b>51,163</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(1,587)	(822)
Proceeds from sale of fixed assets	57	13
Purchases of investments	(4,52,750)	(4,12,492)
Loans disbursed	(7,336)	(4,957)
Sales of investments	3,42,308	3,08,772
Repayments received	-	-
Rents/Interests/ Dividends received	67,709	58,350
Investments in money market instruments and in liquid mutual funds (Net)	(8,442)	(1,788)
Expenses related to investments	-	-
<b>Net cash flow from investing activities</b>	<b>(60,042)</b>	<b>(52,924)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>		
<b>Net increase in cash and cash equivalents:</b>	<b>(617)</b>	<b>(1,761)</b>
Cash and cash equivalents at the beginning of the year	6,809	8,570
<b>Cash and cash equivalents at the end of the year</b>	<b>6,192</b>	<b>6,809</b>
<b>Note - Components of Cash and cash equivalents at end of the year</b>		
Cash and cheques in hand	1,436	1,539
Bank Balances	4,756	5,270
<b>Total Cash and cash equivalents</b>	<b>6,192</b>	<b>6,809</b>
<b>Reconciliation of Cash &amp; Cash Equivalents with Cash &amp; Bank Balance (Schedule L-17):</b>		
Cash & Cash Equivalents	6,192	6,809
Add: Deposit Account - Others	25	25
<b>Cash &amp; Bank Balances as per Schedule L-17</b>	<b>6,217</b>	<b>6,834</b>

Notes :

1. The above Receipts and Payments Account has been prepared under the "Direct Method" as set out in the Accounting Standard-3 on Cash Flow Statement issued by The Institute of Chartered Accountants of India , as prescribed by Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.
2. Figures in paranthesis represent cash outflows.
3. Cash and cash equivalents consist of cash, cheques in hand, stamps in hand and balance with banks.
4. Cash and bank balance includes Fixed Deposit under Lien Rs. 25 Lakhs (Previous year Rs. 25 Lakhs)

FORM L - 24 Valuation of net liabilities

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

Date: March 31, 2026

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at Mar 31, 2026	Mathematical Reserves as at Mar 31, 2025
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	81,518	77,006
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Total Par</b>	<b>81,518</b>	<b>77,006</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	39	249
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	8,90,279	7,73,415
	General Annuity	273	256
	Pension	12,963	6,400
	Health	221	293
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	38,321	37,182
	General Annuity	-	-
	Pension	1,054	743
	Health	-	-
	<b>Total Non Par</b>	<b>9,43,149</b>	<b>8,18,538</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	39	249
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	9,71,796	8,50,421
	General Annuity	273	256
	Pension	12,963	6,400
	Health	221	293
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	38,321	37,182
	General Annuity	-	-
	Pension	1,054	743
	Health	-	-
	<b>Total</b>	<b>10,24,667</b>	<b>8,95,544</b>

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

Date of upload: May 21, 2026 | Version: 01

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

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

Date: March 31,2026

For the Quarter ended March 31,2026

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium <sup>1</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>1</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	<b>STATES</b>											
1	Andhra Pradesh	67	24	220	90	59	732	157	83	951	550	633
2	Arunachal Pradesh	(1)	3	(11)	-	1	-	(1)	3	(11)	82	85
3	Assam	564	231	1,966	414	122	1,574	978	353	3,540	870	1,223
4	Bihar	29	44	83	30	27	259	59	71	342	671	742
5	Chhattisgarh	478	193	2,060	394	142	2,250	872	335	4,310	1,174	1,508
6	Goa	-	-	-	13	56	495	13	56	495	80	136
7	Gujarat	275	107	803	466	556	5,359	741	663	6,162	1,242	1,905
8	Haryana	302	155	1,023	357	223	1,312	659	379	2,335	1,070	1,449
9	Himachal Pradesh	278	161	1,558	81	115	1,019	359	276	2,576	974	1,250
10	Jharkhand	371	108	1,302	113	35	435	484	143	1,737	455	598
11	Karnataka	193	85	970	311	135	1,717	504	220	2,687	870	1,091
12	Kerala	8	7	110	20	9	79	28	16	189	271	287
13	Madhya Pradesh	352	103	1,082	382	407	4,781	734	510	5,863	1,161	1,671
14	Maharashtra	670	237	2,956	923	626	7,357	1,593	863	10,313	1,434	2,297
15	Manipur	103	51	430	110	43	474	213	94	903	365	459
16	Meghalaya	89	19	435	61	17	312	150	35	747	103	139
17	Mizoram	16	3	69	42	9	169	58	12	238	38	49
18	Nagaland	84	40	258	71	32	236	155	71	494	197	269
19	Odisha	178	166	1,354	163	149	1,367	341	314	2,722	656	970
20	Punjab	1,864	639	8,468	453	239	2,753	2,317	878	11,221	2,385	3,263
21	Rajasthan	735	361	4,193	370	89	1,523	1,105	450	5,716	1,705	2,155
22	Sikkim	85	21	254	33	10	90	118	31	344	42	74
23	Tamil Nadu	145	45	359	324	94	1,002	469	139	1,362	513	651
24	Telangana	232	43	831	269	58	800	501	101	1,631	254	355
25	Tripura	94	26	471	29	12	146	123	38	616	171	209
26	Uttarakhand	365	118	1,340	123	41	397	488	159	1,737	862	1,021
27	Uttar Pradesh	2,222	771	11,197	2,068	942	12,295	4,290	1,713	23,492	2,825	4,538
28	West Bengal	370	129	1,402	238	77	923	608	206	2,325	915	1,121
	<b>TOTAL</b>	<b>10,168</b>	<b>3,890</b>	<b>45,182</b>	<b>7,948</b>	<b>4,325</b>	<b>49,854</b>	<b>18,116</b>	<b>8,215</b>	<b>95,036</b>	<b>21,934</b>	<b>30,149</b>
	<b>UNION TERRITORIES</b>											
1	Andaman and Nicobar Islands	-	0	-	-	0	-	-	1	-	24	25
2	Chandigarh	615	165	2,143	150	47	554	765	212	2,698	212	424
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	0	-	-	0	-	0	0
4	Govt. of NCT of Delhi	428	242	3,056	766	633	6,816	1,194	875	9,873	904	1,779
5	Jammu & Kashmir	1,397	435	5,407	387	121	1,852	1,784	555	7,259	1,776	2,331
6	Ladakh	193	66	627	39	7	136	232	73	763	25	98
7	Lakshadweep	-	-	-	-	0	-	-	0	-	2	2
8	Puducherry	16	7	91	26	15	147	42	22	238	15	37
	<b>TOTAL</b>	<b>2,649</b>	<b>915</b>	<b>11,325</b>	<b>1,368</b>	<b>823</b>	<b>9,506</b>	<b>4,017</b>	<b>1,738</b>	<b>20,831</b>	<b>2,959</b>	<b>4,697</b>
	<b>GRAND TOTAL</b>	<b>12,817</b>	<b>4,805</b>	<b>56,507</b>	<b>9,316</b>	<b>5,148</b>	<b>59,360</b>	<b>22,133</b>	<b>9,953</b>	<b>1,15,867</b>	<b>24,893</b>	<b>34,846</b>
	<b>IN INDIA</b>											
	<b>OUTSIDE INDIA</b>											

Note:

<sup>1</sup> Renewal Premium is reported on accrual basis.

Date of upload: May 21, 2026 | Version: 01

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

Insurer : Pramerica Life Insurance Limited

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

Date: March 31,2026

Upto the Quarter ended March 31, 2026

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium <sup>1</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>1</sup> ) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	<b>STATES</b>											
1	Andhra Pradesh	262	154	905	241	139	1,438	503	293	2,343	2,188	2,481
2	Arunachal Pradesh	29	15	89	4	11	10	33	26	99	342	368
3	Assam	2,015	813	7,199	1,083	380	4,156	3,098	1,193	11,355	3,194	4,387
4	Bihar	510	365	2,272	239	159	1,415	749	524	3,686	2,504	3,028
5	Chhattisgarh	1,592	779	7,118	1,199	500	6,678	2,791	1,279	13,796	4,390	5,669
6	Goa	4	4	39	39	234	1,429	43	238	1,469	277	515
7	Gujarat	1,059	422	3,336	1,368	1,410	13,685	2,427	1,832	17,020	3,740	5,572
8	Haryana	1,452	740	5,434	1,643	958	6,616	3,095	1,699	12,050	3,728	5,427
9	Himachal Pradesh	998	650	5,367	270	290	2,547	1,268	940	7,914	3,508	4,448
10	Jharkhand	895	374	3,290	291	126	1,207	1,186	501	4,497	1,668	2,169
11	Karnataka	758	424	4,316	1,092	720	7,966	1,850	1,144	12,281	2,994	4,138
12	Kerala	72	54	406	102	56	556	174	110	962	937	1,047
13	Madhya Pradesh	981	410	3,634	1,042	923	9,273	2,023	1,333	12,907	4,085	5,418
14	Maharashtra	1,821	772	8,047	2,224	1,316	17,194	4,045	2,087	25,242	5,067	7,154
15	Manipur	417	221	1,640	358	170	1,476	775	391	3,116	1,365	1,756
16	Meghalaya	171	48	778	135	52	678	306	100	1,456	436	536
17	Mizoram	45	13	178	118	33	442	163	46	620	141	187
18	Nagaland	313	126	1,011	233	141	786	546	267	1,797	750	1,018
19	Odisha	696	480	4,110	496	403	3,577	1,192	883	7,687	2,366	3,249
20	Punjab	4,673	1,821	19,145	1,168	613	6,342	5,841	2,433	25,487	8,979	11,413
21	Rajasthan	2,286	1,166	11,748	1,156	545	6,239	3,442	1,711	17,986	6,203	7,915
22	Sikkim	196	55	643	85	30	292	281	85	935	166	250
23	Tamil Nadu	502	257	2,270	926	397	4,165	1,428	654	6,434	2,034	2,688
24	Telangana	426	119	1,614	533	142	2,035	959	261	3,649	854	1,114
25	Tripura	303	122	1,254	98	42	405	401	164	1,659	605	769
26	Uttarakhand	1,117	489	3,961	350	164	1,271	1,467	653	5,232	3,400	4,053
27	Uttar Pradesh	5,273	2,477	28,250	5,198	3,159	36,969	10,471	5,635	65,219	9,829	15,464
28	West Bengal	1,154	510	4,402	740	313	2,946	1,894	823	7,348	3,032	3,855
	<b>TOTAL</b>	<b>30,020</b>	<b>13,879</b>	<b>1,32,456</b>	<b>22,431</b>	<b>13,427</b>	<b>1,41,793</b>	<b>52,451</b>	<b>27,306</b>	<b>2,74,248</b>	<b>78,781</b>	<b>1,06,087</b>
	<b>UNION TERRITORIES</b>											
1	Andaman and Nicobar Islands	3	5	10	5	3	24	8	8	34	94	102
2	Chandigarh	1,351	404	4,679	327	106	1,245	1,678	510	5,924	642	1,152
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	5	1	14	5	1	14	3	4
4	Govt. of NCT of Delhi	1,260	753	8,837	2,930	2,283	25,325	4,190	3,036	34,162	2,153	5,189
5	Jammu & Kashmir	3,723	1,383	13,387	953	468	4,354	4,676	1,851	17,741	7,077	8,928
6	Ladakh	577	136	1,831	78	13	259	655	149	2,090	103	252
7	Lakshadweep	-	0	-	1	0	4	1	1	4	7	7
8	Puducherry	35	19	198	76	41	406	111	61	604	32	93
	<b>TOTAL</b>	<b>6,949</b>	<b>2,701</b>	<b>28,943</b>	<b>4,375</b>	<b>2,916</b>	<b>31,631</b>	<b>11,324</b>	<b>5,617</b>	<b>60,574</b>	<b>10,110</b>	<b>15,727</b>
	<b>GRAND TOTAL</b>	<b>36,969</b>	<b>16,580</b>	<b>1,61,398</b>	<b>26,806</b>	<b>16,343</b>	<b>1,73,424</b>	<b>63,775</b>	<b>32,923</b>	<b>3,34,822</b>	<b>88,891</b>	<b>1,21,814</b>
	<b>IN INDIA</b>							<b>63,775</b>	<b>32,923</b>	<b>3,34,822</b>	<b>88,891</b>	<b>1,21,814</b>
	<b>OUTSIDE INDIA</b>							-	-	-	-	-

Note:

<sup>1</sup> Renewal Premium is reported on accrual basis.

## FORM L-25- (ii) : Geographical Distribution of Business: GROUP

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

Date: March 31,2026

For the Quarter ended March 31,2026

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium <sup>1</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>1</sup> ) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	<b>STATES</b>														
1	Andhra Pradesh	-	-	-	-	1	234	450	8,599	1	234	450	8,599	-	450
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	100	1	47	-	-	-	-	-	100	1	47	-	1
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	2	1,01,753	908	77,520	-	599	17	(88,888)	2	1,02,352	925	(11,368)	-	925
8	Haryana	-	1,196	7	443	6	3,311	2,551	1,93,437	6	4,507	2,557	1,93,880	-	2,557
9	Himachal Pradesh	-	-	-	-	-	-	415	(15)	-	-	415	(15)	-	415
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	14	21,363	5,582	7,08,382	14	21,363	5,582	7,08,382	-	5,582
12	Kerala	-	11	(0)	7	-	-	0	1,213	-	11	0	1,220	-	0
13	Madhya Pradesh	-	-	-	-	-	1	0	438	-	1	0	438	-	0
14	Maharashtra	-	53,289	534	30,617	9	67,533	20,807	23,13,309	9	1,20,822	21,340	23,43,925	-	21,340
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	38,418	304	20,497	-	-	-	-	-	38,418	304	20,497	-	304
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	3	59	41	19,086	3	59	41	19,086	-	41
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	1	908	10	524	5	1,035	160	1,05,331	6	1,943	171	1,05,855	-	171
24	Telangana	-	1,583	3	643	5	421	3,063	55,556	5	2,004	3,066	56,199	-	3,066
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	(0)	(149)	-	-	(0)	(149)	-	(0)
27	Uttar Pradesh	-	4,29,746	1,393	2,64,119	5	240	155	42,470	5	4,29,986	1,548	3,06,589	-	1,548
28	West Bengal	-	33	0	18	-	24	11	6,297	-	57	12	6,315	-	12
	<b>TOTAL</b>	<b>3</b>	<b>6,27,037</b>	<b>3,160</b>	<b>3,94,435</b>	<b>48</b>	<b>94,820</b>	<b>33,253</b>	<b>33,65,066</b>	<b>51</b>	<b>7,21,857</b>	<b>36,413</b>	<b>37,59,500</b>	-	<b>36,413</b>
	<b>UNION TERRITORIES</b>														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	2	1,721	26	29,971	2	1,721	26	29,971	-	26
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>					<b>2</b>	<b>1,721</b>	<b>26</b>	<b>29,971</b>	<b>2</b>	<b>1,721</b>	<b>26</b>	<b>29,971</b>	-	<b>26</b>
	<b>GRAND TOTAL</b>	<b>3</b>	<b>6,27,037</b>	<b>3,160</b>	<b>3,94,435</b>	<b>50</b>	<b>96,541</b>	<b>33,280</b>	<b>33,95,036</b>	<b>53</b>	<b>7,23,578</b>	<b>36,439</b>	<b>37,89,471</b>	-	<b>36,439</b>
	<b>IN INDIA</b>									<b>53</b>	<b>7,23,578</b>	<b>36,439</b>	<b>37,89,471</b>	-	<b>36,439</b>
	<b>OUTSIDE INDIA</b>													-	

Note:

<sup>1</sup> Renewal Premium is reported on accrual basis.

Date of upload: May 21, 2026 | Version: 01

## FORM L-25- (ii) : Geographical Distribution of Business- GROUP

Insurer : Pramerica Life Insurance Limited

Date: March 31,2026

Upto the Quarter ended March 31, 2026

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

Geographical Distribution of Total Business- GROUP																
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium <sup>1</sup> (Rs. Lakhs)	Total Premium (New Business and Renewal <sup>1</sup> ) (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
	<b>STATES</b>															
1	Andhra Pradesh	-	175	1	88	2	354	532	52,983	2	529	533	53,071	-	533	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	3,077	18	1,477	-	-	4	1,560	-	3,077	22	3,037	-	22	
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	2	5,05,364	2,504	3,10,237	6	3,426	327	1,54,143	8	5,08,790	2,831	4,64,380	-	2,831	
8	Haryana	-	7,671	22	3,482	14	48,295	3,401	9,05,814	14	55,966	3,423	9,09,296	-	3,423	
9	Himachal Pradesh	-	-	-	-	-	-	418	1,456	-	-	418	1,456	-	418	
10	Jharkhand	-	26	0	16	-	-	6	6,000	-	26	6	6,016	-	6	
11	Karnataka	1	14,464	105	6,998	49	80,085	18,706	25,08,853	50	94,549	18,811	25,15,851	-	18,811	
12	Kerala	7	88,617	927	51,368	-	(1)	7	10,742	7	88,616	934	62,110	-	934	
13	Madhya Pradesh	1	86	0	44	-	7	18	17,748	1	93	18	17,792	-	18	
14	Maharashtra	2	1,83,613	1,709	98,509	45	2,41,575	71,806	50,89,371	47	4,25,188	73,516	51,87,881	-	73,516	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	1	1,16,590	924	62,175	1	18	0	64	2	1,16,608	924	62,239	-	924	
20	Punjab	-	-	-	-	-	-	5	3,166	-	-	5	3,166	-	5	
21	Rajasthan	-	-	-	-	5	682	62	27,603	5	682	62	27,603	-	62	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	1	3,27,165	2,772	2,30,487	14	2,980	332	2,91,458	15	3,30,145	3,104	5,21,945	-	3,104	
24	Telangana	9	52,659	256	25,012	14	11,879	3,755	8,93,379	23	64,538	4,011	9,18,390	-	4,011	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	57	43,992	-	-	57	43,992	-	57	
27	Uttar Pradesh	5	15,66,257	4,675	8,78,086	10	1,175	234	1,09,827	15	15,67,432	4,909	9,87,913	-	4,909	
28	West Bengal	1	116	1	63	1	445	41	7,264	2	561	42	7,327	-	42	
	<b>TOTAL</b>	<b>30</b>	<b>28,65,880</b>	<b>13,914</b>	<b>16,68,042</b>	<b>161</b>	<b>3,90,920</b>	<b>99,711</b>	<b>1,01,25,422</b>	<b>191</b>	<b>32,56,800</b>	<b>1,13,624</b>	<b>1,17,93,464</b>	-	<b>1,13,624</b>	
	<b>UNION TERRITORIES</b>															
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	18	16,808	410	3,24,126	19	21,846	434	3,25,991	-	434	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>	<b>1</b>	<b>5,038</b>	<b>24</b>	<b>1,865</b>	<b>18</b>	<b>16,808</b>	<b>410</b>	<b>3,24,126</b>	<b>19</b>	<b>21,846</b>	<b>434</b>	<b>3,25,991</b>	-	<b>434</b>	
	<b>GRAND TOTAL</b>	<b>31</b>	<b>28,70,918</b>	<b>13,938</b>	<b>16,69,907</b>	<b>179</b>	<b>4,07,728</b>	<b>1,00,120</b>	<b>1,04,49,548</b>	<b>210</b>	<b>32,78,646</b>	<b>1,14,058</b>	<b>1,21,19,455</b>	-	<b>1,14,058</b>	
	<b>IN INDIA</b>															
	<b>OUTSIDE INDIA</b>															

Note:

<sup>1</sup> Renewal Premium is reported on accrual basis.

Section I		(Amount in Rs. Lakhs)	
PARTICULARS	SCH	Amount	
Investments (Shareholders)	Sch - 8	51,726	
Investments (Policyholders)	Sch - 8A	9,83,684	
Investments (Linked Liabilities)	Sch - 8B	38,860	
Loans	Sch - 9	27,435	
Fixed Assets	Sch - 10	2,361	
Current Assets			
a. Cash & Bank Balance	Sch - 11	6,217	
b. Advances & Other Assets	Sch - 12	59,889	
Current Liabilities			
a. Current Liabilities	Sch - 13	52,040	
b. Provisions	Sch - 14	6,855	
c. Misc. Exp not Written Off	Sch - 15	-	
d. Debit Balance of P&L A/c		-	
Total Application as per Balance Sheet (A)		11,11,277	
Less: Other Assets	SCH	Amount	
Loans (if any)	Sch - 9	27,435	
Fixed Assets (if any)	Sch - 10	2,361	
Cash & Bank Balance (if any)	Sch - 11	6,217	
Advances & Other Assets (if any)	Sch - 12	58,522	
Current Liabilities	Sch - 13	51,665	
Provisions	Sch - 14	6,855	
Misc. Exp not Written Off	Sch - 15	-	
Investments held outside India		-	
Debit Balance of P&L A/c		-	
	TOTAL (B)	36,015	
Investment Assets	(A-B)	10,75,262	

## Reconciliation of Investment Assets

(Amount in Rs. Lakhs)

Total Investment Assets as per Balance Sheet

10,75,262

Balance Sheet Value of :

A. Life Fund	7,86,218
B. Pension & General Annuity and Group Business	2,50,184
C. Unit Linked Funds	38,860
	<u>10,75,262</u>

Section II  
NON - LINKED BUSINESS

(Amount in Rs. Lakhs)

A. LIFE FUND	% as per Reg	SH			PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)	f=[b+c+d+e]	(g)=(f)-(a)%	(h)	(i)=(a+f+h)	(j)	
1. Central Government Securities	Not Less than 25%	-	30,905	385	22,960	3,14,045	3,68,296	46.82%	(0)	3,68,295	3,38,042	
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	33,041	385	28,633	4,25,999	4,88,058	62.05%	(0)	4,88,058	4,53,751	
3. Investment subject to Exposure Norms												
a) Housing and Infrastructure												
1. Approved Investments	Not Less than 15%	-	9,272	25	36,115	1,43,008	1,88,420	23.95%	(103)	1,88,316	1,84,547	
2. Other Investments		-	-	-	300	700	1,000	0.13%	-	1,000	992	
b) (i) Approved Investments	Not Exceeding than 35%	-	7,396	130	26,480	64,128	98,134	12.48%	(744)	97,390	96,575	
(ii) Other Investments		800	2,768	-	380	7,812	11,759	1.39%	(304)	11,455	10,918	
TOTAL LIFE FUND		800	52,476	540	91,908	6,41,645	7,87,371	100.00%	(1,151)	7,86,218	7,46,782	

## Section II B. Infrastructure Reconciliation

(Amount in Rs. Lakhs)

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)	f=(a+b+c+d+e)	(g)=(f-a)%	(h)	(i)=(a+f+h)	(j)	
3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	800	2,768	-	680	8,512	12,759	1.52%	-304	13,255	11,910	
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	9,272	25	36,415	1,43,708	1,89,420	24.06%	-103	1,89,316	1,85,540	

(Amount in Rs. Lakhs)

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)	(c)=(a)+(b)	(d)	(e)	(f)=(c+e)	(g)
1. Central Government Securities	Not Less than 20%	-	62,225	62,225	24.87%	(0)	62,225	58,925
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	1,08,060	1,08,060	43.19%	(0)	1,08,060	1,02,914
3. Balanced Inv to be in approved investment	Not Exceeding 60%	-	1,42,132	1,42,132	56.81%	(9)	1,42,124	1,41,571
4. Other Investment		-	-	-	0.00%	-	-	-
TOTAL PENSION, GENERAL ANNUITY FUND		-	2,50,193	2,50,193	100.00%	(9)	2,50,184	2,44,485

## LINKED BUSINESS

(Amount in Rs. Lakhs)

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)	(c)=(a)+(b)	(d)
1. Approved Investment	Not Less than 75%	-	34,398	34,398	88.52%
2. Other Investments	Not More than 25%	-	4,462	4,462	11.48%
TOTAL LINKED INSURANCE FUND		-	38,860	38,860	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. 13.36 Crs & Rs. 3.75 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

Head with Resignation 101  
 ULIP Linked Insurance Business  
 Name of the Issuer: Pramerica Life Insurance Limited  
 Registration Number : 140  
 Statement as on 31st March 2025  
 Periodicity of Submission: Quarterly

PAGE 6

PARTICULARS	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Balanced Equilibrium Fund		Large Cap Advantage Fund		Flexicap Opportunities Fund		Growth Momentum Fund		Nifty Midcap 50 Correlation Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Pramerica Nifty Midcap 50 Correlation Pension Fund		Discontinued Pension Fund		Pramerica FlexiCap Pension Fund		MultiCap Opportunities Fund		Nifty Smallcap 250 Quality 50 Correlation Fund		Pramerica Rising Bharat Fund		Group Pure Equity Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds			
	ULIP00127/08/08/FI/DEBT/FUND140	ULIP00227/08/08/BAL/ANC/FUND140	ULIP00327/08/08/GROW/TH/FUND140	ULIP00427/08/08/LCAP/EQU/FUND140	ULIP00527/08/08/EQB/BLN/FUND140	ULIP00627/08/08/LCAP/ADV/FUND140	ULIP00727/08/08/FLEX/OP/FUND140	ULIP00827/08/08/GROW/MOM/FUND140	ULIP00927/08/08/NIFTY/MIDCAP/50/FUND140	ULIP01027/08/08/PEN/DEBT/FUND140	ULIP01127/08/08/PEN/BAL/FUND140	ULIP01227/08/08/PEN/GROW/FUND140	ULIP01327/08/08/PEN/DY/EF/FUND140	ULIP01427/08/08/PEN/NIFTY/MIDCAP/50/FUND140	ULIP01527/08/08/PEN/DISC/PEN/FUND140	ULIP01627/08/08/PEN/FLEXI/CAP/PEN/FUND140	ULIP01727/08/08/MUL/CAP/OPP/140	ULIP01827/08/08/NIFTY/SMALLCAP/250/QTY/50/FUND140	ULIP01927/08/08/PEN/RISING/BHARAT/FUND140	ULIP02027/08/08/PEN/PURE/EQU/FUND140	ULIP02127/08/08/PEN/LIQUID/FUND140	ULIP02227/08/08/PEN/DISC/CONF/FUND140																										
SPIN Number	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual				
Opening Balance (Market Value)	2,131		2,997		5,274		16,697		70		199		461		194		5,880		21		36		36		164		205		22		170		3,384		71		150		3,451		42,108							
Add Inflow during the Quarter	466		100		686		1,066		39		89		133		28		2,865		192		13		13		13		13		63		387		661		78		631		25		78		3,388		2,491			
Increase / (Decrease) Value of Inv (Net)	5		(197)		(80)		(2,267)		(80)		(24)		(80)		(24)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)	
Less Outflow during the Quarter	432		407		1,101		1,979		19		61		49		19		396		17		17		17		17		17		16		313		252		2		7		814		7		814		6,143			
Total Investible Funds (Market value)	2,137		2,494		4,622		12,956		72		221		477		178		7,129		21		53		53		486		208		36		2,608		417		168		611		23		168		3,813		38,659			

Note:  
 1. The aggregate of all the above segregated Unit Funds should reconcile with Item C of Form 3A (Part A) for both Par and Non Par Business.  
 2. Other Investments are as permitted under Sec 27A(2)

Date of upload: May 21, 2026 | Version: 01

FORM L-27 ULIP LINKED BUSINESS

FORM 3A

Head with Resignation 101  
 ULIP Linked Insurance Business  
 Name of the Issuer: Pramerica Life Insurance Limited  
 Registration Number : 140  
 Statement as on 31st March 2025  
 Periodicity of Submission: Quarterly

PARTICULARS	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Balanced Equilibrium Fund		Large Cap Advantage Fund		Flexicap Opportunities Fund		Growth Momentum Fund		Nifty Midcap 50 Correlation Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Pramerica Nifty Midcap 50 Correlation Pension Fund		Discontinued Pension Fund		Pramerica FlexiCap Pension Fund		MultiCap Opportunities Fund		Nifty Smallcap 250 Quality 50 Correlation Fund		Pramerica Rising Bharat Fund		Group Pure Equity Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	ULIP00127/08/08/FI/DEBT/FUND140	ULIP00227/08/08/BAL/ANC/FUND140	ULIP00327/08/08/GROW/TH/FUND140	ULIP00427/08/08/LCAP/EQU/FUND140	ULIP00527/08/08/EQB/BLN/FUND140	ULIP00627/08/08/LCAP/ADV/FUND140	ULIP00727/08/08/FLEX/OP/FUND140	ULIP00827/08/08/GROW/MOM/FUND140	ULIP00927/08/08/NIFTY/MIDCAP/50/FUND140	ULIP01027/08/08/PEN/DEBT/FUND140	ULIP01127/08/08/PEN/BAL/FUND140	ULIP01227/08/08/PEN/GROW/FUND140	ULIP01327/08/08/PEN/DY/EF/FUND140	ULIP01427/08/08/PEN/NIFTY/MIDCAP/50/FUND140	ULIP01527/08/08/PEN/DISC/PEN/FUND140	ULIP01627/08/08/PEN/FLEXI/CAP/PEN/FUND140	ULIP01727/08/08/MUL/CAP/OPP/140	ULIP01827/08/08/NIFTY/SMALLCAP/250/QTY/50/FUND140	ULIP01927/08/08/PEN/RISING/BHARAT/FUND140	ULIP02027/08/08/PEN/PURE/EQU/FUND140	ULIP02127/08/08/PEN/LIQUID/FUND140	ULIP02227/08/08/PEN/DISC/CONF/FUND140																								
SPIN Number	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
Opening Balance (Market Value)	2,682		3,358		5,636		16,872		26		250		166		61		1,312		35		54		54		177		177		2,824		75		2,670		75		1,447		3,451		37,681					
Add Inflow during the Quarter	514		263		676		2,337		61		190		187		51		2,393		7		7		7		34		34		120		7		332		78		1,438		5		1,443		2,063			
Increase / (Decrease) Value of Inv (Net)	81		34		(181)		(152)		(80)		(18)		(80)		(18)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)		(80)	
Less Outflow during the Quarter	737		450		1,207		2,671		73		94		73		28		890		18		18		18		18		18		17		397		47		1,339		47		1,339		8,155					
Total Investible Funds (Market value)	2,142		3,207		5,169		14,392		50		340		266		83		2,795		25		55		55		71		62		2		2,807		105		2,807		105		1,680		37,681					

Note:  
 1. The aggregate of all the above segregated Unit Funds should reconcile with Item C of Form 3A (Part A) for both Par and Non Par Business.  
 2. Other Investments are as permitted under Sec 27A(2)

Date of upload: May 21, 2026 | Version: 01

**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 March 2026

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

PART- C

(Amount in Rs. Lakhs)

S. 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	2,327	32.0902	32.0902	31.9995	31.6557	31.7559	31.0228	3.44%	6.79%	32.4274
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	2,494	39.5090	39.5090	42.3094	41.0889	41.8191	40.1000	-1.47%	6.33%	42.4673
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	4,022	45.3661	45.3661	51.2420	48.8800	50.1311	47.2527	-3.99%	6.94%	51.5404
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	12,956	54.9053	54.9053	63.7134	59.7747	62.0246	57.6369	-4.74%	8.67%	64.4631
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	21	28.4649	28.4649	28.6001	28.2879	28.2483	27.6003	3.13%	5.78%	28.9332
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	53	40.5069	40.5069	42.8131	41.8531	42.4448	41.2817	-1.88%	6.96%	42.9699
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	45	55.3795	55.3795	62.3500	59.4092	60.7429	57.6934	-4.01%	6.98%	62.7153
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	486	66.6208	66.6208	77.4254	72.2176	74.4475	69.2343	-3.77%	9.09%	78.1572
9	Balanced Equilibrium Fund	ULIF016010223BALEQIBFND140	27-Jul-23	Non Par	72	11.1163	11.1163	12.4750	11.9436	12.2536	11.5724	-3.94%	NA	12.7307
10	Large Cap Advantage Fund	ULIF013010223LARCPCADFND140	27-Jul-23	Non Par	521	10.5549	10.5549	12.2399	11.6640	12.2998	11.4165	-7.55%	NA	13.2207
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	477	11.1747	11.1747	12.9738	12.3426	12.7968	11.6347	-3.95%	NA	13.8810
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	178	11.0878	11.0878	12.6287	11.9879	12.4762	11.7144	-5.35%	NA	13.2558
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	7,130	13.9236	13.9236	16.0517	14.8557	15.7314	13.5573	2.70%	NA	16.3078
14	Multicap Opportunities Fund	ULIF01106/02/18MULCAOPP0140	23-Oct-18	Non Par	2,608	20.0485	20.0485	23.2976	21.9729	23.1586	21.9074	-8.49%	7.38%	25.2622
15	Nifty Smallcap 250 Quality 50 Correlation Fund	ULIF024201125NIFSMQCOR140	31-Dec-25	Non Par	417	8.5251	8.5251	-	-	-	-	NA	NA	10.0960
16	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	168	21.9375	21.9375	21.7108	21.4652	21.1976	20.9316	4.81%	5.19%	21.9375
17	Pramerica Nifty Midcap 50 Correlation Pension Fund	ULIF021181224PNIMDCRPN140	07-Jan-25	Non Par	208	9.4648	9.4648	10.9020	10.0864	10.6918	9.2687	-5.35%	NA	11.0540
18	Pramerica Rising Bharat Fund	ULIF027050326PRARIBHFN140	25-Mar-26	Non Par	611	9.6019	9.4648	10.9020	10.0864	10.6918	9.2687	-5.35%	NA	10.0123
19	Group Pure Equity Fund	ULGF001010126GRPPUREEQU140	27-Mar-26	Non Par	23	9.7344	9.4648	10.9020	10.0864	10.6918	9.2687	-5.35%	NA	9.9189
20	Pramerica FlexiEdge Pension Fund	ULIF020181224PFLXEDGPN140	16-May-25	Non Par	193	8.9105	8.9105	10.2978	9.8479	10.4747	-	NA	NA	10.4886
21	Discontinued Pension Fund	ULIF022181224DISCONDPEN140	24-Feb-25	Non Par	36	10.5961	10.5961	10.4711	10.3417	10.2014	10.0538	5.96%	NA	10.5961
22	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	3,813	24.8015	24.8015	24.4968	24.1798	23.8560	23.5249	5.43%	6.14%	24.8015
<b>TOTAL</b>						<b>38,860</b>								

**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:**

- NAV reflects the published NAV on the reporting date
- NAV is upto 4 decimal

Date of upload: May 21, 2026 | Version: 01

## FORM L-29

## DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

Life Fund

(Amount in Rs. Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at March 31, 2026	% Total	As at March 31, 2025	% Total	As at March 31, 2026	% Total	As at March 31, 2025	% Total
<b>Break down by credit rating</b>								
AAA rated	2,50,687	35%	2,07,487	30%	2,55,275	33%	2,04,032	30%
AA or better	6,331	1%	6,825	1%	6,325	1%	6,729	1%
Rated below AA but above A	8,755	1%	982	0%	8,500	1%	1,000	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Rated below B	0	0%	0	0%	800	0%	920	0%
Any other-Sovereign Securities	4,58,080	63%	4,73,800	69%	4,92,387	65%	4,70,257	69%
	<b>7,23,853</b>	<b>100%</b>	<b>6,89,093</b>	<b>100%</b>	<b>7,63,287</b>	<b>100%</b>	<b>6,82,937</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	10,427	1.44%	5,701	1%	10,423	1.37%	5,691	1%
more than 1 year and upto 3 years	33,253	4.59%	14,717	2%	33,593	4.40%	15,442	2%
More than 3 years and up to 7 years	1,31,004	18.10%	1,23,516	18%	1,32,197	17.32%	1,22,579	18%
More than 7 years and up to 10 years	1,15,572	15.97%	1,19,484	17%	1,18,113	15.47%	1,17,071	17%
More than 10 years and up to 15 years	1,68,261	23.25%	1,76,003	26%	1,76,526	23.13%	1,71,276	25%
More than 15 years and up to 20 years	1,10,350	15.24%	89,410	13%	1,17,100	15.34%	88,158	13%
Above 20 years	1,54,986	21.41%	1,60,262	23%	1,75,334	22.97%	1,62,720	24%
	<b>7,23,853</b>	<b>100.00%</b>	<b>6,89,093</b>	<b>100%</b>	<b>7,63,287</b>	<b>100.00%</b>	<b>6,82,937</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,42,372	47%	3,66,994	53%	3,72,625	49%	3,66,557	54%
b. State Government	1,15,709	16%	1,06,806	15%	1,19,762	16%	1,03,700	15%
c. Corporate Securities	2,65,773	37%	2,15,293	31%	2,70,899	35%	2,12,680	31%
	<b>7,23,853</b>	<b>100%</b>	<b>6,89,093</b>	<b>100%</b>	<b>7,63,287</b>	<b>100%</b>	<b>6,82,937</b>	<b>100%</b>

**Note**

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

Date of upload: May 21, 2026 | Version: 01

## FORM L-29

## DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

## Pension Fund

(Amount in Rs. Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at March 31, 2026	% Total	As at March 31, 2025	% Total	As at March 31, 2026	% Total	As at March 31, 2025	% Total
<b>Break down by credit rating</b>								
AAA rated	1,21,675	50%	99,914	44%	1,22,368	49%	97,865	44%
AA or better	17,366	7%	6,979	3%	17,225	7%	6,748	3%
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	1,02,953	43%	1,18,022	52%	1,08,099	44%	1,16,109	53%
	<b>2,41,994</b>	<b>100%</b>	<b>2,24,915</b>	<b>100%</b>	<b>2,47,693</b>	<b>100%</b>	<b>2,20,722</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	15,446	6%	993	0%	15,385	6%	991	0%
more than 1 year and upto 3 years	43,559	18%	28,909	13%	43,189	17%	28,487	13%
More than 3 years and up to 7 years	64,981	27%	65,160	29%	65,052	26%	63,408	29%
More than 7 years and up to 10 years	36,160	15%	41,880	19%	36,871	15%	41,162	19%
More than 10 years and up to 15 years	39,678	16%	39,366	18%	41,536	17%	38,617	17%
More than 15 years and up to 20 years	20,221	8%	18,135	8%	21,410	9%	17,761	8%
Above 20 years	21,949	9%	30,472	14%	24,250	10%	30,295	14%
	<b>2,41,994</b>	<b>100%</b>	<b>2,24,915</b>	<b>100%</b>	<b>2,47,693</b>	<b>100%</b>	<b>2,20,722</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	58,964	24%	80,238	36%	62,264	25%	79,268	36%
b. State Government	43,989	18%	37,784	17%	45,835	19%	36,841	17%
c. Corporate Securities	1,39,041	57%	1,06,893	48%	1,39,593	56%	1,04,612	47%
	<b>2,41,994</b>	<b>100%</b>	<b>2,24,915</b>	<b>100%</b>	<b>2,47,693</b>	<b>100%</b>	<b>2,20,722</b>	<b>100%</b>

**Note**

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

Date of upload: May 21, 2026 | Version: 01

## FORM L-29

## DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

## Unit Linked Fund

(Amount in Rs. Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at March 31, 2026	% Total	As at March 31, 2025	% Total	As at March 31, 2026	% Total	As at March 31, 2025	% Total
<b>Break down by credit rating</b>								
AAA rated	1,879	21%	2,264	23%	1,877	21%	2,221	23%
AA or better	326	4%	437	5%	321	4%	426	4%
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	6,818	76%	6,980	72%	6,840	76%	6,949	72%
	<b>9,022</b>	<b>100%</b>	<b>9,681</b>	<b>100%</b>	<b>9,038</b>	<b>100%</b>	<b>9,595</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	4,974	55%	3,407	35%	4,974	55%	3,405	35%
more than 1 year and upto 3 years	950	11%	1,025	11%	943	10%	1,017	11%
More than 3 years and up to 7 years	657	7%	1,695	18%	661	7%	1,675	17%
More than 7 years and up to 10 years	1,899	21%	1,059	11%	1,915	21%	1,037	11%
More than 10 years and up to 15 years	66	1%	2,495	26%	69	1%	2,461	26%
More than 15 years and up to 20 years	0	0%	0	0%	0	0%	0	0%
Above 20 years	476	5%	0	0%	477	5%	0	0%
	<b>9,022</b>	<b>100%</b>	<b>9,681</b>	<b>100%</b>	<b>9,038</b>	<b>100%</b>	<b>9,595</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,342	70%	6,464	67%	6,364	70%	6,437	67%
b. State Government	476	5%	516	5%	477	5%	511	5%
c. Corporate Securities	2,204	24%	2,701	28%	2,198	24%	2,646	28%
	<b>9,022</b>	<b>100%</b>	<b>9,681</b>	<b>100%</b>	<b>9,038</b>	<b>100%</b>	<b>9,595</b>	<b>100%</b>

**Note**

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

Date of upload: May 21, 2026 | Version: 01

## 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 March 31, 2026	Up to the Period ended March 31, 2026	For the Quarter ended March 31, 2025	Up to the Period ended March 31, 2025
1	Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Significant influence	Premium Income	16,790	62,221	14,849	47,953
			Commission Paid	758	(13,790)	(4,385)	(14,313)
			Investment Income	39	160	41	169
			Partial redemption of Non-convertible debentures	73	146	86	169
			Branding Expenses	(1,500)	(2,397)	(859)	(1,158)
			Rent Paid & Electricity charges	-	(1)	(4)	(14)
			Refund of security deposit (group float)	-	(10)	-	-
2	Piramal Capital & housing finance limited employees Group Gratuity Trust	Significant influence	Premium Income	207	207	-	-
3	Piramal Financial Sales and Services Private Limited*	Significant influence	Premium Income	-	-	-	(102)
4	Piramal Corporate Services Private Limited*	Significant influence	Premium Income	-	-	(1)	(1)
5	Piramal Pharma Limited*	Significant influence	Premium Income	-	-	112	112
6	Piramal Trusteeship Services Private Limited*	Significant influence	Premium Income	-	-	0	0
7	Piramal Foundation	Significant influence	Premium Income	3	3	3	3
8	Piramal Foundation For Educational Leadership	Significant influence	Premium Income	5	5	5	5
9	Kaivalya Education Foundation	Significant influence	Premium Income	21	21	15	15
10	Aastan Corporate Solutions*	Significant influence	Premium Income	-	-	0	0
11	Piramal Water Private Ltd*	Significant influence	Premium Income	-	-	1	1
12	India Resurgence ARC Private Limited (formerly known as Piramal Assets Reconstruction Private Limited)*	Significant influence	Premium Income	-	-	2	2
13	Pramerica Life Insurance Employees Group Gratuity Trust (Formerly known as DHFL Pramerica Life Insurance Company Employees Group Gratuity Trust)	Significant influence	Premium Income	322	322	-	-
14	Piramal Enterprises Limited	Significant influence	Premium Income	-	0	24	25
15	PGIM India Asset Management Private Limited*	Significant influence	Purchase of Mutual funds	-	-	0	(310)
			Unrealised gain on Mutual Fund	-	-	6	13
16	Prudential International Insurance Service Co. LLC*	Significant influence	Reimbursement of expenses	-	(10)	(5)	(29)
			Towards secondment charges	-	-	-	(71)
			Recovery of Expenses	-	74	190	321
17	Gibraltar India Solutions LLP*	Significant influence	Towards secondment charges	-	(188)	(460)	(601)
18	India Resurgence Asset Management Business Private Limited*	Significant influence	Premium Income	-	-	8	20
			Premium Income	-	2	2	3
19	Key management personnel #		Managerial Remuneration	(400)	(1,601)	(354)	(944)

\* Cashed 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 March 31, 2026

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	5,838	Payable (Unallocated premium: 5,037 Policy deposits: Commission payable: 801 Rent Payable: 0 Electricity Charges: 0)	NA	Nil	Nil	Nil
	Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited)	Significant influence	2,260	Receivable (Investment in NCDs : 2,258 Accrued interest on NCDs : 2)	Secured. Nature of security - Investments	NA	Nil	Nil
2	Piramal Foundation	Significant influence	0	Receivable (Overdue Premium: 024)	NA	Nil	Nil	Nil
3	Piramal Foundation For Educational Leadership	Significant influence	0	Receivable (Overdue Premium: 0.01739)	NA	Nil	Nil	Nil
4	Kaivalya Education Foundation	Significant influence	0	Receivable (Overdue premium: 0.102)	NA	Nil	Nil	Nil
5	Key management personnel		841	Payable (Managerial Remuneration: 841)	NA	Nil	Nil	Nil

# As per Accounting standard-18

Date of upload: May 21, 2026 | Version: 01

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 March 2026

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 an additional director of the company with effect from 30th December 2025
3	Mr Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	-
4	Mr Pavan Dhamija	Non-Executive Director	Director	Ceased to be Director of the Company with effect from 30th December 2025
5	Mr Joel Varghese	Non-Executive Director	Director	Ceased to be Director of the Company with effect from 30th December 2025
6	Mr Abhijit Sen	Non-Executive Director	Director	Ceased to be Director of the Company with effect from 17th November 2025
7	Ms Amy Lee Tedesco	Non-Executive Director	Director	Appointed as an additional directors of the company with effect from 30th December 2025
8	Mr Syed Imtiaz Ahmed	Non-Executive Director	Director	Appointed as Non-Executive Director of the Company with effect from 21st January 2026
9	Mr Jagdeep Mallareddy	Non-Executive Director	Director	Ceased to be director of the Company with effect from 30th March 2026
10	Mr Modukuru S V S Phanes	Non-Executive Independent Director	Director	-
11	Mr Pravin Kutumbe	Non-Executive Independent Director	Director	-
12	Ms Sindushree Khullar	Non-Executive Independent Director	Director	Ceased to be director of the Company with effect from 10th October 2025
13	Ms Sonal Mattoo	Non-Executive Independent Director	Director	Appointed as Non-Executive Independent Director of the Company with effect from 9th January 2026

Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period (if any)
1	Mr. Pankaj Gupta	Chief Executive Officer & Managing Director	Chief Executive Officer & Managing Director	-
2	Mr. Pankaj Gupta	Chief Financial Officer	Finance	-
3	Mr. Karthik Chakrapani	Chief Business Officer	Sales & Distribution, Marketing, Renewals, Sales Training	-
4	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Human Resources, Ethics	-
5	Mr. Abhishek Das	Chief Investment Officer	Investments	-
6	Ms. Nupur Sharma	Company Secretary	Secretarial	-
7	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	-
8	Mr. Sunil Jain	Chief Technology Officer	Information Technology	Cessation on 01st April 2025
9	Mr. Prithvi Raj Mukherjee	Chief Growth Officer	Sales	Cessation on 01st April 2025
10	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	-
11	Mr. Yogesh Rohilla	General Counsel and Head Legal	Legal	Cessation on 01st April 2025
12	Mr. Manish Gupta	Head-Internal Audit	Internal Audit	Cessation on 01st April 2025
13	Mr. Sameer Chibber	Chief Customer Service & Operations	Operation and Customer Service	Cessation on 30th April 2025
14	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	Cessation on 22nd September 2025
15	Ms. Asha Murali	Consultant Appointed Actuary	Actuarial, Products	Date of Engagement 23rd September, 2025 and Cessation on 5th December, 2025
16	Ms. Kashvi Jagrani	Appointed Actuary	Actuarial, Products	Date of Engagement 5th December, 2025

Date of upload: May 21, 2026 | Version: 01

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

As at March 31,2026

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	10,59,638
	Deduct:		-
02	Mathematical Reserves	2	10,24,667
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		34,971
05	Available Assets in Shareholders Fund:	4	47,486
	Deduct:		-
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		47,486
08	Total ASM (04)+(07)		82,457
09	Total RSM	5	43,569
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>189%</b>

Note:

- 1) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;
- 2) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- 3) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- 4) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;
- 5) Item No. 09 shall be the sum total of the Required Solvency Margins arrived in the manner as specified under Form KT-1 and KT-2 of Part III (B) of Schedule-I of these regulations.

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

Date of upload: May 21, 2026 | Version: 01

## 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 :31st March 2026

Periodicity of Submission : Quarterly

Name of the Fund: Life Fund

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

Sl. No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	2,70,899	2,12,680	-	-	-	-	5,16,471	4,87,145	7,87,371	6,99,825
2	Gross NPA	3,984	4,584	-	-	-	-	-	-	3,984	4,584
3	% of Gross NPA on Investment Assets(2/1)	1.47%	2.16%	-	-	-	-	-	-	0.51%	0.66%
4	Provision made on NPA	3,984	4,599	-	-	-	-	-	-	3,984	4,599
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	2,66,916	2,08,082	-	-	-	-	5,16,471	4,87,145	7,83,387	6,95,226
8	Net NPA (2 - 4)	0.00	(14.72)	-	-	-	-	-	-	0	(15)
9	% of Net NPA to Net Investments Assets(8/7)	0.00%	-0.01%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**Certification**

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

**Note:**

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

Date of upload: May 21, 2026 | Version: 01

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 :31st March 2026

Periodicity of Submission : Quarterly

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

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

Sl. No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	1,39,593	1,04,612	-	-	-	-	1,10,599	1,18,609	2,50,193	2,23,222
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	1,39,593	1,04,612	-	-	-	-	1,10,599	1,18,609	2,50,193	2,23,222
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 issued, as amended from time to time.
5. Net Investment assets is net of "provisions"
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

Date of upload: May 21, 2026 | Version: 01

## 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 : March 31,2026

Periodicity of Submission : Quarterly

Name of the Fund: Unit Linked Funds

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Amount in Rs. Lakhs)

Sl. No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)	YTD (As at 31-Mar-26)	Prev. FY (As at 31-Mar-25)
1	Investments Assets (As per Form 5)	2,204	2,701	-	-	-	-	36,655	34,967	38,859	37,668
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)	2,204	2,701	-	-	-	-	36,655	34,967	38,859	37,668
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 issued, as amended from time to time.
5. Net Investment assets is net of "provisions"
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

Date of upload: May 21, 2026 | Version: 01

Sl. No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	3,71,774	8,036	2.16%	2.16%	3,61,690	28,540	7.89%	7.89%	3,54,539	28,095	7.92%	7.92%
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	294	4	1.34%	1.34%	208	12	5.73%	5.73%	209	14	6.47%	6.47%
4	B03 State Government Guaranteed Loans	SGGL	1,15,477	2,174	1.88%	1.88%	1,09,866	8,347	7.60%	7.60%	84,815	6,266	7.39%	7.39%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,256	38	1.66%	1.66%	2,293	155	6.75%	6.75%	2,435	164	6.74%	6.74%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,115	77	1.87%	1.87%	3,692	281	7.61%	7.61%	3,452	285	8.27%	8.27%
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	2,203	41	1.88%	1.88%	920	73	7.94%	7.94%	500	42	8.40%	8.40%
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	547	110	20.01%	20.01%	616	125	20.31%	20.31%	533	373	69.97%	69.97%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	207	14	6.91%	6.91%	270	16	6.03%	6.03%	372	177	47.45%	47.45%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	14,594	257	1.76%	1.76%	12,555	914	7.28%	7.28%	7,544	565	7.49%	7.49%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,46,710	2,685	1.83%	1.83%	1,39,777	10,412	7.45%	7.45%	1,12,626	8,453	7.51%	7.51%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,665	150	1.96%	1.96%	7,667	609	7.94%	7.94%	5,230	415	7.93%	7.93%
17	C29 Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	0.00%	0.00%	5,030	421	8.37%	8.37%	4,528	336	7.42%	7.42%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	1.97%	1.97%	1,000	80	8.00%	8.00%	1,000	79	7.92%	7.92%
19	C29 Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	5,640	425	7.53%	7.53%	5,421	712	13.13%	13.13%	5,092	796	15.63%	15.63%
22	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	381	2	0.47%	0.47%	645	119	18.48%	18.48%	538	72	13.47%	13.47%
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D05 Corporate Securities - Bonds - (Taxable)	EPBT	29,343	532	1.81%	1.81%	29,051	2,124	7.31%	7.31%	24,369	1,819	7.47%	7.47%
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	38,635	724	1.87%	1.87%	34,791	2,614	7.51%	7.51%	34,565	2,624	7.59%	7.59%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	10,353	206	1.99%	1.99%	9,901	781	7.89%	7.89%	7,357	582	7.91%	7.91%
28	D21 CCIL - CBLO	ECBO	12,997	158	1.22%	1.22%	9,315	491	5.27%	5.27%	7,650	492	6.43%	6.43%
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	2,960	75	2.52%	2.52%	1,050	130	12.42%	12.42%	481	64	13.23%	13.23%
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	911	-	0.00%	0.00%	1,598	-	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%	69	4	5.55%	5.55%
34	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	825	34	4.10%	4.10%	726	57	7.89%	7.89%	724	(145)	-19.97%	-19.97%
36	E06 Other than Approved Investments -Debentures	OLDB	7,500	178	2.37%	2.37%	7,500	481	6.42%	6.42%	-	-	0.00%	0.00%
37	E13 Short term Loans (Unsecured Deposits)	OSLU	894	(284)	-31.80%	-31.80%	894	(182)	-20.31%	-20.31%	594	61	10.31%	10.31%
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	384	-	0.00%	0.00%	440	34	7.75%	7.75%	600	600	100.00%	100.00%
41	E25 Reclassified Approved investments - Debt	ORAD	800	-	0.00%	0.00%	807	-	0.00%	0.00%	1,651	74	4.47%	4.47%
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	283	1	0.40%	0.40%	266	4	1.36%	1.36%	327	85	25.97%	25.97%
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%	660	-	0.00%	0.00%
<b>TOTAL</b>			<b>7,77,744</b>	<b>15,655</b>	<b>2.01%</b>	<b>2.01%</b>	<b>7,41,993</b>	<b>57,371</b>	<b>7.73%</b>	<b>7.73%</b>	<b>6,60,374</b>	<b>52,800</b>	<b>8.00%</b>	<b>8.00%</b>

**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 ₹ 7.55 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 : March 31,2026  
Statement of Investment and Income on Investment  
Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Amount in Rs. Lakhs)

Sl. No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	62,935	1,151	1.83%	1.83%	69,629	5,021	7.21%	7.21%	84,148	6,178	7.34%	7.34%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	42,135	791	1.88%	1.88%	41,820	3,167	7.57%	7.57%	22,589	1,699	7.52%	7.52%
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	4,420	85	1.92%	1.92%	4,174	327	7.83%	7.83%	3,487	292	8.36%	8.36%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	2,010	41	2.02%	2.02%	2,012	165	8.19%	8.19%	2,015	164	8.16%	8.16%
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	63,609	1,185	1.86%	1.86%	57,842	4,309	7.45%	7.45%	44,490	3,667	8.24%	8.24%
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	8,158	157	1.93%	1.93%	6,359	504	7.92%	7.92%	4,552	362	7.94%	7.94%
16	C29 Debt Instruments of InvITs - Approved Investments	IDIT	2,500	49	1.94%	1.94%	2,500	197	7.88%	7.88%	2,500	197	7.86%	7.86%
17	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,802	71	1.87%	1.87%	3,803	288	7.58%	7.58%	3,378	256	7.58%	7.58%
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	2,572	31	1.22%	1.22%	1,372	72	5.24%	5.24%	1,435	93	6.46%	6.46%
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	14,084	265	1.88%	1.88%	13,943	1,055	7.57%	7.57%	12,449	975	7.83%	7.83%
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	39,023	770	1.97%	1.97%	32,938	2,626	7.97%	7.97%	25,426	2,079	8.18%	8.18%
27	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	2,531	49	1.94%	1.94%	2,577	199	7.74%	7.74%	2,564	87	3.39%	3.39%
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%
<b>TOTAL</b>			<b>2,47,780</b>	<b>4,646</b>	<b>1.88%</b>	<b>1.88%</b>	<b>2,38,969</b>	<b>17,929</b>	<b>7.50%</b>	<b>7.50%</b>	<b>2,07,586</b>	<b>16,047</b>	<b>7.73%</b>	<b>7.73%</b>

**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.

Date of upload: May 21, 2026 | Version: 01

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 : March 31,2026  
Statement of Investment and Income on Investment  
Periodicity of Submission: Quarterly

Name of the Fund: Linked Fund

(Amount in Rs. Lakhs)

Sl. No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	2,500	10	0.40%	0.40%	2,912	68	2.33%	2.33%	3,687	383	10.38%	10.38%
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	3,589	49	1.36%	1.36%	3,379	197	5.82%	5.82%	2,548	171	6.71%	6.71%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	1,074	(1)	-0.09%	-0.09%	796	29	3.68%	3.68%	122	13	10.88%	10.88%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Auth	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	0	0.13%	0.13%	73	5	6.37%	6.37%	76	7	9.31%	9.31%
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%	-	3	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	837	89	10.58%	10.58%	997	55	5.54%	5.54%	1,231	72	5.83%	5.83%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,579	(407)	-15.79%	-15.79%	2,663	55	2.06%	2.06%	2,349	189	8.06%	8.06%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,037	(5)	-0.46%	-0.46%	1,053	54	5.17%	5.17%	1,251	109	8.74%	8.74%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	201	3	1.41%	1.41%	202	15	7.33%	7.33%	201	16	8.07%	8.07%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	C29 Debt Instruments of InvITs - Approved Investments	IDIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	C29 Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	C34 Infrastructure - Equity (including unlisted)	IOEQ	212	(4)	-2.02%	-2.02%	150	23	15.58%	15.58%	43	(23)	-53.44%	-53.44%
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	1,158	(106)	-9.19%	-9.19%	1,088	115	10.57%	10.57%	732	(11)	-1.52%	-1.52%
22	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	24,566	(3,577)	-14.56%	-14.56%	23,076	(1,055)	-4.57%	-4.57%	20,701	1,216	5.87%	5.87%
23	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	100.00%	100.00%	-	-	0.00%	0.00%
25	D38 Additional Tier 1 (Basel III Compliant) Perpetual Bonds – (PSU Banks)	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D39 Additional Tier 1 (Basel III Compliant) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D21 CCIL - CBLO	ECBO	553	7	1.27%	1.27%	442	24	5.38%	5.38%	417	27	6.42%	6.42%
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	-	-	0.00%	0.00%	330	13	3.90%	3.90%	315	13	4.21%	4.21%
31	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	1,026	9	0.85%	0.85%	1,294	93	7.17%	7.17%	1,366	117	8.54%	8.54%
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	15	0	0.74%	0.74%	166	8	4.90%	4.90%	351	23	6.43%	6.43%
35	D30 Net Current Assets	ENCA	(633)	284	-44.88%	-44.88%	(633)	182	-28.67%	-28.67%	(316)	(61)	19.37%	19.37%
36	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,893	(426)	-22.49%	-22.49%	1,223	(413)	-33.77%	-33.77%	356	17	4.80%	4.80%
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	2,134	(331)	-15.51%	-15.51%	2,029	(45)	-2.20%	-2.20%	1,837	173	9.39%	9.39%
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	177	(66)	-37.00%	-37.00%	124	(24)	-19.25%	-19.25%	363	(105)	-29.02%	-29.02%
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%
	<b>TOTAL</b>		<b>42,829</b>	<b>(4,473)</b>	<b>-10.44%</b>	<b>-10.44%</b>	<b>41,502</b>	<b>(599)</b>	<b>-1.44%</b>	<b>-1.44%</b>	<b>37,754</b>	<b>2,348</b>	<b>6.22%</b>	<b>6.22%</b>

**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.

Date of upload: May 21, 2026 | Version: 01

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 : March 31,2026  
 Statement of Down Graded Investments  
 Periodicity of Submission : Quarterly

Name of the Fund: Life Fund

PART - A

(Amount in Rs. Lakhs)

Sl. No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
	<b>During the Quarter<sup>1</sup></b>								
	NIL								
	<b>B. As on Date<sup>2</sup></b>								
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	800	03-Apr-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8% YES Bank 30 September 2026	IOLB	1,000	30-Sep-16	CARE & ICRA	AA+	AA-	14-Aug-25	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) , 15th July 25 (A+), 14th August25 (AA-)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	0	10-Jan-17	FITCH, CARE & ICRA	AA	D	06-Mar-20	Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (D)
	<b>TOTAL</b>		<b>1,800</b>						

**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

Date of upload: May 21, 2026 | Version: 01

**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 : March 31,2026

Statement of Down Graded Investments

Periodicity of Submission : Quarterly

PART - A

Name of the Fund: Pension &amp; General Annuity And Group Fund

(Amount in Rs. Lakhs)

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

Date of upload: May 21, 2026 | Version: 01

## 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

PART - A

Statement as on : March 31,2026

Statement of Down Graded Investments

Name of the Fund: Unit Linked Funds

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

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

Date of upload: May 21, 2026 | Version: 01

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

Sl. No	Particulars	For the Quarter Ended March 31, 2026				For the Quarter Ended March 31, 2025				Upto the Period Ended March 31, 2026				Upto the Quarter Ended March 31, 2025			
		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)
<b>1</b>	<b>First year Premium</b>																
i	Individual Single Premium- (ISP)																
	From 0-10000	48	58	58	59	18	22	22	44	98	117	117	156	44	50	50	75
	From 10,001-25,000	62	42	41	77	13	8	8	16	171	106	101	209	48	28	28	59
	From 25001-50,000	61	16	16	73	29	8	8	33	171	44	44	207	120	31	31	146
	From 50,001-75,000	11	2	-	13	-	-	-	22	4	3	27	19	3	3	23	
	From 75,001-100,000	30	3	2	38	10	1	1	13	70	7	7	82	29	3	3	37
	From 1,00,001 -1,25,000	10	1	-	13	-	-	-	10	1	1	13	-	-	-	-	
	Above Rs. 1,25,000	130	5	3	155	-	-	-	224	8	8	268	40	1	1	50	
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	8	2	2	8	9	2	2	9	12	3	3	12
	From 150,001-2,00,000	-	-	-	-	5	1	1	5	7	1	1	7	16	3	3	16
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	8	1	1	8	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Group Single Premium (GSP)																
	From 0-10000	(24)	7	5,283	(95,970)	25	10	5,546	58,446	(258)	27	(1,03,010)	2,432	(443)	44	32,114	3,69,694
	From 10,001-25,000	71	12	2,374	52,414	86	12	8,758	66,508	314	37	20,628	2,60,295	349	46	26,198	2,67,554
	From 25001-50,000	127	15	3,313	86,535	117	10	6,206	64,084	553	49	28,130	3,99,763	755	61	38,229	4,40,709
	From 50,001-75,000	117	5	4,940	52,561	171	7	9,792	85,761	749	31	33,695	3,96,866	787	43	46,959	3,82,860
	From 75,001-100,000	104	3	327	99,998	232	11	16,310	1,29,756	520	14	23,231	4,18,358	797	32	52,292	6,87,008
	From 1,00,001 -1,25,000	119	1	215	87,534	156	3	1,932	84,286	513	11	23,516	4,09,708	554	7	33,979	3,31,549
	Above Rs. 1,25,000	35,925	10	7,07,126	35,06,398	29,612	23	9,75,526	34,39,379	1,11,667	41	32,52,456	1,02,32,033	1,16,818	88	46,91,527	1,04,44,337
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	26	330	327	638	2	43	43	665	36	572	564	3,237	5	68	68	850
	From 10,001-25,000	216	2,169	2,139	3,325	88	409	401	1,237	490	4,388	4,298	8,157	302	1,677	1,556	4,496
	From 25001-50,000	2,985	11,400	10,094	38,608	2,738	8,501	8,369	26,162	11,537	33,279	31,129	1,11,591	10,212	28,236	27,572	85,590
	From 50,001-75,000	2,457	5,630	5,376	29,918	1,843	4,361	4,317	22,158	8,924	17,245	16,761	91,940	6,557	12,876	12,661	65,366
	From 75,001-100,000	892	1,259	1,232	10,835	805	930	901	8,258	3,276	4,000	3,847	37,857	2,477	2,743	2,622	24,562
	From 1,00,001 -1,25,000	339	437	434	4,837	265	294	292	3,223	1,193	1,327	1,315	14,990	766	738	732	8,305
	Above Rs. 1,25,000	2,621	778	739	27,277	1,569	589	553	15,301	6,280	2,264	2,090	65,979	4,692	1,760	1,571	44,795
vi	Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	12	1	1	0	6	76	76	2	62	176	175	6	6	76	76	2
	From 150,001-2,00,000	14	1	1	0	9	63	63	3	79	118	117	6	9	63	63	3
	From 2,00,001-250,000	1	-	-	-	1	3	3	0	8	8	8	2	1	3	3	0
	From 2,50,001 -3,00,000	12	-	-	-	10	34	34	4	74	53	53	7	10	34	34	4
	Above Rs. 3,00,000	26	1	1	3	12	16	16	4	176	54	54	66	12	16	16	4





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

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

Date: March 31,2026  
 Quarter End: March 31, 2026

## Business Acquisition through Different Channels (Individual)

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	6,832	3,894	5,590	3,285	19,053	11,777	18,441	11,374
2	Corporate Agents-Banks	361	132	152	77	712	204	492	208
3	Corporate Agents -Others	3,223	849	1,128	761	10,417	4,907	3,356	2,187
4	Brokers	711	920	1,563	843	4,004	2,945	4,884	2,808
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,651	3,824	6,882	2,438	27,988	11,841	21,089	8,719
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	10,651	3,824	6,882	2,438	27,988	11,841	21,089	8,719
7	IMF	304	312	48	29	1,512	1,214	65	42
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	1	1	(2)	(1)	(3)	(1)	85	39
10	Point of Sales	50	21	-	-	92	36	-	-
11	Others	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>22,133</b>	<b>9,953</b>	<b>15,361</b>	<b>7,432</b>	<b>63,775</b>	<b>32,923</b>	<b>48,412</b>	<b>25,376</b>
	Referral Arrangements	-	-	-	-	-	-	-	-

## Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold.

Date of upload: May 21, 2026 | Version: 01

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: March 31, 2026

For the Quarter Ended March 31, 2026  
FORM L-39-Data on Settlement of Claims (Individual)

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	2,056	3,723	8	6	1	-	5,794	8,461
2	Survival Benefit <sup>2</sup>	1,686	727	1	-	-	-	2,414	250
3	Annuities / Pension	9	48	-	-	-	-	57	2
4	Surrender <sup>3</sup>	2,952	571	-	-	-	-	3,523	5,013
5	Other benefits <sup>4</sup>	-	11	-	-	-	-	11	26
6	Death Claims	12	211	-	-	-	-	223	1,309

<sup>1</sup>The 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.

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

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

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

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

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	7	-	-	-	-	-	7	1,309
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	162	38,814	4	-	-	-	38,980	4,172
5	Other benefits	-	4	-	-	-	-	4	18
6	Group Death Claims	63	6,341	-	-	-	-	6,404	10,601

<sup>1</sup>The 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 upload: May 21, 2026 | Version: 01

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: March 31, 2026

Upto Period Ended March 31, 2026  
FORM L-39-Data on Settlement of Claims (Individual)

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	5,169	11,923	19	11	1	1	17,124	22,263
2	Survival Benefit <sup>2</sup>	4,696	1,806	1	-	-	-	6,503	759
3	Annuities / Pension	36	260	8	-	-	-	304	11
4	Surrender <sup>3</sup>	3,008	8,707	-	-	-	-	11,715	18,245
5	Other benefits <sup>4</sup>	-	36	-	-	-	-	36	79
6	Death Claims	238	588	11	-	-	4	841	4,109

<sup>1</sup>The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement. Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

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

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

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

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

Ageing of Claims <sup>1</sup>									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	10	3	-	-	-	-	13	2,143
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	5,533	78,856	5	-	-	-	84,394	10,795
5	Other benefits	-	13	-	-	-	-	13	63
6	Group Death Claims	202	26,407	217	-	-	-	26,826	36,825

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

Date of upload: May 21, 2026 | Version: 01

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: March 31, 2026

For the Quarter Ended March 31, 2026

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	4	82
2	Claims Intimated / Booked during the period	221	6,371
(a)	Less than 3 years from the date of acceptance of risk	83	6,009
(b)	Greater than 3 years from the date of acceptance of risk	138	362
3	Claims Paid during the period	223	6,404
4	Claims Repudiated during the period <sup>2</sup>	1	36
5	Claims Rejected <sup>3</sup>	-	2
6	Unclaimed <sup>4</sup>		
7	Claims O/S at End of the period	1	11
	<b>Outstanding Claims:-</b>		
	Less than 3 months	1	11
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1 year and above	-	-

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

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

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

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

Individual Claims		No. of claims only				
Sl. No.	Claims Experience	Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	56	27	1	93	-
2	Claims Booked during the period	5,833	2,410	61	3,483	11
3	Claims Paid during the period	5,794	2,414	57	3,523	11
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	95	23	5	53	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3 months	76	21	5	52	-
	3 months and less than 6 months	10	2	-	-	-
	6 months and less than 1 year	7	-	-	1	-
	1 year and above	2	-	-	-	-

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

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

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

Date of upload: May 21, 2026 | Version: 01

## 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: March 31, 2026

Upto Period Ended March 31, 2026

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	1	58
2	Claims Intimated / Booked during the period	846	26,978
(a)	Less than 3 years from the date of acceptance of risk	316	25,736
(b)	Greater than 3 years from the date of acceptance of risk	530	1,242
3	Claims Paid during the period	841	26,826
4	Claims Repudiated during the period <sup>2</sup>	5	163
5	Claims Rejected <sup>3</sup>	-	36
6	Unclaimed <sup>4</sup>	-	-
7	Claims O/S at End of the period	1	11
	<b>Outstanding Claims:-</b>	-	-
	Less than 3months	1	11
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

<sup>1</sup> Opening Balance is the closing balance of previous quarter.<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.<sup>4</sup> Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Individual Claims		No. of claims only				
Sl. No.	Claims Experience	Maturity	Survival Benefit <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	12	6	7	14	-
2	Claims Booked during the period	17,207	6,520	302	11,754	36
3	Claims Paid during the period	17,124	6,503	304	11,715	36
4	Unclaimed <sup>3</sup>	-	-	-	-	-
5	Claims O/S at End of the period	95	23	5	53	-
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	76	21	5	52	-
	3 months and less than 6 months	10	-	-	-	-
	6 months and less than 1 year	7	2	-	1	-
	1year and above	2	-	-	-	-

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

Date of upload: May 21, 2026 | Version: 01

## GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2026

Sl No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
a)	Death Claims	-	11	-	-	11	-	28
b)	Policy Servicing	-	8	6	1	1	-	20
c)	Proposal Processing	-	4	1	1	2	-	12
d)	Survival Claims	-	8	5	-	3	-	34
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	159	43	4	112	-	613
g)	Others	-	42	23	1	18	-	172
	<b>Total Number of Complaints</b>	-	<b>232</b>	<b>78</b>	<b>7</b>	<b>147</b>	-	<b>879</b>

<b>2</b>	<b>Total No. of Policies upto corresponding period of previous year</b>	48,672
<b>3</b>	<b>Total No. of Claims upto corresponding period of previous year</b>	32,941
<b>4</b>	<b>Total No. of Policies during current year</b>	33,42,421
<b>5</b>	<b>Total No. of Claims during current year</b>	27,824
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10000 policies (current year)</b>	2.45
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10000 claims registered (current year)</b>	22

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

## Note:

- Excluded from the above count are: 201 Invalid/Incorrect tagged Complaints
- 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: March 31, 2026  
 Date: March 31, 2026

INDIVIDUAL BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025
Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life	5.65%	5.65%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	676-676	637-637	1.65%-1.65%	1.65%-1.65%	5%-6%	5%-7%	0%-16.875%	0%-16.875%	0.8%-2.65%	0.8%-2.65%
	General Annuity																
	Pension																
	Health																
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
Health																	
<b>Linked -Others</b>																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life	5.65%	5.65%	67.5%-257.5%	67.5%-257.5%	Not Applicable	Not Applicable	676-676	637-637	0%-1.65%	0%-1.65%	5%-6%	5%-7%	0%-31.25%	0%-30%		
	General Annuity	5.85%	5.90%	110%-110%	110%-110%	Not Applicable	Not Applicable	0	0	0.55%-0.55%**	0.55%-0.55%**	5%-6%	5%-7%	0%-0%	0%-0%		
	Pension																
	Health	5.65%	5.65%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	134-147	126-138	1.65%-8.25%	1.65%-8.25%	5%-6%	5%-7%	0%-31.25%	0%-31.25%		
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
Health																	
<b>Linked -Others</b>																	
Life	5.10%	5.25%	65%-250%	65%-250%	Not Applicable	Not Applicable	676-676	637-637	0%-1.65%	0%-1.65%	5%-6%	5%-7%	0%-75%	0%-75%			
General Annuity																	
Pension	5.10%	5.25%	82.5%-127.5%	82.5%-127.5%	Not Applicable	Not Applicable	676-676	637-637	0%-1.65%	0%-1.65%	5%-6%	5%-7%	0%-50%	0%-50%			
Health																	

NOT APPLICABLE

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

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

<sup>1</sup>As percentage of IALM(2012-14) barring Non-Linked Non-Par General Annuity which is as percentage of IAM (2012-15), based on emerging experience.  
<sup>2</sup> Fixed per policy Renewal expenses.  
<sup>3</sup> Premium related Renewal expenses  
<sup>4</sup> Restricted to Lapse and Surrender

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

- 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.
- 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 <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates	
		As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025	As at March for the year 2026	As at March for the year 2025
Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Linked-Others</b>																
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	<b>Non-Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Non-Linked -Others</b>																
	Life	6.10%	6.10%	75%-555%	75%-565%	Not Applicable	Not Applicable	0-108	0-102	0%	0%	5%-6%	5%-7%	0%-8.25%	0%-9.5%		
	General Annuity																
	Pension																
	Health																
	<b>Linked -VIP</b>																
	Life																
	General Annuity																
	Pension																
	Health																
	<b>Linked-Others</b>																
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

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

<sup>1</sup>As percentage of IALM(2012-14).  
<sup>2</sup> Fixed per policy Renewal expenses.  
<sup>3</sup> Premium related Renewal expenses  
<sup>4</sup> Restricted to Lapse and Surrender

For the Quarter ended March 31, 2026

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
06-01-2026	Hindustan Unilever Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Bobby Parikh (DIN: 00019437) as Independent Director for five years from 1 December 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
28-01-2026	One 97 Communications Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Manisha Raisinghani (DIN: 06798956) as Independent Director for five years from 4 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
30-01-2026	Chalet Hotels Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Shwetank Singh (DIN: 02976637) as Managing Director and CEO for three years from 1 February 2026 and fix his remuneration as minimum remuneration	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
30-01-2026	Chalet Hotels Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dr. Sanjay Sethi (DIN: 00641243) as a Non-Executive, Non-Independent Director from 1 February 2026, liable to retire by rotation	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
30-01-2026	Chalet Hotels Ltd.	POSTAL BALLOT	MANAGEMENT	Approve payment of commission to Non-Executive Directors within the limits prescribed under Schedule V in case of inadequacy of profits for three years from FY26	FOR	ABSTAIN	We do not comment on resolution for approval of Payment of commission.
01-02-2026	Bharti Airtel Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dinesh Kumar Khara (DIN: 06737041) as Independent Director for five years from 3 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
01-02-2026	Bharti Airtel Ltd.	POSTAL BALLOT	MANAGEMENT	Approve amendments to the Object Clause of the Memorandum of Association (MoA)	FOR	FOR	The company is seeking approval to amend its Memorandum of Association (MoA) by substituting the existing sub-clauses 1 and 2 of Clause III(A). The existing objects clause was adopted at an early stage of the telecommunications industry, when the company's activities were primarily focused on traditional telecom services. As stated by the company, the industry has evolved with technological advancements, service convergence, and the emergence of integrated digital communication ecosystems, including next-generation, AI-enabled and cloud-based services. The regulatory framework has also evolved, including the Telecommunications Act 2023, which recognizes newer forms of communication services. The proposed amendment is intended to realign and broaden the main objects of the company and is procedural in nature, with no impact on the company's existing operations. We support the resolution.
01-02-2026	Bharti Airtel Ltd.	POSTAL BALLOT	MANAGEMENT	Approve amendments to the Articles of Association (AoA)	FOR	FOR	The articles incorporate certain key provisions of the existing Shareholders' Agreement (SHA) between Bharti Telecom Limited (Bharti), the promoter, Pastel Limited, a promoter group entity of Singapore Telecommunications Limited (Singtel), and the company, which governs the inter se rights and obligations between Bharti and Singtel. Bharti and Singtel have mutually agreed to amend the existing Shareholders' Agreement (SHA) to align it with evolving business requirements. The proposed changes to the SHA necessitate consequent amendments to the articles of the company. Singtel's effective shareholding in Bharti Airtel is around 27.53% as in December 2025. Pastel's direct shareholding is 7.49% and Singtel's indirect shareholding in Airtel through Bharti Telecom Limited is 20.1%. Through the proposed amendments, the company proposes to delete few of the reserve matters and also tightens the conditions under which Singtel can vote on the existing reserve matters. The amendments also relinquish Singtel's committee rights. Further, the amendments also include operational changes for greater clarity and simplify the existing AoA. Given the amendments are an improvement to the existing AoA, we support the resolution.
01-02-2026	Bharti Airtel Ltd.(Partly Paidup)	POSTAL BALLOT	MANAGEMENT	Appoint Dinesh Kumar Khara (DIN: 06737041) as Independent Director for five years from 3 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.

For the Quarter ended March 31, 2026

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
01-02-2026	Bharti Airtel Ltd.(Partly Paidup)	POSTAL BALLOT	MANAGEMENT	Approve amendments to the Object Clause of the Memorandum of Association (MoA)	FOR	FOR	The company is seeking approval to amend its Memorandum of Association (MoA) by substituting the existing sub-clauses 1 and 2 of Clause III(A). The existing objects clause was adopted at an early stage of the telecommunications industry, when the company's activities were primarily focused on traditional telecom services. As stated by the company, the industry has evolved with technological advancements, service convergence, and the emergence of integrated digital communication ecosystems, including next-generation, AI-enabled and cloud-based services. The regulatory framework has also evolved, including the Telecommunications Act 2023, which recognizes newer forms of communication services. The proposed amendment is intended to realign and broaden the main objects of the company and is procedural in nature, with no impact on the company's existing operations. We support the resolution.
01-02-2026	Bharti Airtel Ltd.(Partly Paidup)	POSTAL BALLOT	MANAGEMENT	Approve amendments to the Articles of Association (AoA)	FOR	FOR	The articles incorporate certain key provisions of the existing Shareholders' Agreement (SHA) between Bharti Telecom Limited (Bharti), the promoter, Pastel Limited, a promoter group entity of Singapore Telecommunications Limited (Singtel), and the company, which governs the inter se rights and obligations between Bharti and Singtel. Bharti and Singtel have mutually agreed to amend the existing Shareholders' Agreement (SHA) to align it with evolving business requirements. The proposed changes to the SHA necessitate consequent amendments to the articles of the company. Singtel's effective shareholding in Bharti Airtel is around 27.53% as in December 2025. Pastel's direct shareholding is 7.49% and Singtel's indirect shareholding in Airtel through Bharti Telecom Limited is 20.1%. Through the proposed amendments, the company proposes to delete few of the reserve matters and also tightens the conditions under which Singtel can vote on the existing reserve matters. The amendments also relinquish Singtel's committee rights. Further, the amendments also include operational changes for greater clarity and simplify the existing AoA. Given the amendments are an improvement to the existing AoA, we support the resolution.
06-02-2026	SBI Cards and Payment Services Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Anuradha Rao (DIN: 07597195) as Independent Director for three years from 13 November 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
06-02-2026	SBI Cards and Payment Services Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Parvathy Vairava Sundaram (DIN: 07005574) as Independent Director for three years from 9 December 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
13-02-2026	Lupin Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Anand Kripalu (DIN: 00118324) as an Independent Director for five years from 1 February 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
22-02-2026	Polycab India Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Ms. Manju Agarwal (DIN: 06921105) as an Independent director for two years from 19 January 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
28-02-2026	AU Small Finance Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Phani Shankar (DIN: 09663183) as Independent Director for three years from 20 January 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
28-02-2026	AU Small Finance Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve amendments to AU Employees Stock Option Scheme 2023 (AU ESOS 2023)	FOR	FOR	By way of the 2023 Postal Ballot, AU SFB received shareholder approval for the AU Employees Stock Option Scheme 2023 (AU ESOP/ESOS 2023) to grant ESOPs/ESOS to employees with an initial pool of 20.0 mn options. As of 31 December 2025, 15.8 mn options have already been granted and 4.2 mn options are available for future grants under the scheme. Further, only 0.5 mn options remain available under the other ESOP schemes of the bank. To meet the future ESOP requirements, the bank proposes to increase the pool size of AU ESOS 2023 by 30.0 mn stock options, thereby increasing the total options pool from 20.0 mn to 50.0 mn stock options. The bank also proposes to alter clauses involving providing nomination for employees with permanent disability and accelerated vesting in case of death of an employee. The exercise price is linked to market price, as determined by the NRC, and will not be less than the face value of the shares. The bank has also specified that in the past, NRC has fixed exercise price in line with 26 weeks' volume weighted market price. The bank – via a disclosure on the stock exchange - has clarified that the exercise price under the AU Employees Stock Option Scheme 2023 will be the average of weekly high and low of Volume Weighted Average Price (VWAP) of equity shares during the last twenty-six weeks immediately prior to date of the meeting of NRC, on the Stock Exchange having higher trading volumes, without any exceptions. The bank has also clarified that for any change in calculation of grant price for AU ESOS 2023, if proposed in future, they will seek explicit approval from shareholders. Given this clarity, we support this amendment to AU ESOP 2023.

## For the Quarter ended March 31, 2026

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
02-03-2026	Mphasis Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Punit Sood (DIN: 00033799) as an Independent Director for five years w.e.f. 11 December 2025	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
04-03-2026	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve issuance of unsecured, redeemable, non-convertible debentures/ bonds/ other debt securities on a private placement basis up to Rs. 150.0 bn during FY27	FOR	FOR	The debt raised will be within the overall borrowing limit of Rs. 600.0 bn. The bank's debt is rated CRISIL AAA/Stable/CRISIL A1+, and ICRA AAA/Stable which denotes the highest degree of safety regarding timely servicing of financial obligations. As on 31 December 2025, the bank's Capital Adequacy Ratio (CRAR) and Tier I ratio stood at 22.6% and 21.5% respectively. Since Kotak Mahindra Bank is required to maintain its capital adequacy ratio at levels prescribed by the RBI, we believe that the Bank's debt levels will have to be maintained at regulated levels at all times. We support the resolution.
06-03-2026	Gravita India Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Bhupendra Kumar Dak (DIN: 06881403) as Independent Director for five years from 16 March 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
25-03-2026	Cipla Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint P R Ramesh (DIN: 01915274) as Independent Director for five years from 1 July 2026 and approve his continuation after he attains 75 years of age	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
26-03-2026	Aditya Birla Capital Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Saloni Narayan (DIN: 08771219) as Independent Director for five years from 3 February 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
26-03-2026	Aditya Birla Capital Ltd.	POSTAL BALLOT	MANAGEMENT	Approve issuance of Non-Convertible Debentures (NCDs) on a private placement basis within the overall borrowing limit of Rs. 1,650.0 bn	FOR	FOR	The company seeks shareholder approval to issue Non-Convertible Debentures (NCDs) on a private placement basis. Shareholders had previously approved a similar enabling resolution on 20 June 2025, which remains valid until 19 June 2026. As the company's ensuing AGM is scheduled in August 2026, there would be a gap between the expiry of the existing approval and the AGM during which the company would not have the necessary authorisation to issue NCDs. The funds raised through such issuances will remain within the overall borrowing limit of Rs. 1,650.0 bn approved by shareholders. The timing and amount of any issuance will be determined by the board. The resolution is valid for a one-year period. We support the resolution.
27-03-2026	Grasim Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint V. Chandrasekaran (DIN: 03126243) as an Independent Director for five years from 24 May 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
27-03-2026	Grasim Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Adesh Kumar Gupta (DIN: 00020403) as Independent Director for five years from 24 May 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
27-03-2026	Indusind Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Arijit Basu (DIN: 06907779) as Part-Time Chairperson and Independent Director for three years from 31 January 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
28-03-2026	Amara Raja Energy & Mobility Ltd.	POSTAL BALLOT	MANAGEMENT	Re-appoint Annush Ramasamy (DIN: 01810872) as Independent Director for five years from 12 June 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
28-03-2026	Aurobindo Pharma Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Dr. (Ms.) Punita Kumar Sinha (DIN: 05229262) as Independent Director for three years from 9 February 2026	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
01-04-2026	Varun Beverages Ltd.	AGM	MANAGEMENT	Approve continuation of directorship of Abhiram Seth (DIN: 00176144) as Independent Director after attaining 75 years of age	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.

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	<b>No. of Directors:-</b> <b>a) Independent Director: 3</b> <b>(b) Executive Director: 1</b> <b>(c) Non-executive Director: 7</b> (including 3 independent directors mentioned above) <b>(d) Women Director: 2</b> <b>(e) Whole time director : 1</b> (who is also an Executive Director)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	a) On-roll: 3,451 employees b) Off-roll: 55 employees c) Total Employees: 3,506
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)	20,826 18 43 337 6 32 16 802 -

## Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3,319	20,298
Recruitments during the quarter	742	928
Attrition during the quarter	555	323
Number at the end of the quarter	3,506	20,903

Date of upload: May 21, 2026 | Version: 01