



**IRDAI PUBLIC DISCLOSURES
FOR THE PERIOD ENDED 31 DECEMBER 2022**

Version No.	Form Upload Date	Particulars of change
1.0	February 14, 2023	NA

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

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2022

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	960	6	-	-	966	1,556	-	-	-	-	1,556	34,107	52	-	9	6	34,174	36,696	
(b) Reinsurance ceded		(4)	-	-	-	(4)	(2)	-	-	-	-	(2)	(1,105)	-	-	(5)	-	(1,110)	(1,116)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		328	5	-	-	333	1,186	-	-	-	-	1,186	8,783	4	-	10	34	8,831	10,350	
(b) Profit on sale/redemption of investments		644	17	-	-	661	19	-	-	-	-	19	67	-	-	-	-	67	747	
(c) (Loss on sale/ redemption of investments)		(147)	(2)	-	-	(149)	-	-	-	-	-	-	-	-	-	-	-	-	(149)	
(d)Transfer/Gain on revaluation/change in fair value *		839	17	-	-	856	-	-	-	-	-	-	-	-	-	-	-	-	856	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	(15)	-	-	-	-	(15)	(118)	-	-	-	-	(118)	(133)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	52	-	-	-	-	52	167	-	-	-	-	167	219	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	8	8	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	27	-	-	27	-	-	-	-	-	-	995	30	-	50	21	1,096	1,123	
(b) Others		124	-	-	-	124	-	-	-	-	-	-	-	-	-	-	-	-	124	
TOTAL (A)		2,744	70	-	-	2,814	2,796	-	-	-	-	2,796	42,904	86	-	64	61	43,115	48,725	
Commission	L-5	17	-	-	-	17	22	-	-	-	-	22	1,422	-	-	1	-	1,423	1,462	
Operating Expenses related to Insurance Business	L-6	340	26	-	-	366	99	-	-	-	-	99	7,376	32	-	49	26	7,483	7,948	
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		35	1	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	36	
TOTAL (B)		392	27	-	-	419	121	-	-	-	-	121	8,798	32	-	50	26	8,906	9,446	
Benefits Paid (Net)	L-7	2,545	19	-	-	2,564	435	-	-	-	-	435	7,773	5	-	4	25	7,807	10,806	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies																				
(a) Gross **		(5)	1	-	-	(4)	1,654	-	-	-	-	1,654	23,749	50	-	(18)	10	23,791	25,441	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	801	-	-	-	-	801	801	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		295	20	-	-	315	-	-	-	-	-	-	-	-	-	-	-	-	315	
(e) Fund for Discontinued Policies		(483)	-	-	-	(483)	-	-	-	-	-	-	-	-	-	-	-	-	(483)	
TOTAL (C)		2,352	40	-	-	2,392	2,090	-	-	-	-	2,090	32,323	55	-	(14)	35	32,399	36,881	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	3	-	-	3	585	-	-	-	-	585	1,783	(1)	-	28	-	1,810	2,398	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	3	-	-	3	585	-	-	-	-	585	1,783	(1)	-	28	-	1,810	2,398	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	3	-	-	3	-	-	-	-	-	-	1,783	(1)	-	28	-	1,810	1,813	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	585	-	-	-	-	585	-	-	-	-	-	-	585	
TOTAL		-	3	-	-	3	585	-	-	-	-	585	1,783	(1)	-	28	-	1,810	2,398	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	3	-	-	3	585	-	-	-	-	585	1,783	(1)	-	28	-	1,810	2,398	
Total Surplus (a+b+c)		-	3	-	-	3	586	-	-	-	-	586	1,783	(1)	-	28	-	1,810	2,399	

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

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

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

REVENUE ACCOUNT UPTO THE PERIOD ENDED DECEMBER 31, 2022

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	2,767	20	-	-	2,787	4,791	-	-	-	-	4,791	92,697	88	-	31	22	92,838	100,416	
(b) Reinsurance ceded		(11)	-	-	-	(11)	(5)	-	-	-	-	(5)	(2,971)	-	-	(14)	-	(2,985)	(3,001)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		1,079	18	-	-	1,097	3,439	-	-	-	-	3,439	25,030	10	-	30	102	25,172	29,708	
(b) Profit on sale/redemption of investments		1,285	30	-	-	1,315	20	-	-	-	-	20	261	-	-	-	-	261	1,596	
(c) (Loss on sale/ redemption of investments)		(303)	(2)	-	-	(305)	-	-	-	-	-	-	(4)	-	-	-	-	(4)	(309)	
(d)Transfer/Gain on revaluation/change in fair value *		(498)	(5)	-	-	(503)	-	-	-	-	-	-	-	-	-	-	-	-	(503)	
(e) Amortisation of Premium / Discount on investments		(1)	-	-	-	(1)	(46)	-	-	-	-	(46)	(382)	-	-	(1)	(2)	(385)	(432)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	146	-	-	-	-	146	466	-	-	-	-	466	612	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	150	-	-	-	-	150	150	
Contribution from Shareholders' A/c																		-	-	
(a) Towards Excess Expenses of Management		-	69	-	-	69	-	-	-	-	-	-	2,359	75	-	134	59	2,627	2,696	
(b) Others		168	-	-	-	168	-	-	-	-	-	-	-	-	-	-	1	1	169	
TOTAL (A)		4,486	130	-	-	4,616	8,345	-	-	-	-	8,345	117,606	173	-	180	182	118,141	131,102	
Commission	L-5	45	-	-	-	45	83	-	-	-	-	83	3,775	2	-	2	-	3,779	3,907	
Operating Expenses related to Insurance Business	L-6	766	70	-	-	836	297	-	-	-	-	297	20,077	78	-	139	71	20,365	21,498	
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		103	2	-	-	105	-	-	-	-	-	-	-	-	-	-	-	-	105	
TOTAL (B)		914	72	-	-	986	380	-	-	-	-	380	23,852	80	-	141	71	24,144	25,510	
Benefits Paid (Net)	L-7	6,738	49	-	-	6,787	1,413	-	-	-	-	1,413	22,898	6	-	17	53	22,974	31,174	
Interim Bonuses Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2	
Change in valuation of liability in respect of life policies																				
(a) Gross **		(17)	2	-	-	(15)	4,875	-	-	-	-	4,875	61,236	87	-	(51)	58	61,330	66,190	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,772	-	-	-	-	1,772	1,772	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(1,710)	0	-	-	(1,710)	-	-	-	-	-	-	-	-	-	-	-	-	(1,710)	
(e) Fund for Discontinued Policies		(1,439)	-	-	-	(1,439)	-	-	-	-	-	-	-	-	-	-	-	-	(1,439)	
TOTAL (C)		3,572	51	-	-	3,623	6,290	-	-	-	-	6,290	85,906	93	-	(34)	111	86,076	95,989	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	7	-	-	7	1,675	-	-	-	-	1,675	7,848	-	-	73	-	7,921	9,603	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	7	-	-	7	1,675	-	-	-	-	1,675	7,848	-	-	73	-	7,921	9,603	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	7	-	-	7	-	-	-	-	-	-	7,848	-	-	73	-	7,921	7,928	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	1,675	-	-	-	-	1,675	-	-	-	-	-	-	1,675	
TOTAL		-	7	-	-	7	1,675	-	-	-	-	1,675	7,848	-	-	73	-	7,921	9,603	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	2	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	7	-	-	7	1,675	-	-	-	-	1,675	7,848	-	-	73	-	7,921	9,603	
Total Surplus (a+b+c)		-	7	-	-	7	1,677	-	-	-	-	1,677	7,848	-	-	73	-	7,921	9,605	

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

** Represents Mathematical Reserves after allocation of bonus

*** Refer para (1) of Part V under Schedule A of IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2021

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	880	6	-	-	886	1,963	-	-	-	-	1,963	23,829	12	-	-	15	7	23,863	26,712
(b) Reinsurance ceded		(8)	-	-	-	(8)	(2)	-	-	-	-	(2)	(972)	-	-	-	(6)	(1)	(979)	(989)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		382	6	-	-	388	1,032	-	-	-	-	1,032	7,517	2	-	-	10	39	7,568	8,988
(b) Profit on sale/redemption of investments		510	11	-	-	521	-	-	-	-	-	-	241	-	-	-	-	241	762	762
(c) (Loss on sale/ redemption of investments)		(1)	-	-	-	(1)	-	-	-	-	-	-	(1)	-	-	-	-	(1)	(2)	(2)
(d)Transfer/Gain on revaluation/change in fair value *		(993)	(21)	-	-	(1,014)	-	-	-	-	-	-	-	-	-	-	-	-	(1,014)	(1,014)
(e) Amortisation of Premium / Discount on investments		(1)	-	-	-	(1)	(32)	-	-	-	-	(32)	(208)	-	-	-	(1)	-	(209)	(242)
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	40	-	-	-	-	40	115	-	-	-	-	-	115	155
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c						-														
(a) Towards Excess Expenses of Management		(11)	22	-	-	11	-	-	-	-	-	-	329	23	-	-	43	18	413	424
(b) Others		107	7	-	-	114	-	-	-	-	-	-	(1,456)	-	-	-	(16)	3	(1,469)	(1,355)
TOTAL (A)		865	31	-	-	896	3,001	-	-	-	-	3,001	29,394	37	-	-	45	66	29,542	33,439
Commission	L-5	13	-	-	-	13	40	-	-	-	-	40	730	-	-	-	1	-	731	784
Operating Expenses related to Insurance Business	L-6	222	23	-	-	245	103	-	-	-	-	103	5,730	24	-	-	47	23	5,824	6,172
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	15	-	-	18	-	-	-	-	-	-	107	-	-	-	-	-	107	125
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	18	18
Goods and Services Tax on ULIP Charges		35	1	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	36
TOTAL (B)		273	39	-	-	312	143	-	-	-	-	143	6,585	24	-	-	48	23	6,680	7,135
Benefits Paid (Net)	L-7	2,247	30	-	-	2,277	679	-	-	-	-	679	8,592	1	-	-	10	23	8,626	11,582
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	1
Change in valuation of liability in respect of life policies																				
(a) Gross **		(3)	-	-	-	(3)	1,694	-	-	-	-	1,694	13,467	12	-	-	(13)	20	13,486	15,177
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	296	-	-	-	-	-	296	296
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(1,752)	(31)	-	-	(1,783)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,783)
(e) Fund for Discontinued Policies		100	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	100
TOTAL (C)		592	(1)	-	-	591	2,374	-	-	-	-	2,374	22,355	13	-	-	(3)	43	22,408	25,373
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	(7)	-	-	(7)	484	-	-	-	-	484	454	-	-	-	-	-	454	931
Amount transferred from Shareholders' Account (Non-technical Account)																				
AMOUNT AVAILABLE FOR APPROPRIATION		-	(7)	-	-	(7)	484	-	-	-	-	484	454	-	-	-	-	-	454	931
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	(7)	-	-	(7)	-	-	-	-	-	-	454	-	-	-	-	-	454	447
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	484	-	-	-	-	484	-	-	-	-	-	-	-	484
TOTAL		-	(7)	-	-	(7)	484	-	-	-	-	484	454	-	-	-	-	-	454	931
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	1
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	(7)	-	-	(7)	484	-	-	-	-	484	454	-	-	-	-	-	454	931
Total Surplus (a+b+c)		-	(7)	-	-	(7)	485	-	-	-	-	485	454	-	-	-	-	-	454	932

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

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

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

REVENUE ACCOUNT UPTO THE PERIOD ENDED DECEMBER 31, 2021

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	2,699	23	-	-	2,722	5,864	-	-	-	-	5,864	68,443	99	-	31	21	68,594	77,180	
(b) Reinsurance ceded		(8)	-	-	-	(8)	(6)	-	-	-	-	(6)	(3,535)	-	-	(18)	(1)	(3,554)	(3,568)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		1,207	19	-	-	1,226	2,969	-	-	-	-	2,969	21,708	2	-	29	114	21,853	26,048	
(b) Profit on sale/redemption of investments		1,467	28	-	-	1,495	43	-	-	-	-	43	544	-	-	-	-	544	2,082	
(c) (Loss on sale/ redemption of investments)		(352)	(4)	-	-	(356)	-	-	-	-	-	-	(12)	-	-	-	-	(12)	(368)	
(d)Transfer/Gain on revaluation/change in fair value *		2,648	61	-	-	2,709	-	-	-	-	-	-	-	-	-	-	-	-	2,709	
(e) Amortisation of Premium / Discount on investments		(1)	-	-	-	(1)	(91)	-	-	-	-	(91)	(623)	-	-	(1)	-	(624)	(716)	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	114	-	-	-	-	114	313	-	-	-	-	313	427	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	37	37	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		-	67	-	-	67	-	-	-	-	-	-	1,638	76	-	133	54	1,901	1,968	
(b) Others		406	7	-	-	413	-	-	-	-	-	-	6,108	3	-	169	9	6,289	6,702	
TOTAL (A)		8,066	201	-	-	8,267	8,893	-	-	-	-	8,893	94,621	180	-	343	197	95,341	112,501	
Commission	L-5	40	-	-	-	40	105	-	-	-	-	105	2,064	1	-	2	-	2,067	2,212	
Operating Expenses related to Insurance Business	L-6	786	70	-	-	856	289	-	-	-	-	289	17,461	80	-	142	71	17,754	18,899	
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)	15	-	-	12	(212)	-	-	-	-	(212)	(593)	-	-	-	-	(593)	(793)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	18	18	
Goods and Services Tax on ULIP Charges		108	2	-	-	110	-	-	-	-	-	-	-	-	-	-	-	-	110	
TOTAL (B)		931	87	-	-	1,018	182	-	-	-	-	182	18,950	81	-	144	71	19,246	20,446	
Benefits Paid (Net)	L-7	5,654	86	-	-	5,740	1,891	-	-	-	-	1,891	30,000	2	-	396	25	30,423	38,054	
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3	
Change in valuation of liability in respect of life policies																				
(a) Gross **		39	-	-	-	39	5,226	-	-	-	-	5,226	43,227	97	-	(197)	101	43,228	48,493	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	207	-	-	-	-	207	207	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		1,031	28	-	-	1,059	-	-	-	-	-	-	-	-	-	-	-	-	1,059	
(e) Fund for Discontinued Policies		411	-	-	-	411	-	-	-	-	-	-	-	-	-	-	-	-	411	
TOTAL (C)		7,135	114	-	-	7,249	7,120	-	-	-	-	7,120	73,434	99	-	199	126	73,858	88,227	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	1,591	-	-	-	-	1,591	2,237	-	-	-	-	2,237	3,828	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	1,591	-	-	-	-	1,591	2,237	-	-	-	-	2,237	3,828	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	2,237	-	-	-	-	2,237	2,237	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	1,591	-	-	-	-	1,591	-	-	-	-	-	-	1,591	
TOTAL		-	-	-	-	-	1,591	-	-	-	-	1,591	2,237	-	-	-	-	2,237	3,828	
The Total Surplus as mentioned below :																				
(a) Interim Bonus Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in Revenue Account		-	-	-	-	-	1,591	-	-	-	-	1,591	2,237	-	-	-	-	2,237	3,828	
Total Surplus (a+b+c)		-	-	-	-	-	1,594	-	-	-	-	1,594	2,237	-	-	-	-	2,237	3,831	

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

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA (Accounting) Regulations, 2002

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2022

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
Amounts transferred from the Policyholders Account (Technical Account)		1,813	7,928	447	2,237
Income From Investments					
(a) Interest, Dividends & Rent – Gross		1,428	3,950	1,097	3,515
(b) Profit on sale/redemption of investments		144	349	101	606
(c) (Loss on sale/ redemption of investments)		(37)	(99)	(34)	(107)
(d) Amortisation of Premium / Discount on Investments		(65)	(213)	(71)	(239)
Other Income					
Miscellaneous income		1	1	-	-
TOTAL (A)		3,284	11,916	1,540	6,012
Expense other than those directly related to the insurance business		534	1,671	460	1,226
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		1,123	2,696	424	1,968
(b) Others		124	169	(1,355)	6,702
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	10
Penalties		1	1	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	1,700	188
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		1,782	4,537	1,229	10,094
Profit/ (Loss) before tax		1,502	7,379	311	(4,082)
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		(195)	(959)	(41)	530
Profit / (Loss) after tax		1,307	6,420	270	(3,552)
APPROPRIATIONS		-			
(a) Balance at the beginning of the year.		(15,838)	(20,951)	(24,273)	(20,451)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(14,531)	(14,531)	(24,003)	(24,003)

FORM L-3-A-BS

Insurer : Pramerica Life Insurance Limited

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

BALANCE SHEET AS AT DECEMBER 31, 2022

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	As at December 31, 2022	As at December 31, 2021
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	37,406	37,406
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	83,292	83,292
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		609	718
Sub-Total		121,307	121,416
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	36
POLICY LIABILITIES		565,394	481,204
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		4,233	6,268
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		33,733	35,869
Sub-Total		603,360	523,377
FUNDS FOR FUTURE APPROPRIATIONS			
Linked			
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		5,378	2,994
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		730,045	647,787
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	87,273	77,156
Policyholders'	L-13	569,670	483,019
Assets held to cover Linked liabilities	L-14	37,964	42,136
LOANS	L-15	11,227	8,416
FIXED ASSETS	L-16	1,548	1,831
DEFERRED TAX ASSETS (Net)		918	2,512
CURRENT ASSETS			
Cash and Bank Balances	L-17	3,813	2,036
Advances and Other Assets	L-18	34,837	35,776
Sub-Total (A)		38,650	37,812
CURRENT LIABILITIES	L-19	18,237	15,466
PROVISIONS	L-20	13,499	13,632
Sub-Total (B)		31,736	29,098
NET CURRENT ASSETS (C) = (A - B)		6,914	8,714
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		14,531	24,003
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		730,045	647,787

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Partly paid-up investments	31	31
2	Claims, other than against policies, not acknowledged as debts by the company	16	381
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	1,361	1,285
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	(a) Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)	81	81
	(b) Others - Policyholder cases net of provision	3,249	2,954
	TOTAL	4,738	4,732

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

PREMIUM

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
1	First year premiums	3,861	10,890	2,855	8,352
2	Renewal Premiums	19,803	58,357	19,695	57,326
3	Single Premiums	13,032	31,169	4,162	11,502
	TOTAL PREMIUM	36,696	100,416	26,712	77,180
	Premium Income from Business written :				
	In India	36,696	100,416	26,712	77,180
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-5 - COMMISSION SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

COMMISSION EXPENSES

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
	Commission				
	Direct – First year premiums	618	1,715	340	975
	- Renewal premiums	266	766	272	752
	- Single premiums	565	1,312	139	426
	Gross Commission	1,449	3,793	751	2,153
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	1,449	3,793	751	2,153
	Rewards	13	114	33	59
	TOTAL	1,462	3,907	784	2,212
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	622	1,736	483	1,307
	Corporate Agents - Others	628	1,717	242	749
	Brokers	187	404	42	129
	Micro Agents	25	50	17	27
	Direct Business - Online*	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	-	-	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	1,462	3,907	784	2,212
	Outside India	-	-	-	-

* Commission on Business procured through Company website

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
1	Employees' remuneration & welfare benefits	5,127	13,782	4,278	12,651
2	Travel, conveyance and vehicle running expenses	84	241	28	58
3	Training expenses	7	21	1	15
4	Rents, rates & taxes	500	1,452	425	1,392
5	Repairs	201	493	138	472
6	Printing & stationery	11	33	7	22
7	Communication expenses	71	229	49	183
8	Legal & professional charges	216	639	276	721
9	Medical fees	25	90	20	58
10	Auditors' fees, expenses etc				
	a) as auditor	8	26	8	26
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	1	3
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	1	2	-	1
	c) in any other capacity	5	14	4	13
11	Advertisement and publicity	190	406	122	134
12	Interest & Bank Charges	42	133	56	136
13	Depreciation	155	500	327	1,016
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	254	661	(191)	(141)
16	Stamp duty on policies	291	637	172	459
17	Information Technology Expenses	331	1,136	246	965
18	Goods and Services Tax (GST)	155	260	41	76
19	Others (to be specified)				
	Postage and courier cost	86	214	51	125
	Recruitment (including Agent advisors)	84	189	17	42
	Electricity ,water and utilities	55	155	51	160
	Policy issuance and servicing costs	28	98	41	86
	(Profit)/Loss on fluctuation in foreign exchange	-	-	-	-
	(Profit)/Loss on fixed assets	-	7	(4)	28
	Other miscellaneous expenses	21	80	8	198
	TOTAL	7,948	21,498	6,172	18,899
	In India	7,948	21,498	6,172	18,899
	Outside India	-	-	-	-

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-7-BENEFITS PAID SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
	1. Insurance Claims				
	(a) Claims by Death	4,525	13,693	5,985	29,141
	(b) Claims by Maturity	1,718	4,661	1,724	3,577
	(c) Annuities/Pension payment	3	7	2	2
	(d) Periodical Benefit	-	-	-	-
	(e) Health	4	18	17	405
	(f) Surrenders & Withdrawal	5,726	16,289	5,430	14,406
	(g) any other				
	Survival	71	221	267	536
	Claim Investigation Fees	3	28	22	62
	Investment Income to Policy holders on unclaimed amounts	22	55	27	49
	Others [#]	53	213	105	140
	Benefits Paid (Gross)				
	In India	12,125	35,185	13,579	48,318
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(1,319)	(4,009)	(1,989)	(10,256)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	(1)	(2)	(5)	(8)
	3. Amount accepted in reinsurance:				
	(a) Claims by Death	-	-	-	-
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other (please specify)	-	-	-	-
	Benefits Paid (Net)	10,805	31,174	11,585	38,054
	In India	10,805	31,174	11,585	38,054
	Outside India	-	-	-	-

[#] Includes Legal cases provisions.

Note:

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

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

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-8-SHARE CAPITAL SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

SHARE CAPITAL

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Authorised Capital		
	2,000,000,000 Equity Shares of Rs. 10 each	200,000	200,000
	Preference Shares of Rs. 10 each	-	-
2	Issued Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
3	Subscribed Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Preference Shares of Rs. 10 each	-	-
4	Called-up Capital		
	374,061,867 Equity Shares of Rs. 10 each	37,406	37,406
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs. 10 each	-	-
	TOTAL	37,406	37,406

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

Insurer : Pramerica Life Insurance Limited

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

PATTERN OF SHAREHOLDING

Shareholder	As at December 31, 2022		As at December 31, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	190,771,553	51%	190,771,553	51%
· Foreign	183,290,314	49%	183,290,314	49%
Investors ¹				
· Indian	-	0%	-	0%
· Foreign	-	0%	-	0%
TOTAL	374,061,867	100%	374,061,867	100%

¹ Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-9A-SHAREHOLDING PATTERN

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE PRAMERICA LIFE INSURANCE LIMITED
AS AT QUARTER ENDED DECEMBER 31, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals:								
	(i) Kapil Kumar Wadhawan	-	2	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Rajesh Kumar Wadhawan	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) DHFL Investments Limited	-	187,030,931	50.00%	18,703.09	-	-	-	-
	(ii) Yardstick Developers Private Limited	-	3,740,619	1.00%	374.06	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals :								
	(i) Gaurav Wadhwa	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Prudential International Insurance Holdings Limited	-	183,290,312	49.00%	18,329.04	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	-	374,061,867	100%	37,406.19	-	-	-	0%

Foot Notes:

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

(ii) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

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

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

PART B:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF :								
	(i) Ms. Aruna Wadhawan	-	10,650	1.50%	1.07	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	699,350	98.50%	69.93	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total			710,000	100%	71.00				

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Kapil Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(ii) Dheeraj Wadhawan (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iii) Pradeep Sawant (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(iv) Krishna Kumar Ponniah (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(v) Pralhad N Kulkarni (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(vi) Ashok Kumar Sahu (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as" Dewan Housing Corporation Limited")	-	101,249,940	100%	10,124.99	-	-	-	-
	(ii)								
	(iii)								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total		101,250,000	100%	10,125.00				

Note:

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

b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	83,292	83,292
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	83,292	83,292

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

Insurer : Pramerica Life Insurance Limited

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

BORROWINGS

(Amount in Rs. Lakhs)

Sl. No.	Particulars	As at December 31, 2022	As at December 31, 2021
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

INVESTMENTS-SHAREHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	59,154	47,309
2	Other Approved Securities	4,622	2,302
3	Other Investments		
	(a) Shares		
	(aa) Equity	5,110	3,415
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	3,449	2,538
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,675	9,202
5	Other than Approved Investments		
	Debentures/ Bonds*	2,030	2,530
	Equity Shares	363	552
	Alternative Investment Fund	390	391
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	229	152
2	Other Approved Securities	-	221
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	3,961
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	200
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo	3,751	974
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	500	3,409
	TOTAL	87,273	77,156

*Investment in Associate Company at Cost is Rs. 1,676/- [Previous period Rs. 1,764/-].

Government securities deposited with Clearing Corporation of India (CCI) for settlement guarantee having amortised cost of Rs 1,089 and market cost of Rs 1,000 [Previous period: amortised cost of Rs Nil and market cost of Rs. Nil].

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

INVESTMENTS-POLICYHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	301,743	251,204
2	Other Approved Securities	44,506	26,992
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	73,370	66,233
	(e) Other Securities (to be specified)		
	- Commercial Paper / Certificate of Deposits	-	-
	- Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	141,452	125,134
5	Other than Approved Investments	-	-
	Debentures/Bonds	1,000	1,500
	Equity Shares	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	102	445
2	Other Approved Securities	-	160
3	(a) Shares		
	(aa) Equity	-	2,536
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500	425
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo	5,146	5,291
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,351	2,600
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	500	499
	TOTAL	569,670	483,019

**Investment in Associate Company at Cost is Rs. 1,007/- [Previous year Rs. 1,060/-] .

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

ASSETS HELD TO COVER LINKED LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,998	11,630
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	22,187	20,446
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	1,213	1,285
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,013	1,746
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	1,237	1,657
	(c) Exchange Traded Fund	1,582	2,735
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	975	1,805
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	597	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	242
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	880	539
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	151	509
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	52	107
	Income accrued on investments	308	498
	Other Receivable	716	76
	Payables for purchase of Securities	(586)	(20)
	FMC Payable	(49)	(103)
	Other Payables	(1,250)	(956)
	Provision for diminution of investment	(60)	(60)
	TOTAL	37,964	42,136

*Investment in Associate Company at Cost is Rs 83/- (Previous Year: Rs. 91/-)

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Insurer : Pramerica Life Insurance Limited

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021
Long Term Investments:								
Book Value	77,319	64,567	562,071	472,756	12,786	16,738	652,176	554,061
Market Value	72,263	61,535	546,595	475,797	12,806	17,397	631,664	554,729
Short Term Investments:								
Book Value	4,480	8,870	7,599	9,444	2,617	3,093	14,696	21,407
Market Value	3,979	5,519	7,107	8,995	2,604	3,095	13,690	17,610

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-15-LOANS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

LOANS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	11,227	8,416
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	11,227	8,416
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	11,227	8,416
	(f) Others (to be specified)	-	-
	TOTAL	11,227	8,416
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	11,227	8,416
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	11,227	8,416
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	704	241
	(b) Long Term	10,523	8,175
	TOTAL	11,227	8,416

Note:

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

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

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM 16-FXED ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	As at April 1, 2021	For The Period	On Sales/ Adjustments	As at December 31, 2022	As at December 31, 2022	As at December 31, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,621	131	-	5,752	5,486	102	-	5,588	164	315
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,382	175	60	2,497	1,738	185	43	1,880	617	704
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	426	28	10	444	307	24	8	323	121	123
Information Technology Equipment	2,808	187	161	2,834	2,337	130	160	2,307	527	512
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	713	40	20	733	582	59	19	622	111	148
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,950	561	251	12,260	10,450	500	230	10,720	1,540	1,802
Work in progress									8	29
Grand Total	11,950	561	251	12,260	10,450	500	230	10,720	1,548	1,831
PREVIOUS YEAR	12,698	537	697	12,538	10,376	1,017	657	10,735	1,831	2,672

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Cash (including cheques*, drafts and stamps)	589	355
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	26	26
	(b) Current Accounts	3,198	1,655
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	3,813	2,036
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	3,813	2,036
	Outside India	-	-
	TOTAL	3,813	2,036

* Cheques on hand amount to Rs.240.50 Lakhs (Previous Year: Rs.202.19 Lakhs)

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	576	675
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	12	22
6	Others		-
	Security Deposits	1,024	1,028
	Deposit -Others	278	163
	Advances to employees for travel, etc.	61	70
	TOTAL (A)	1,951	1,958
	OTHER ASSETS		
1	Income accrued on investments	10,277	9,989
2	Outstanding Premiums	4,276	4,169
3	Agents' Balances	305	313
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,995	7,031
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,414	1,352
8	Others (to be specified)		-
	Seed Capital Contribution towards Unit Linked Funds	1,250	956
	Investment Income on Unclaimed Fund	164	156
	Other Dues	41	33
	GST Unutilized Credit	2,487	2,700
	Receivable towards non-par non linked funds	-	-
	Redemption receivable for Investments	9,240	5,240
	Receivable from Unclaimed Fund	93	259
	Receivable from ex employees	25	76
	Insurance policies (Gratuity)	1,073	964
	Insurance policies (Leave Encashment)	505	964
	Agents' Balances - provision for doubtful amounts	(182)	(256)
	Receivable from ex employees- provision	(25)	(76)
	Provision on Vendor Advances	(52)	(52)
	TOTAL (B)	32,886	33,818
	TOTAL (A+B)	34,837	35,776

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-19-CURRENT LIABILITIES SCHEDULE****Insurer : Pramerica Life Insurance Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****CURRENT LIABILITIES****(Amount in Rs. Lakhs)**

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Agents' Balances	1,658	902
2	Balances due to other insurance companies	1,572	2,348
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	146	131
5	Unallocated premium	4,517	2,945
6	Sundry creditors	224	915
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	1,270	1,406
9	Annuities Due	1	-
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	1,414	1,352
12	Income accrued on Unclaimed amounts	164	156
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	-	9
	-Policy Deposits	34	35
	- Proposal deposits & other Application Deposit	47	14
	-Payable to Policyholders	165	137
	-Lease Equalisation Reserve	218	246
	-Accrued Expenses	5,654	4,154
	-Withholding Tax Deducted at Source	234	330
	-Proposal deposit refundable	9	13
	-Due to Non Par non linked funds	-	-
	- GST Payable	765	271
	-Other Statutory liabilities	145	102
	TOTAL	18,237	15,466

*Includes cases where investigation is pending

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

	Particulars	As at December 31, 2022	As at December 31, 2021
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others	-	-
	- Provision for Investment assets	12,270	12,178
	- Provision for Gratuity	787	1,010
	- Provision for Leave Encashment	442	426
	- Provision for Loan Assets	-	18
	TOTAL	13,499	13,632

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FORM L-21-MISC EXPENDITURE SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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Insurer : Pramerica Life Insurance Limited

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

For the Quarter Ending December 31, 2022

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	38.08%	11.42%	13.88%	39.26%
	b) Pension	0.00%	0.00%	0.00%	0.00%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-85.12%	-27.47%	-604.40%	-7.64%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	146.13%	117.98%	13.01%	28.94%
	b) Annuity	336.55%	-10.88%	100.00%	100.00%
	c) Pension	NA	NA	NA	NA
	d) Health	-84.99%	15.22%	-73.81%	-93.56%
	e) Variable Insurance	-14.82%	3.93%	23.33%	28.43%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	3.50%	3.89%	4.05%	4.72%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	10.27%	9.15%	10.00%	10.62%
4	Net Retention Ratio	96.96%	97.01%	96.30%	95.38%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	71.25%	72.57%	82.50%	77.86%
	b) Pension	91.64%	84.17%	82.83%	88.01%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	79.13%	81.18%	88.04%	90.52%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	89.32%	90.32%	90.13%	91.65%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	91.16%	92.97%	72.22%	70.44%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	25.65%	25.30%	26.04%	27.35%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	3.99%	3.89%	2.94%	2.87%
8	Business Development and Sales Promotion Expenses to New Business Premium	1.50%	1.57%	-2.72%	-0.71%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	570.12%	570.12%	540.35%	540.35%
11	Change in net worth (Amount in Rs. Lakhs)	9,361.67	9,361.67	(2,128.48)	(2,128.48)
12	Growth in Networth	9.61%	9.61%	-2.14%	-2.14%
13	Ratio of Surplus to Policyholders' Fund	0.39%	1.58%	0.18%	0.73%
14	Profit after tax / Total Income	2.67%	4.85%	0.76%	-3.30%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	575.74%	575.74%	499.02%	499.02%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.29%	2.29%	2.42%	2.42%
18	Investment Yield - (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.45%	7.35%	7.20%	7.92%
	2. Non-PAR	7.24%	7.21%	7.16%	7.44%
	Linked:				
	4. Non-PAR	17.25%	3.80%	-2.69%	15.66%
	Shareholders' Funds	6.79%	6.53%	-2.63%	7.37%
	B. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.33%	7.31%	7.20%	7.81%
	2. Non-PAR	7.18%	7.13%	6.93%	7.26%
	Linked:				
	4. Non-PAR	11.09%	0.47%	-7.07%	11.53%
	Shareholders' Funds	6.44%	6.13%	-3.06%	6.60%

Insurer : Pramerica Life Insurance Limited

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

For the Quarter Ending December 31, 2022

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022	For the Quarter ended December 31, 2021	Up to the Quarter ended December 31, 2021
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	75.73%	78.64%	75.17%	75.84%
	For 25th month	68.86%	70.63%	68.88%	68.23%
	For 37th month	64.14%	63.76%	57.89%	52.05%
	For 49th Month	54.16%	47.85%	52.31%	53.90%
	for 61st month	45.05%	47.67%	51.47%	50.35%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	99.98%	100.00%	100.00%
	for 61st month	75.40%	75.29%	77.29%	77.55%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	76.98%	78.66%	74.32%	75.09%
	For 25th month	69.72%	70.44%	68.84%	67.11%
	For 37th month	64.37%	62.73%	58.21%	52.88%
	For 49th Month	54.43%	48.61%	52.58%	53.85%
	for 61st month	46.89%	49.20%	52.27%	51.08%
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)*				
	For 13th month	100.00%	100.00%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	99.99%	100.00%	100.00%
	for 61st month	93.66%	90.64%	87.21%	85.60%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.34%	0.34%	0.39%	0.39%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Shareholders' Funds				
	Gross NPA Ratio	11.85%	11.85%	14.01%	14.01%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	Solvency Ratio	420%	420%	386%	386%
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	44,589	44,450	36,982	41,728

*

The persistency ratios are calculated as per IRDA Circular no. IRDA/F&A/CIR/MISC/256/09/2021 dated September 30, 2021. The figures of comparative period have been reinstated in accordance with the IRDAI Circular dated September 30, 2021.

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	374,061,867	374,061,867	374,061,867	374,061,867
2	Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.72	(0.95)	(0.95)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.72	(0.95)	(0.95)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.72	(0.95)	(0.95)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.72	(0.95)	(0.95)
8	Book value per share (Rs)	28.54	28.54	26.04	26.04

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FORM L - 24 Valuation of net liabilities

Insurer : Pramerica Life Insurance Limited

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

Date: December 31, 2022

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at December 31, 2022	Mathematical Reserves as at December 31, 2021
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	59,948	53,215
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		59,948	53,215
Non-Par	Non-Linked -VIP		
	Life	1,692	2,008
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	503,133	425,266
	General Annuity	221	97
	Pension	-	-
	Health	193	347
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	37,402	41,640
	General Annuity	-	-
	Pension	771	768
	Health	-	-
Total Non Par		543,411	470,125
Total Business	Non-Linked -VIP		
	Life	1,692	2,008
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	563,081	478,481
	General Annuity	221	97
	Pension	-	-
	Health	193	347
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	37,402	41,640
	General Annuity	-	-
	Pension	771	768
	Health	-	-
Total		603,360	523,340

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

Insurer : Pramerica Life Insurance Limited

Date: 31-Dec-2022

UP TO THE QTR ENDED DECEMBER 31, 2022

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

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh	1,052	416.86	4,463.81	795	377.16	4,012.83	1,847	794.02	8,476.64	1,261.45	2,055.48
2	Arunachal Pradesh	70	23.16	185.96	21	13.02	62.39	91	36.18	248.35	215.74	251.92
3	Assam	638	220.87	1,981.36	223	148.77	747.75	861	369.64	2,729.11	1,966.60	2,336.24
4	Bihar	653	234.20	2,221.95	174	88.99	583.94	827	323.19	2,805.89	1,115.66	1,438.85
5	Chhattisgarh	953	342.03	2,771.94	284	143.25	1,033.48	1,237	485.28	3,805.42	1,485.99	1,971.27
6	Goa	7	2.16	25.36	11	4.50	46.86	18	6.65	72.22	160.61	167.26
7	Gujarat	364	169.14	1,573.52	609	452.48	4,526.30	973	621.62	6,099.83	1,870.30	2,491.92
8	Haryana	593	235.52	2,433.67	249	147.04	1,367.24	842	382.56	3,800.91	2,539.96	2,922.52
9	Himachal Pradesh	753	391.91	2,987.84	185	145.86	1,024.19	938	537.76	4,012.03	2,080.02	2,617.78
10	Jharkhand	301	108.63	940.34	126	91.47	439.55	427	200.10	1,379.89	837.57	1,037.67
11	Karnataka	595	225.11	2,168.09	315	198.72	1,825.11	910	423.83	3,993.20	1,788.24	2,212.07
12	Kerala	201	63.48	633.61	152	64.81	594.80	353	128.29	1,228.41	624.52	752.80
13	Madhya Pradesh	474	178.95	1,877.50	409	235.64	2,349.44	883	414.58	4,226.94	2,515.08	2,929.66
14	Maharashtra	1,110	429.71	4,231.92	846	445.08	4,433.93	1,956	874.79	8,665.85	2,878.38	3,753.17
15	Manipur	160	76.24	570.16	147	73.73	453.49	307	149.97	1,023.65	814.33	964.30
16	Meghalaya	31	25.30	130.38	64	111.04	262.33	95	136.33	392.71	321.96	458.29
17	Mizoram	23	9.57	69.65	19	10.85	53.16	42	20.42	122.81	57.20	77.62
18	Nagaland	132	35.40	398.04	164	55.49	500.84	296	90.89	898.88	568.61	659.50
19	Odisha	296	153.54	1,236.09	188	142.58	928.63	484	296.12	2,164.72	1,001.83	1,297.95
20	Punjab	1,343	508.04	4,508.72	546	359.92	2,624.03	1,889	867.96	7,132.74	7,664.10	8,532.07
21	Rajasthan	863	338.07	3,131.88	260	159.18	1,049.16	1,123	497.25	4,181.05	4,774.67	5,271.93
22	Sikkim	16	8.18	46.62	6	5.77	14.85	22	13.95	61.47	105.41	119.36
23	Tamil Nadu	429	139.56	1,463.51	334	165.78	1,293.94	763	305.34	2,757.45	1,232.86	1,538.21
24	Telangana	546	233.73	2,526.26	779	348.30	3,754.98	1,325	582.03	6,281.23	514.33	1,096.36
25	Tripura	118	66.21	357.54	56	23.55	162.10	174	89.75	519.64	288.09	377.84
26	Uttarakhand	939	326.58	2,955.09	250	131.32	995.81	1,189	457.90	3,950.90	2,681.89	3,139.79
27	Uttar Pradesh	1,447	544.38	5,125.84	669	403.42	3,400.05	2,116	947.80	8,525.89	6,425.91	7,373.71
28	West Bengal	494	159.42	1,665.90	310	175.41	1,327.16	804	334.82	2,993.06	1,765.82	2,100.65
	TOTAL	14,601	5,665.95	52,682.54	8,191	4,723.10	39,868.34	22,792	10,389.05	92,550.89	49,557.13	59,946.18
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	1.55	-	2	0.67	5.01	2	2.22	5.01	29.61	31.82
2	Chandigarh	7	2.55	26.19	27	13.41	128.25	34	15.96	154.44	597.23	613.18
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0.14	1.66	1	0.14	1.66	1.01	1.15
4	Govt. of NCT of Delhi	47	21.71	211.64	255	222.02	1,650.41	302	243.73	1,862.05	1,337.05	1,580.78
5	Jammu & Kashmir	655	252.14	2,181.23	477	285.73	2,002.78	1,132	537.87	4,184.01	6,768.08	7,305.95
6	Ladakh	1	2.17	2.62	-	2.80	-	1	4.97	2.62	38.45	43.43
7	Lakshadweep	2	0.12	7.17	-	0.49	-	2	0.61	7.17	2.41	3.02
8	Puducherry	2	0.82	8.63	7	2.70	31.39	9	3.53	40.02	25.63	29.16
	TOTAL	714	281.07	2,437.48	769	527.97	3,819.49	1,483	809.03	6,256.97	8,799.47	9,608.51
	GRAND TOTAL	15,315	5,947.01	55,120.02	8,960	5,251.07	43,687.84	24,275	11,198.08	98,807.86	58,356.61	69,554.69
	IN INDIA							24,275	11,198.08	98,807.86	58,356.61	69,554.69
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

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

Insurer : Pramerica Life Insurance Limited

Date: 31-Dec-2022

FOR THE QTR ENDED DECEMBER 31, 2022

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

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh	284.00	123.80	1,249.96	360.00	176.57	1,941.49	644.00	300.37	3,191.45	426.58	726.95
2	Arunachal Pradesh	28.00	8.17	79.12	10.00	4.80	30.34	38.00	12.97	109.46	73.41	86.38
3	Assam	230.00	74.04	814.27	87.00	56.51	331.37	317.00	130.55	1,145.64	676.22	806.76
4	Bihar	221.00	80.30	808.07	47.00	30.63	179.33	268.00	110.93	987.40	382.13	493.06
5	Chhattisgarh	418.00	119.03	1,280.65	135.00	53.40	515.06	553.00	172.42	1,795.72	545.43	717.85
6	Goa	-	-	-	4.00	1.61	16.29	4.00	1.61	16.29	12.76	14.38
7	Gujarat	114.00	44.89	470.02	257.00	157.76	1,593.00	371.00	202.65	2,063.01	630.61	833.26
8	Haryana	212.00	92.40	1,042.94	96.00	63.34	605.50	308.00	155.74	1,648.44	866.98	1,022.72
9	Himachal Pradesh	285.00	145.23	1,329.26	59.00	47.68	340.60	344.00	192.91	1,669.86	729.78	922.69
10	Jharkhand	114.00	37.15	358.12	48.00	28.31	162.78	162.00	65.45	520.90	290.09	355.54
11	Karnataka	182.00	71.47	710.44	121.00	89.14	878.98	303.00	160.61	1,589.42	586.10	746.70
12	Kerala	64.00	19.64	210.69	58.00	24.56	195.24	122.00	44.19	405.94	219.18	263.38
13	Madhya Pradesh	156.00	51.59	656.00	168.00	99.04	1,142.36	324.00	150.63	1,798.36	863.75	1,014.38
14	Maharashtra	357.00	128.83	1,340.78	287.00	161.07	1,661.28	644.00	289.89	3,002.05	959.29	1,249.19
15	Manipur	61.00	24.52	241.68	50.00	26.33	166.15	111.00	50.85	407.83	280.13	330.98
16	Meghalaya	13.00	4.20	63.13	35.00	11.14	167.09	48.00	15.34	230.21	136.03	151.37
17	Mizoram	4.00	2.98	14.20	4.00	3.98	13.47	8.00	6.96	27.67	20.63	27.59
18	Nagaland	26.00	11.24	100.92	50.00	23.35	203.01	76.00	34.59	303.93	190.68	225.27
19	Odisha	93.00	52.04	416.72	62.00	39.13	390.34	155.00	91.17	807.05	364.64	455.81
20	Punjab	501.00	174.78	1,795.59	227.00	176.91	1,334.97	728.00	351.69	3,130.56	2,577.07	2,928.77
21	Rajasthan	317.00	112.09	1,218.79	81.00	54.68	344.09	398.00	166.77	1,562.88	1,577.26	1,744.02
22	Sikkim	9.00	2.21	29.30	-	1.43	-	9.00	3.64	29.30	36.99	40.64
23	Tamil Nadu	141.00	45.86	515.30	118.00	79.12	491.73	259.00	124.98	1,007.03	407.41	532.39
24	Telangana	132.00	59.31	668.87	334.00	152.11	1,661.08	466.00	211.42	2,329.95	197.68	409.10
25	Tripura	36.00	17.66	132.85	25.00	8.69	77.31	61.00	26.35	210.17	100.32	126.67
26	Uttarakhand	336.00	115.66	1,212.62	78.00	53.82	343.22	414.00	169.49	1,555.84	892.73	1,062.22
27	Uttar Pradesh	498.00	183.48	1,977.70	245.00	172.41	1,616.00	743.00	355.89	3,593.70	2,186.91	2,542.80
28	West Bengal	166.00	49.86	621.43	98.00	80.89	662.81	264.00	130.75	1,284.24	590.43	721.18
	TOTAL	4,998.00	1,852.42	19,359.42	3,144.00	1,878.41	17,064.89	8,142.00	3,730.83	36,424.30	16,821.20	20,552.03
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	0.23	-	-	0.29	-	-	0.51	-	8.35	8.87
2	Chandigarh	1.00	0.03	2.24	10.00	3.42	36.24	11.00	3.45	38.49	187.43	190.87
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	0.36	0.36
4	Govt. of NCT of Delhi	4.00	0.69	13.78	102.00	72.07	706.25	106.00	72.75	720.03	475.43	548.18
5	Jammu & Kashmir	232.00	81.48	874.53	167.00	99.97	862.84	399.00	181.45	1,737.38	2,270.84	2,452.29
6	Ladakh	-	-	-	-	-	-	-	-	-	13.94	13.94
7	Lakshadweep	-	-	-	-	0.21	-	-	0.21	-	0.86	1.07
8	Puducherry	-	0.09	-	1.00	1.03	9.05	1.00	1.11	9.05	23.75	24.86
	TOTAL	237.00	82.50	890.56	280.00	176.98	1,614.39	517.00	259.49	2,504.95	2,980.96	3,240.45
	GRAND TOTAL	5,235.00	1,934.92	20,249.98	3,424.00	2,055.40	18,679.28	8,659.00	3,990.32	38,929.25	19,802.16	23,792.48
	IN INDIA							8,659.00	3,990.32	38,929.25	19,802.16	23,792.48
	OUTSIDE INDIA							-	-	-	-	-

Note:

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

Date of upload: February 14, 2023 | Version: 01

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: 31-Dec-2022
UP TO THE QTR ENDED DECEMBER 31, 2022

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹														
1	Andhra Pradesh	1	163.00	0.59	52.25	1	1,065.00	51.09	10,640.00	2	1,228.00	51.68	10,692.25	-	51.68
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	846.00	4.02	393.90	1	126.00	3.51	810.00	1	972.00	7.53	1,203.90	-	7.53
4	Bihar	1	8,927.00	22.25	4,463.50	-	-	-	-	1	8,927.00	22.25	4,463.50	-	22.25
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	4	106,436.00	500.67	55,998.38	2	1,219.00	182.21	60,512.26	6	107,655.00	682.88	116,510.64	-	682.88
8	Haryana	-	-	-	-	7	9,656.00	443.20	159,214.86	7	9,656.00	443.20	159,214.86	-	443.20
9	Himachal Pradesh	-	-	-	-	-	-	(0.13)	(70.00)	-	-	(0.13)	(70.00)	-	(0.13)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	10	44,860.00	8,884.21	897,683.05	10	44,860.00	8,884.21	897,683.05	-	8,884.21
12	Kerala	16	62,701.00	149.44	12,212.34	1	1,606.00	39.49	21,725.03	17	64,307.00	188.93	33,937.37	-	188.93
13	Madhya Pradesh	-	-	-	-	1	445.00	21.82	14,825.47	1	445.00	21.82	14,825.47	-	21.82
14	Maharashtra	2	79,305.00	296.23	26,285.08	17	59,293.00	13,472.37	1,295,995.82	19	138,598.00	13,768.60	1,322,280.90	-	13,768.60
15	Manipur	-	1,766.00	3.20	444.80	-	-	-	-	-	1,766.00	3.20	444.80	-	3.20
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	8,290.00	13.89	1,852.01	-	-	-	-	-	8,290.00	13.89	1,852.01	-	13.89
20	Punjab	-	-	-	-	2	739.00	27.19	22,655.77	2	739.00	27.19	22,655.77	-	27.19
21	Rajasthan	1	43,984.00	230.74	16,623.01	1	542.00	25.77	53,223.80	2	44,526.00	256.51	69,846.81	-	256.51
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	9	558,981.00	4,710.84	231,129.13	9	15,587.00	368.82	140,260.23	18	574,568.00	5,079.67	371,389.36	-	5,079.67
24	Telangana	-	-	-	-	3	2,757.00	99.25	59,702.60	3	2,757.00	99.25	59,702.60	-	99.25
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	1,069.00	58.55	26,946.88	1	1,069.00	58.55	26,946.88	-	58.55
27	Uttar Pradesh	5	97,817.00	400.60	59,819.43	6	4,260.00	151.26	92,737.09	11	102,077.00	551.86	152,556.51	-	551.86
28	West Bengal	-	18,084.00	34.79	4,677.68	3	1,592.00	61.25	9,116.15	3	19,676.00	96.04	13,793.83	-	96.04
	TOTAL	39	987,300.00	6,367.26	413,951.51	65	144,816.00	23,889.87	2,865,979.01	104	1,132,116.00	30,257.13	3,279,930.52	-	30,257.13
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	4	36,597.00	207.20	16,165.70	5	3,788.00	209.96	71,759.39	9	40,385.00	417.16	87,925.09	-	417.16
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	4	36,597.00	207.20	16,165.70	5	3,788.00	209.96	71,759.39	9	40,385.00	417.16	87,925.09	-	417.16
	GRAND TOTAL	43	1,023,897.00	6,574.46	430,117.21	70	148,604.00	24,099.83	2,937,738.40	113	1,172,501.00	30,674.29	3,367,855.61	-	30,674.29
	IN INDIA									113	1,172,501.00	30,674.29	3,367,855.61	-	30,674.29
	OUTSIDE INDIA									-	-	-	-	-	-

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

FORM L-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: 31-Dec-2022
FOR THE QTR ENDED DECEMBER 31, 2022

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹														
1	Andhra Pradesh	-	85.00	0.06	8.50	1	1,065.00	51.09	10,640.00	1	1,150.00	51.16	10,648.50	-	51.16
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	1	601.00	1.51	300.50	-	-	-	-	1	601.00	1.51	300.50	-	1.51
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	36,730.00	166.91	19,570.09	1	293.00	14.84	7,710.74	4	37,023.00	181.75	27,280.83	-	181.75
8	Haryana	-	-	-	-	4	6,805.00	239.58	162,536.92	4	6,805.00	239.58	162,536.92	-	239.58
9	Himachal Pradesh	-	-	-	-	-	-	(0.01)	(15.00)	-	-	(0.01)	(15.00)	-	(0.01)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	7	17,867.00	2,865.61	484,096.12	7	17,867.00	2,865.61	484,096.12	-	2,865.61
12	Kerala	14	57,075.00	121.28	9,980.16	1	1,606.00	39.49	21,725.03	15	58,681.00	160.77	31,705.19	-	160.77
13	Madhya Pradesh	-	-	-	-	1	445.00	21.82	14,825.47	1	445.00	21.82	14,825.47	-	21.82
14	Maharashtra	-	55,008.00	203.71	18,210.26	8	28,790.00	6,060.62	406,278.33	8	83,798.00	6,264.33	424,488.59	-	6,264.33
15	Manipur	-	710.00	1.42	197.60	-	-	-	-	-	710.00	1.42	197.60	-	1.42
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	2,918.00	5.08	677.00	-	-	-	-	-	2,918.00	5.08	677.00	-	5.08
20	Punjab	-	-	-	-	-	19.00	0.41	410.97	-	19.00	0.41	410.97	-	0.41
21	Rajasthan	1	20,456.00	108.57	7,752.98	-	(8.00)	5.60	20,902.60	1	20,448.00	114.16	28,655.58	-	114.16
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	3	273,840.00	2,387.56	117,290.71	4	3,059.00	109.57	92,983.03	7	276,899.00	2,497.13	210,273.74	-	2,497.13
24	Telangana	-	-	-	-	3	1,377.00	25.35	23,788.97	3	1,377.00	25.35	23,788.97	-	25.35
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	52.00	3.07	1,262.18	-	52.00	3.07	1,262.18	-	3.07
27	Uttar Pradesh	2	82,854.00	317.04	54,518.10	3	1,011.00	23.68	11,835.14	5	83,865.00	340.72	66,353.24	-	340.72
28	West Bengal	-	2,162.00	3.48	524.27	2	1,297.00	18.90	6,333.63	2	3,459.00	22.38	6,857.90	-	22.38
	TOTAL	24	532,439.00	3,316.61	229,030.17	35	63,678.00	9,479.62	1,265,314.13	59	596,117.00	12,796.23	1,494,344.30	-	12,796.23
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	2	14,228.00	83.72	6,403.80	2	966.00	12.94	9,799.33	4	15,194.00	96.66	16,203.13	-	96.66
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2	14,228.00	83.72	6,403.80	2	966.00	12.94	9,799.33	4	15,194.00	96.66	16,203.13	-	96.66
	GRAND TOTAL	26	546,667.00	3,400.33	235,433.97	37	64,644.00	9,492.56	1,275,113.46	63	611,311.00	12,892.89	1,510,547.43	-	12,892.89
	IN INDIA									63	611,311.00	12,892.89	1,510,547.43	-	12,892.89
	OUTSIDE INDIA									-	-	-	-	-	-

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Insurer : Pramerica Life Insurance Limited

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

Statement as on :31st December 2022

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	87,272
	Investments (Policyholders)	8A	569,670
	Investments (Linked Liabilities)	8B	37,966
2	Loans	9	11,227
3	Fixed Assets	10	1,548
4	Current Assets		
	a. Cash & Bank Balance	11	3,814
	b. Advances & Other Assets	12	34,836
5	Current Liabilities		
	a. Current Liabilities	13	18,220
	b. Provisions	14	13,499
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		714,612
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	11,227
2	Fixed Assets (if any)	10	1,548
3	Cash and Bank Balance (if any)	11	3,814
4	Advances & Other Assets (if any)	12	33,586
5	Current Liabilities	13	18,220
6	Provisions	14	13,499
7	Misc. Exp not written off	15	-
8	Investments held Outside India		
9	Debit Balance of P&L A/c		
	Total (B)		18,455
	Investment Assets (A-B)		696,157

Section II

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR	(SH+PH)	(g)=			
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	[(f)- (a)]%	(h)	(i)=(f+h)	(j)
1	Central Government Securities	Not Less than 25%	-	59,383	236	33,119	205,291	298,029	56.45%	(0)	298,029	283,606
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	64,003	236	37,330	238,633	340,203	64.44%	(0)	340,203	324,731
3	Investment subject to Exposure Norms							0			0	
	a. Infrastructure/ Social/ Housing Sector							0			0	
	1. Approved Investments		-	11,051	66	17,982	92,368	121,467	23.01%	77	121,544	121,227
	2. Other Investments	Not Less than 15%	-	-	-	300	700	1,000	0.19%	-	1,000	951
	b. i) Approved Investments		-	8,673	30	9,839	44,557	63,098	11.95%	184	63,283	62,721
	ii) Other Investments	Not exceeding 35%	2,530	1,656	-	0	500	4,686	0.41%	348	5,034	2,004
	TOTAL LIFE FUND	100%	2,530	85,383	332	65,451	376,758	530,454	100.00%	609	531,064	511,633

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
			(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	-	63,199	63,199	49.71%	(0)	63,199	60,455
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	70,151	70,151	55.18%	(0)	70,151	67,320
3	Balance in Approved investment	Not Exceeding 60%	-	56,977	56,977	44.82%	(0)	56,977	57,714
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	127,128	127,128	100.00%	(0)	127,128	125,034

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR	(c)= (a+b)	(d)
			(a)	(b)		
1	Approved Investments	Not Less than 75%	-	35,146	35,146	92.57%
2	Other Investments	Not More than 25%	-	2,819	2,819	7.43%
	TOTAL LINKED INSURANCE FUND	100%	-	37,966	37,966	100.00%

Note:

- (*) FRSM refers to 'Funds Representing solvency margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
- In life fund, reconciliation with the schedules have been provided separately
- Adjustment of seed capital amounting to Rs. 12.50 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

PART - A

(Amount in Rs. Lakhs)

Amount

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

696,157

531,064

127,128

37,966

696,157

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

Insurer : Pramerica Life Insurance Limited

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

PART - B

Link to Item 'C' of FORM 3A (Part A)

Periodicity of Submission: Quarterly

Statement as on :31st December 2022

Rs. Lakhs

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FIXED IFUND140	ULIF00227/08/08BALA NCFUND140	ULIF00327/08/08GRO WTHFUND140	ULIF00427/08/08LARCA PFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09PE NBALFUND140	ULIF00709/02/09PEN GROFUND140	ULIF00809/02/09PE NDYEFUND140	ULIF01106/02/18M ULCAPOPP0140	ULIF00920/01/11LI QUIDFUND140	ULIF01024/02/11DI SCONFUND140	
Opening Balance (Market Value)	3,774.00	4,257.64	6,172.27	17,076.75	125.04	33.12	48.50	540.26	1,289.42	100.07	4,715.94	38,133.02
Add: Inflow during the Quarter	982.74	256.60	584.19	1,983.34	2.28	0.04	2.15	39.35	263.83	40.89	1,006.53	5,161.95
Increase / (Decrease) Value of Inv [Net]	72.50	127.14	259.37	917.70	1.97	0.88	2.30	30.80	83.02	1.82	81.56	1,579.06
Less: Outflow during the Quarter	1,096.11	372.86	878.63	2,759.86	2.05	0.11	1.29	55.83	152.57	18.03	1,571.06	6,908.41
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,733.13	4,268.52	6,137.20	17,217.92	127.24	33.92	51.66	554.57	1,483.71	124.75	4,232.98	37,965.62

INVESTMENT OF UNIT FUND	ULIF00127/08/08FIXED IFUND140		ULIF00227/08/08BALA NCFUND140		ULIF00327/08/08GRO WTHFUND140		ULIF00427/08/08LARCA PFUND140		ULIF00509/02/09PEN DEBFUND140		ULIF00609/02/09PE NBALFUND140		ULIF00709/02/09PEN GROFUND140		ULIF00809/02/09PE NDYEFUND140		ULIF01106/02/18M ULCAPOPP0140		ULIF00920/01/11LI QUIDFUND140		ULIF01024/02/11DI SCONFUND140		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Central Govt Securities	2,365	63%	866	20%	907	15%	-	0%	103	81%	24	70%	20	38%	-	0%	-	0%	194	155%	4,496	106%	8,974	24%
State Government Securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Other Approved Securities																								
Corporate Bonds	291	8%	666	16%	246	4%	-	0%	11	9%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,213	3%
Infrastructure Bonds	887	24%	690	16%	576	9%	-	0%	10	8%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	2,163	6%
Equity	-	0%	1,585	37%	4,243	69%	14,708	85%	-	0%	11	34%	39	75%	449	81%	1,152	78%	-	0%	-	0%	22,187	58%
Money Market Investments	607	16%	148	3%	40	1%	-	0%	3	2%	-	0%	-	0%	22	4%	60	4%	-	0%	-	0%	880	2%
Mutual funds	-	0%	-	0%	-	0%	503	3%	-	0%	-	0%	-	0%	28	5%	66	4%	-	0%	-	0%	597	2%
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (A)	4,149	111%	3,956	93%	6,012	98%	15,211	88%	127	100%	35	104%	58	113%	499	90%	1,278	86%	194	155%	4,496	106%	36,015	95%
Current Assets:																								
Accrued Interest	57	2%	70	2%	58	1%	-	0%	2	2%	1	2%	0	1%	(0)	0%	-	0%	-	0%	119	3%	308	1%
Dividend Recievable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Bank Balance	5	0%	6	0%	8	0%	24	0%	1	1%	0	0%	0	1%	2	0%	3	0%	1	0%	3	0%	52	0%
Receivable for Sale of Investments	160	4%	301	7%	100	2%	155	1%	-	0%	-	0%	-	0%	0	0%	0	0%	-	0%	-	0%	716	2%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities																								
Payable for Investments	(498)	-13%	(22)	-1%	(35)	-1%	-	0%	-	0%	-	0%	-	0%	-	0%	(30)	-2%	-	0%	-	0%	(586)	-2%
Fund Mgmt Charges Payable	(5)	0%	(6)	0%	(9)	0%	(24)	0%	(0)	0%	(0)	0%	(0)	0%	(1)	0%	(2)	0%	(0)	0%	(2)	0%	(49)	0%
Other Current Liabilities (for Investments)	(135)	-4%	(107)	-3%	(170)	-3%	(374)	-2%	(2)	-2%	(3)	-9%	(9)	-18%	(23)	-4%	(34)	-2%	(69)	-56%	(383)	-9%	(1,310)	-3%
Sub Total (B)	(416)	-11%	242	6%	(47)	-1%	(219)	-1%	1	0%	(2)	-7%	(9)	-17%	(22)	-4%	(64)	-4%	(69)	-55%	(263)	-6%	(869)	-2%
Other Investments (<=25%)																								
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	71	2%	172	3%	830	5%	-	0%	1	3%	2	4%	24	4%	138	9%	-	0%	-	0%	1,237	3%
Mutual funds	-	0%	-	0%	-	0%	1,396	8%	-	0%	-	0%	-	0%	54	10%	131	9%	-	0%	-	0%	1,582	4%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	-	0%	71	2%	172	3%	2,226	13%	-	0%	1	3%	2	4%	78	14%	270	18%	-	0%	-	0%	2,819	7%
Total (A + B + C)	3,733	100%	4,269	100%	6,137	100%	17,218	100%	127	100%	34	100%	52	100%	555	100%	1,484	100%	125	100%	4,233	100%	37,966	100%
Fund Carried Forward (as per LB 2)	3,733		4,269		6,137		17,218		127		34		52		555		1,484		125		4,233		37,966	

Note:

a) The aggregate of all the above Segregated Unit-Funds should reconcile with Item C of FORM 3A (Part A), for both Par & Non Par Business

b) Details of Item 13 of FORM ULB 2 of IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulation, 2016 shall be reconciled with FORM 3A (Part B)

c) Other Investments' are as permitted under Sec 27A(2)

FORM - L 28 - Statement of NAV of Segregated Funds

Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
PART - C
Link to FORM 3A (Part B)

Statement for the period: 31 December 2022
Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Lakhs														
No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date ¹	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	3,733	25.7586	25.7586	25.2743	24.8778	25.3628	25.3303	1.69%	4.89%	25.7546
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	4,269	33.0357	33.0357	32.0995	31.1493	32.5814	32.6593	1.15%	8.10%	33.5522
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	6,137	37.8824	37.8824	36.3858	34.7857	37.2572	37.3814	1.34%	10.68%	39.0669
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	17,218	44.3263	44.3263	42.0867	38.8712	42.4415	42.6051	4.04%	13.22%	46.0397
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	127	23.6789	23.6789	23.3176	23.0205	23.4652	23.3842	1.26%	4.69%	23.6981
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	34	33.1061	33.1061	32.3194	31.4264	32.7996	33.0942	0.04%	8.77%	33.6913
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	52	46.2306	46.2306	44.4667	42.2298	44.6528	45.0713	2.57%	10.88%	47.6064
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	555	52.8872	52.8872	50.0864	46.1834	50.2158	50.4437	4.84%	13.30%	54.9360
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	1,484	16.8183	16.8183	15.8139	14.6809	16.2775	16.6220	1.18%	14.32%	17.5198
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	125	18.6099	18.6099	18.4403	18.3141	18.2003	18.0871	2.89%	2.68%	18.6072
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	4,233	20.4590	20.4590	20.1280	19.9652	20.1334	19.9298	2.66%	3.41%	20.4580
	TOTAL				37,966									

Note:
¹ NAV should reflect the published NAV on the reporting date
NAV should be upto 4 decimal

Insurer : Pramerica Life Insurance Limited

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

Date: 31-Dec-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	167,620	33.67%	156,884	36.48%	168,482	32.57%	150,855	34.70%
AA or better	4,494	0.90%	6,696	1.56%	4,511	0.87%	6,260	1.44%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	951	0.19%	750	0.17%	1,000	0.19%	1,000	0.23%
Rated B or Below B	0	0.00%	0	0.00%	3,030	0.59%	6,938	1.60%
Any other-Sovereign Securities	324,731	65.23%	265,684	61.78%	340,203	65.77%	269,639	62.03%
	497,796	100.00%	430,014	100.00%	517,226	100.00%	434,692	100.00%
Breakdown by residual maturity								
Up to 1 year	1,148	0.23%	2,330	0.54%	2,145	0.41%	6,190	1.42%
more than 1 year and upto 3 years	7,544	1.52%	5,043	1.17%	8,517	1.65%	6,830	1.57%
More than 3 years and up to 7 years	90,340	18.15%	45,861	10.66%	91,247	17.64%	44,062	10.14%
More than 7 years and up to 10 years	115,483	23.20%	119,675	27.83%	118,006	22.82%	116,857	26.88%
More than 10 years and up to 15 years	112,609	22.62%	96,801	22.51%	116,462	22.52%	97,123	22.34%
More than 15 years and up to 20 years	16,907	3.40%	12,706	2.95%	17,534	3.39%	12,793	2.94%
Above 20 years	153,765	30.89%	147,598	34.32%	163,315	31.58%	150,838	34.70%
	497,796	100.00%	430,014	100.00%	517,226	100.00%	434,692	100.00%
Breakdown by type of the issuer								
a. Central Government	283,606	56.97%	241,382	56.13%	298,029	57.62%	245,228	56.41%
b. State Government	41,125	8.26%	24,302	5.65%	42,174	8.15%	24,410	5.62%
c. Corporate Securities	173,065	34.77%	164,330	38.22%	177,023	34.23%	165,054	37.97%
	497,796	100.00%	430,014	100.00%	517,226	100.00%	434,692	100.00%

Note

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

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FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

Date: 31-Dec-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	54,165	44.09%	49,115	44.16%	53,484	42.80%	46,190	42.62%
AA or better	1,376	1.12%	3,340	3.00%	1,320	1.06%	3,027	2.79%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated B or Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other-Sovereign Securities	67,320	54.79%	58,761	52.83%	70,151	56.14%	59,147	54.58%
	122,861	100.00%	111,216	100.00%	124,955	100.00%	108,363	100.00%
Breakdown by residual maturity								
Up to 1 year	1,041	0.85%	1,960	1.76%	1,037	0.83%	1,922	1.77%
more than 1 year and upto 3 years	13,176	10.72%	5,586	5.02%	13,042	10.44%	5,233	4.83%
More than 3 years and up to 7 years	37,641	30.64%	30,237	27.19%	37,181	29.76%	28,197	26.02%
More than 7 years and up to 10 years	17,147	13.96%	24,211	21.77%	17,318	13.86%	23,258	21.46%
More than 10 years and up to 15 years	28,577	23.26%	22,863	20.56%	29,561	23.66%	22,907	21.14%
More than 15 years and up to 20 years	6,434	5.24%	6,705	6.03%	6,853	5.48%	6,874	6.34%
Above 20 years	18,845	15.34%	19,655	17.67%	19,964	15.98%	19,973	18.43%
	122,861	100.00%	111,216	100.00%	124,955	100.00%	108,363	100.00%
Breakdown by type of the issuer								
a. Central Government	60,455	49.21%	53,357	47.98%	63,199	50.58%	53,882	49.72%
b. State Government	6,865	5.59%	5,404	4.86%	6,953	5.56%	5,265	4.86%
c. Corporate Securities	55,541	45.21%	52,455	47.17%	54,804	43.86%	49,217	45.42%
	122,861	100.00%	111,216	100.00%	124,955	100.00%	108,363	100.00%

Note

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

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Insurer : Pramerica Life Insurance Limited

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

Date: 31-Dec-22

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2021	As % of total for this class
Breakdown by credit rating								
AAA rated	2,924	23.67%	3,258	18.92%	2,898	22.73%	3,112	18.07%
AA or better	453	3.67%	524	3.04%	437	3.42%	479	2.78%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated B or Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other-Sovereign Securities	8,974	72.66%	13,435	78.03%	9,413	73.84%	13,631	79.15%
	12,350	100.00%	17,218	100.00%	12,748	100.00%	17,223	100.00%
Breakdown by residual maturity								
Up to 1 year	1,126	9.12%	2,556	14.85%	1,149	9.01%	2,566	14.90%
more than 1 year and upto 3 years	5,478	44.36%	6,214	36.09%	5,815	45.62%	6,372	37.00%
More than 3 years and up to 7 years	4,528	36.66%	5,523	32.07%	4,549	35.68%	5,438	31.58%
More than 7 years and up to 10 years	1,077	8.72%	2,464	14.31%	1,086	8.52%	2,394	13.90%
More than 10 years and up to 15 years	141	1.15%	461	2.68%	148	1.16%	452	2.63%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
	12,350	100.00%	17,218	100.00%	12,748	100.00%	17,223	100.00%
Breakdown by type of the issuer								
a. Central Government	8,974	72.66%	13,435	78.03%	9,413	73.84%	13,631	79.15%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	3,377	27.34%	3,783	21.97%	3,335	26.16%	3,592	20.85%
	12,350	100.00%	17,218	100.00%	12,748	100.00%	17,223	100.00%

Note

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

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FORM L-3(: Related Party Transactions

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

31-Dec-22 Quarter End: 31 December 2022

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended 31 December 2022	Up to the Quarter ended 31 December 2022	For the Quarter ended 31 December 2021	Up to the Quarter ended 31 December 2021
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	Premium Income	4,570	8,893	(15)	(13)
			Commission	(246)	(516)	32	62
			Investment Income	47	143	1	1
			Extinguishment of Investment- Non Convertible Debentures*	-	-	11,338	11,338
			Cash consideration received *	-	-	2,427	2,427
			Allotment of Non Convertible Debentures*	-	-	2,916	2,916
			Partial redemption of Non-convertible debentures	-	73	-	-
			Rent Paid	(3)	(9)	(3)	(5)
2	PGIM India Asset Management Private Limited	Significant influence	Premium Income	-	37	26	43
3	Prudential International Insurance Service Co. LLC	Significant influence	Reimbursement of expenses	(3)	(17)	(6)	(6)
			Towards secondment charges ^{\$}	(147)	(147)	-	-
			Recovery of Expenses	27	31	(2)	(2)
4	Key management personnel [#]		Premium Income	0	1	1	1
			Managerial Remuneration	(141)	(611)	(195)	(684)

* In pursuance of final settlement of restructuring of Investment-non convertible debentures

As per Accounting standard-18

\$ Payment made directly to the seconded employee of the Company

PART-B Related Party Transaction Balances - As at the end of the Quarter ended December 31, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable (Rs. in Lakhs)	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	1,308	Payable (Unallocated premium: 973 Policy deposits: 10 Commission payable: 324 Rent Payable: 1)	NA	Nil	Nil	Nil
	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	2,815	Receivable (Investment in NCDs : 2,766 Accrued interest on NCDs : 49)	Secured. Nature of security - Investments	Nil	Nil	Nil
2	Prudential International Insurance Service Co. LLC	Significant influence	27	Receivable (Recovery of expenses: 27)	NA	Nil	Nil	Nil
	Prudential International Insurance Service Co. LLC	Significant influence	13	Payable (Reimbursement of IT Infrastructure Support:13)	NA	Nil	Nil	Nil
3	Key management personnel [#]		186	Payable (Managerial Remuneration: 186)	NA	Nil	Nil	Nil

As per Accounting standard-18

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FORM L-31 Board of Directors & Key Management Persons

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

Date: 31 December 2022

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. James Wayne Weakley	Non-Executive Director	Director	
3	Mr. Abhijit Sen	Non-Executive Director	Director	
4	Ms. Kalpana Sampat	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
5	Mr. Jagdeep Mallareddy	Non-Executive Director	Director	
6	Mr. Modukuru S V S Phanesh	Non-Executive Independent Director	Director	
7	Mr. Pavan Dhamija	Non-Executive Director	Director	
8	Ms. Sindhushree Khullar	Non-Executive Independent Director	Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	Director	

Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1	Ms. Kalpana Sampat	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
2	Mr. Alok Mehrotra	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 Investments Officer	Investments	
6	Mr. Mayank Goel	Company Secretary	Secretarial	
7	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	
8	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	
9	Mr. Yogesh Rohilla	Chief Compliance Officer(Officiating)	Compliance	Officiating upto December 28, 2022
10	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	Appointed w.e.f December 29, 2022

Note:

- a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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

As at 31 December 2022

Insurer : Pramerica Life Insurance Limited

Classification: **Total Business**

Form Code: KT-3

Registration Number: 140

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	627,997
	Deduct:		
02	Mathematical Reserves	2	603,360
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		24,637
05	Available Assets in Shareholders Fund:	4	77,422
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		77,422
08	Total ASM (04)+(07)		102,059
09	Total RSM		24,286
10	Solvency Ratio (ASM/RSM)		420%

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;

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

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FORM L-33-NPAs**DETAILS OF NON-PERFORMING ASSETS**

Insurer : Pramerica Life Insurance Limited

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

Name of the Fund: Life Fund

As on 31 December 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	177,023	160,998	-	-	-	-	353,432	302,569	530,454	463,567
2	Gross NPA	11,770	12,269	-	-	-	-	-	-	11,770	12,269
3	% of Gross NPA on Investment Assets(2/1)	6.65%	7.62%	-	-	-	-	-	-	2.22%	2.65%
4	Provision made on NPA	11,770	12,269	-	-	-	-	-	-	11,770	12,269
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	165,253	148,729	-	-	-	-	353,432	302,569	518,684	451,298
8	Net NPA (2 - 4)	0	0	-	-	-	-	-	-	0	0
9	% of Net NPA to Net Investments Assets(8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

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

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FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Insurer : Pramerica Life Insurance Limited

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

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

As on 31 December 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	54,804.11	47,517.42	-	-	-	-	72,324.03	64,413.21	127,128.13	111,930.62
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)	54,804.11	47,517.42	-	-	-	-	72,324.03	64,413.21	127,128.13	111,930.62
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

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

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FORM L-33-NPAs

DETAILS OF NON-PERFORMING ASSETS

Insurer : Pramerica Life Insurance Limited

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

Name of the Fund: Unit Linked Funds

As on 31 December 2022

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)	YTD (As at 31-December-22)	Prev. FY (As at 31-March-22)
1	Investments Assets (As per Form 5)	3,376.62	3,698.33	-	-	-	-	34,589.03	37,416.43	37,965.66	41,114.76
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	0%	0%	-	-	-	-	-	-	0%	0%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	3,376.62	3,698.33	-	-	-	-	34,589.03	37,416.43	37,965.66	41,114.76
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	0%	0%	-	-	-	-	-	-	0%	0%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

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

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Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²
1	A01 Central Government Bonds	CGSB	301,520	5,217	1.73%	1.73%	285,945	14,636	5.12%	5.12%	233,493	11,820	5.06%	5.06%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	2,495	10	0.40%	0.40%	2,495	10	0.40%	0.40%	-	74	0.00%	0.00%
4	B03 State Government Guaranteed Loans	SGGL	33,156	582	1.76%	1.76%	28,694	1,568	5.46%	5.46%	19,858	1,053	5.30%	5.30%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	506	10	1.88%	1.88%	506	29	5.64%	5.64%	508	29	5.62%	5.62%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,683	46	1.70%	1.70%	2,729	139	5.09%	5.09%	2,824	49	1.72%	1.72%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	8,636	176	2.04%	2.04%	5,000	328	6.56%	6.56%	4,106	296	7.20%	7.20%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500	11	2.12%	2.12%	500	32	6.34%	6.34%	500	32	6.34%	6.34%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	10,264	619	6.03%	6.03%
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	475	6	1.33%	1.33%	395	(36)	-9.16%	-9.16%	432	64	14.83%	14.83%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	299	-	0.00%	0.00%	262	3	1.24%	1.24%	-	-	0.00%	0.00%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	100,838	1,927	1.91%	1.91%	100,056	5,706	5.70%	5.70%	88,249	5,352	6.06%	6.06%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	850	18	2.07%	2.07%	898	55	6.16%	6.16%	950	58	6.15%	6.15%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	20	2.02%	2.02%	1,000	60	6.03%	6.03%	1,000	60	6.03%	6.03%
18	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	4,230	70	1.65%	1.65%	3,839	156	4.07%	4.07%	2,149	148	6.87%	6.87%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	119	(37)	-31.15%	-31.15%	186	(41)	-22.00%	-22.00%	430	(39)	-9.02%	-9.02%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	702	7	0.99%	0.99%	722	47	6.47%	6.47%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	24,766	456	1.84%	1.84%	24,771	1,364	5.51%	5.51%	24,788	1,364	5.50%	5.50%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	27,462	509	1.85%	1.85%	27,501	1,523	5.54%	5.54%	21,939	1,278	5.83%	5.83%
24	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	7,807	118	1.52%	1.52%	7,285	280	3.84%	3.84%	7,771	67	0.87%	0.87%
26	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,390	35	1.45%	1.45%	4,964	195	3.92%	3.92%	4,240	78	1.84%	1.84%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	96	-	0.00%	0.00%	56	0	0.34%	0.34%	197	(38)	-19.07%	-19.07%
30	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E13 Short term Loans (Unsecured Deposits)	OSLU	1,250	30	2.42%	2.42%	1,250	(3)	-0.22%	-0.22%	948	72	7.63%	7.63%
32	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	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	-	0.00%	0.00%	0	-	0.00%	0.00%	0	-	0.00%	0.00%
34	E25 Reclassified Approved investments - Debt	ORAD	3,518	-	0.00%	0.00%	3,526	-	0.00%	0.00%	3,960	-	0.00%	0.00%
35	E26 Reclassified Approved investments - Equity	ORAE	272	-	0.00%	0.00%	274	14	5.15%	5.15%	235	-	0.00%	0.00%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	392	7	1.78%	1.78%	407	21	5.16%	5.16%	476	23	4.76%	4.76%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			522,248	9,210	1.76%	1.76%	499,145	26,045	5.22%	5.22%	427,222	22,505	5.27%	5.27%

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

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

Date of upload: February 14, 2023 | Version: 01

FORM - L - 34 Statement of Investment and Income on Investment
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 2022
Name of the Fund: Pension Annuity and Group Business

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs. Lakhs)¹	Income on Investment (Rs. Lakhs)	Gross Yield (%)¹	Net Yield (%)²
1	A01 Central Government Bonds	CGSB	62,939	1,055	1.68%	1.68%	59,813	2,997	5.01%	5.01%	52,814	2,630	4.98%	4.98%
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	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	6,714	126	1.87%	1.87%	5,955	341	5.72%	5.72%	5,247	320	6.10%	6.10%
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	3,493	75	2.15%	2.15%	2,400	158	6.58%	6.58%	1,500	105	6.97%	6.97%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750	37	2.12%	2.12%	1,750	111	6.34%	6.34%	1,750	111	6.34%	6.34%
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	36,017	711	1.97%	1.97%	36,090	2,132	5.91%	5.91%	38,692	2,451	6.34%	6.34%
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	1,236	24	1.96%	1.96%	938	56	5.94%	5.94%	900	54	6.00%	6.00%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	811	15	1.89%	1.89%	812	46	5.64%	5.64%	814	46	5.62%	5.62%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	1,804	18	0.99%	0.99%	1,856	120	6.47%	6.47%
20	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	4,537	90	1.97%	1.97%	4,538	268	5.90%	5.90%	7,095	445	6.27%	6.27%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	2,436	51	2.10%	2.10%	2,436	153	6.29%	6.29%	3,127	257	8.21%	8.21%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,767	27	1.51%	1.51%	1,748	66	3.76%	3.76%	170	3	1.93%	1.93%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	-	-	0.00%	0.00%	1,847	12	0.63%	0.63%	-	-	0.00%	0.00%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			121,699	2,210	1.82%	1.82%	117,159	6,356	5.43%	5.43%	113,935	6,542	5.74%	5.74%

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

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

Date of upload: February 14, 2023 | Version: 01

FORM - L - 34 Statement of Investment and Income on Investment
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 2022
Name of the Fund: Linked Fund

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs. Lakhs)1	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs. Lakhs)1	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs. Lakhs)1	Income on Investment (Rs. Lakhs)	Gross Yield (%)1	Net Yield (%)2
1	A01 Central Government Bonds	CGSB	9,196.36	196.12	2.13%	2.13%	9,563.55	175.63	1.84%	1.84%	12,408.70	520.87	4.20%	4.20%
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	819.80	9.83	1.20%	1.20%	1,042.90	33.20	3.18%	3.18%	800.88	27.32	3.41%	3.41%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.87	0.00%	0.00%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	101.20	2.37	2.34%	2.34%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	82.85	1.85	2.24%	2.24%	84.59	1.83	2.17%	2.17%	91.81	1.19	1.29%	1.29%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	262.07	5.61	2.14%	2.14%	263.48	7.45	2.83%	2.83%	278.30	12.19	4.38%	4.38%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	85.32	66.71	78.20%	78.20%
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	849.25	75.23	8.86%	8.86%	950.57	17.44	1.83%	1.83%	1,184.56	111.62	9.42%	9.42%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,068.09	129.71	6.27%	6.27%	1,439.28	238.65	16.58%	16.58%	1,724.52	483.48	28.04%	28.04%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,327.48	35.03	2.64%	2.64%	1,534.46	43.30	2.82%	2.82%	1,761.25	84.52	4.80%	4.80%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	202.41	3.74	1.85%	1.85%	204.13	1.95	0.95%	0.95%	214.97	12.44	5.78%	5.78%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	151.09	2.48	1.64%	1.64%	152.57	3.95	2.59%	2.59%	160.27	7.14	4.45%	4.45%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	693.38	9.76	1.41%	1.41%	-	-	0.00%	0.00%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAQ	135.72	16.20	11.94%	11.94%	171.32	12.31	7.18%	7.18%	377.87	213.55	56.52%	56.52%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	18,882.36	855.56	4.53%	4.53%	18,084.37	774.75	4.28%	4.28%	17,155.87	2,835.49	16.53%	16.53%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	491.78	23.18	4.71%	4.71%
22	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,402.02	21.20	1.51%	1.51%	1,366.55	53.59	3.92%	3.92%	805.81	8.34	1.04%	1.04%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	865.39	18.74	2.17%	2.17%	904.32	16.09	1.78%	1.78%	992.15	54.16	5.46%	5.46%
27	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	595.65	3.49	0.59%	0.59%	595.65	3.49	0.59%	0.59%	210.02	0.10	0.05%	0.05%
30	D30 Net Current Assets	ENCA	(868.70)	(30.29)	3.49%	3.49%	(868.70)	2.78	-0.32%	-0.32%	(458.34)	(72.31)	15.78%	15.78%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	776.58	124.18	15.99%	15.99%	631.13	69.39	10.99%	10.99%	850.62	82.23	9.67%	9.67%
32	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,941.16	234.44	12.08%	12.08%	2,255.13	175.11	7.77%	7.77%	2,694.78	392.52	14.57%	14.57%
35	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
36	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E26 Reclassified Approved investments - Equity	ORAE	380.70	(9.16)	-2.41%	-2.41%	487.53	(56.65)	-11.62%	-11.62%	679.69	171.41	25.22%	25.22%
39	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			39,582.87	1,693.98	4.28%	4.28%	39,674.91	1,584.02	3.99%	3.99%	42,664.46	5,039.38	11.81%	11.81%

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

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

Date of upload: February 14, 2023 | Version: 01

FORM L - 35 - Statement of Down Graded Investments
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
PART - A
Statement as on :31st December 2022
Name of the Fund: Life Fund

Periodicity of Submission : Quarterly										(Amount in Rs. Lakhs)
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks	
A.	<u>During the Quarter</u> ¹									
	NIL									
B.	<u>As on Date</u> ²									
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	1,000	11-Jan-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)	
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1,000	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)	
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1,030	30-Nov-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)	
	8% YES Bank 30 September 2026	IOLB	1,000	30-Sep-16	CARE & ICRA	AA+	A-	24-Mar-20	Downgraded multiple times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+), 19th Dec 2019 (A) & 12th Feb 20(A-), 12th Feb (BBB), 6th March 20 (D), Upgraded on 24th March 20(BB+), Upgraded on 11th Sep 20(BBB), Upgraded on 12th Oct 22 (A-)	
	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)	
			4,030							

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.
Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.
Category of Investmet (COI) shall be as per Guidelines issued by the Authority

Date of upload: February 14, 2023 | Version: 01

FORM L - 35 - Statement of Down Graded Investments

Insurer : Pramerica Life Insurance Limited

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

PART - A

Statement as on :31st December 2022

Name of the Fund: Pension Annuity and Group Business

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

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

Note:

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

Date of upload: February 14, 2023 | Version: 01

FORM L - 35 - Statement of Down Graded Investments

Insurer : Pramerica Life Insurance Limited

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

PART - A

Statement as on :31st December 2022

Name of the Fund: Linked Fund

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

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

Note:

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

Date of upload: February 14, 2023 | Version: 01

Sl. No	Particulars		For the Quarter ended December 31, 2022				For the Quarter ended December 31, 2021				Up to the Quarter ended December 31, 2022				Up to the Quarter ended December 31, 2022			
			Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																	
	i	Individual Single Premium- (ISP)																
		From 0-10000	2	2	2	2	3	3	3	4	6	7	7	8	9	10	9	11
		From 10,001-25,000	8	5	5	10	11	6	6	14	18	11	10	57	32	17	16	58
		From 25001-50,000	33	8	8	41	29	8	7	163	77	18	18	210	88	22	20	306
		From 50,001- 75,000	-	-	-	-	13	2	2	16	34	5	5	43	18	3	3	23
		From 75,001-100,000	10	1	1	13	37	4	4	134	50	6	6	63	67	7	7	171
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	12	2	2	15	56	5	5	70
		Above Rs. 1,25,000	35	1	1	44	15	1	1	19	154	11	11	193	44	3	3	55
	ii	Individual Single Premium (ISPA)- Annuity																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	5	2	2	5	-	-	-	-	7	3	3	7
		From 1,00,001-150,000	5	1	1	5	7	2	2	7	8	2	2	8	32	8	8	32
		From 150,001- 2,00,000	6	1	1	6	-	-	-	-	16	3	3	16	-	-	-	-
		From 2,00,001-250,000	42	5	2	42	-	-	-	-	62	7	4	62	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	11	1	1	11
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	2	1	1	2	49	1	1	49
	iii	Group Single Premium (GSP)																
		From 0-10000	12	20	5,361	25,098	(10)	3	6,636	(15,674)	52	30	17,399	33,619	(49)	14	36,138	(5,277)
		From 10,001-25,000	34	3	7,890	20,795	38	2	4,781	44,328	164	8	33,228	70,297	150	24	213,160	167,514
		From 25001-50,000	89	8	9,322	35,675	35	3	8,177	23,526	257	11	29,900	112,029	168	19	54,034	115,208
		From 50,001- 75,000	70	6	7,878	100,786	36	-	4,878	31,068	228	11	16,628	78,416	109	3	18,764	78,738
		From 75,001-100,000	51	5	2,621	35,284	18	-	2,037	4,978	119	6	9,753	57,840	105	5	20,282	85,019
		From 1,00,001 -1,25,000	65	2	10,375	21,678	45	2	7,713	12,151	191	5	20,648	59,091	113	3	37,822	60,317
		Above Rs. 1,25,000	12,571	19	567,864	1,271,232	3,881	12	290,634	1,306,996	29,718	42	1,044,945	2,916,272	10,493	34	391,799	3,188,213
	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	0	4	4	4	(0)	1	2	76	1	14	15	22	3	42	43	425
		From 10,001-25,000	107	350	349	782	150	708	706	1,476	391	1,535	1,530	3,103	482	2,232	2,215	5,302
		From 25001-50,000	2,179	5,752	5,714	18,816	1,842	5,674	5,615	16,055	5,771	15,268	15,139	46,652	5,222	14,223	14,079	40,266
		From 50,001- 75,000	834	2,026	2,015	11,076	550	1,132	1,126	7,196	2,084	4,665	4,635	25,119	1,582	2,763	2,749	17,575
		From 75,001-100,000	230	281	280	2,619	102	114	110	1,075	669	826	813	7,415	312	342	335	3,208
		From 1,00,001 -1,25,000	53	67	65	807	26	20	20	228	137	158	155	1,852	102	80	79	1,035
		Above Rs. 1,25,000	448	155	142	4,664	172	36	35	1,503	1,705	1,736	1,700	13,968	565	134	115	5,621
	vi	Individual non Single Premium- Annuity- INSPA																
		From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	vii	Group Non Single Premium (GNSP)						-	-	-	-					-	-	-	-
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii	Group Non Single Premium- Annuity- GNSPA						-	-	-	-					-	-	-	-
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																		
	i	Individual																	
		From 0-10000	310	3,658	5,474	353	339	4,635	4,628	47,421	891	8,576	4,703	39,137	1,012	7,421	5,265	92,934	
		From 10,001-25,000	1,916	23,107	21,884	10,828	2,056	23,191	22,877	92,226	5,881	35,518	21,133	110,195	6,236	30,706	22,506	191,998	
		From 25001-50,000	12,441	129,768	128,192	128,643	11,951	125,150	123,276	721,417	36,898	144,390	121,625	1,004,934	35,347	129,749	119,820	1,532,213	
		From 50,001- 75,000	3,163	19,552	19,675	31,658	3,017	18,934	18,789	321,897	9,297	22,299	18,459	393,633	8,861	19,617	17,992	659,981	
		From 75,001-100,000	646	1,150	1,037	1,730	766	1,180	1,163	19,823	1,947	2,192	944	22,619	2,140	1,748	1,064	42,243	
		From 1,00,001 -1,25,000	307	603	575	1,510	330	604	594	20,938	890	933	528	25,177	904	746	541	42,757	
		Above Rs. 1,25,000	921	440	380	1,512	1,107	478	445	16,084	2,747	980	912	19,224	3,185	751	363	35,961	
	ii	Individual- Annuity																	
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii	Group																	
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv	Group- Annuity																	
		From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

Insurer : Pramerica Life Insurance Limited

Date:

31-Dec-22

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

Business Acquisition through Different Channels (Group)

Quarter End: 31 December 2022

Sl.No.	Channels	For the Quarter - Current Year			For the Quarter - Previous Year			Up to the Quarter - Current Year			Up to the Quarter - Previous Year		
		No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)	No. of Schemes	No. of Lives Covered	Premium (Rs. Lakhs)
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	1	0.00
3	Corporate Agents -Others	-	82,510	7,107.95	-	6,597	1,657.83	2	141,207	17,225.40	-	20,901	5,454.42
4	Brokers	56	398,141	3,710.15	10	33,950	771.86	98	798,162	7,975.87	59	79,426	2,412.63
5	Micro Agents	2	44,194	245.69	2	36,830	164.07	5	91,424	495.29	3	70,486	268.66
6	Direct Business	5	86,466	1,829.11	10	247,479	1,448.76	8	141,708	5,031.78	40	601,185	2,953.10
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total	63	611,311	12,892.89	22	324,856	4,042.51	113	1,172,501	30,728.34	102	771,999	11,088.82
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

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

Date: 31-Dec-22

Business Acquisition through Different Channels (Individual)

Quarter End: 31 December 2022

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	3,107	1,742	2,873	1,209	8,127	4,556	6,962	3,475
2	Corporate Agents-Banks	(1)	(1)	(2)	(1)	(1)	(1)	14	1
3	Corporate Agents -Others	1,798	756	919	371	5,527	2,348	2,633	1,076
4	Brokers	-	-	-	-	-	(2)	(2)	(1)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,755	1,493	3,923	1,384	10,622	4,297	10,290	4,132
	- Online (Through Company Website)	-	-	-	-	-	-	-	0
	- Others	3,755	1,493	3,923	1,384	10,622	4,297	10,290	4,132
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	8,659	3,990	7,713	2,963	24,275	11,198	19,897	8,682
	Referral Arrangements	-	-	-	-	-	-	(1)	(0)

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

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

Date: 31-Dec-22

For the Quarter Ended December 31, 2022

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	332	838	-	-	-	-	1,170	1,579
2	Survival Benefit ²	73	274	4	5	-	-	356	71
3	Annuities / Pension	-	23	-	-	-	-	23	2
4	Surrender ³	6	3,311	1	1	-	-	3,319	4,250
5	Other benefits ⁴	2	8	-	-	-	-	10	9
	Death Claims	-	181	5	-	-	-	186	701

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

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	58	6,469	1	-	-	-	6,528	1,046
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	856	373	57	2	-	-	1,288	3,873

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

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

Insurer : Pramerica Life Insurance Limited

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

Date:

31-Dec-22

Upto Quarter Ended 31 December 2022

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	468	2,441	-	-	-	-	2,909	4,613
2	Survival Benefit ²	80	1,172	21	18	-	-	1,291	250
3	Annuities / Pension	1	51	-	-	-	-	52	6
4	Surrender ³	8	11,197	13	2	-	-	11,220	12,620
5	Other benefits ⁴	2	28	-	-	-	-	30	45
	Death Claims	7	516	22	6	-	-	551	2,098

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

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	Annuities / Pension	-	-	-	-	-	-	-	-
4	Surrender	191	20,365	1	-	-	-	20,557	3,391
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	1,773	2,390	99	3	-	-	4,265	11,664

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

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FORM L-40 Quarterly Claims Data for Life

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

Date: 31-Dec-22

For the Quarter Ended December 31, 2022

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	4	43
2	Claims Intimated / Booked during the period	187	1,302
(a)	Less than 3 years from the date of acceptance of risk	75	719
(b)	Greater than 3 years from the date of acceptance of risk	112	583
3	Claims Paid during the period	186	1,288
4	Claims Repudiated during the period ²	-	18
5	Claims Rejected ³	-	9
6	Unclaimed ⁴		
7	Claims O/S at End of the period	5	30
	Outstanding Claims:-		
	Less than 3months	5	30
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

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

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

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

Individual Claims			No. of claims only			
Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	43	64	8	229	3
2	Claims Booked during the period	1,243	361	23	3,308	10
3	Claims Paid during the period	1,170	356	23	3,319	10
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	116	69	8	218	-
	Outstanding Claims (Individual)					
	Less than 3months	116	52	8	218	-
	3 months and less than 6 months		17			
	6 months and less than 1 year		-			
	1year and above	-	-	-	-	-

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

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits. Rejection count not included in the above summary (Rejection 3 Claims)

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

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FORM L-40 Quarterly Claims Data for Life

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

Date: 31-Dec-22

Upto Quarter Ended 31 December 2022

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	2	30
2	Claims Intimated / Booked during the period	563	4,330
(a)	Less than 3 years from the date of acceptance of risk	199	2,346
(b)	Greater than 3 years from the date of acceptance of risk	364	1,984
3	Claims Paid during the period	551	4,265
4	Claims Repudiated during the period ²	8	49
5	Claims Rejected ³	1	16
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	5	30
	Outstanding Claims:-		
	Less than 3months	5	30
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

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

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

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

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	81	173	-	452	1
2	Claims Booked during the period	2,944	1,187	60	10,986	38
3	Claims Paid during the period	2,909	1,291	52	11,220	30
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	116	69	8	218	-
	Outstanding Claims (Individual)					
	Less than 3months	116	52	8	218	-
	3 months and less than 6 months		17			
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits. Rejection count not included in the above summary (Rejection 9 Claims)

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

Date of upload: February 14, 2023 | Version: 01

FORM L-41 GRIEVANCE DISPOSAL

Insurer : Pramerica Life Insurance Limited

Date:

31-Dec-22

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

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2022

Sl No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	-	8	2	-	6	-	21
b)	Policy Servicing	-	8	3	-	5	-	18
c)	Proposal Processing	-	2	1	1	-	-	8
d)	Survival Claims	-	9	3	1	5	-	28
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	31	5	1	25	-	107
g)	Others	-	-	-	-	-	-	26
	Total Number of Complaints	-	58	14	3	41	-	208

2	Total No. of Policies upto corresponding period of previous year	19,999
3	Total No. of Claims upto corresponding period of previous year	15,656
4	Total No. of Policies during current year	24,388
5	Total No. of Claims during current year	4,893
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	65
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	100

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

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INDIVIDUAL BUSINESS																	
Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021
Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	5.55%	5.45%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	525-525	496-496	1.65%-1.65%	1.65%-1.65%	5.00%	5.00%	1.25%-11.25%	2.5%-11.25%	0.8%-2.6%	0.75%-3.55%
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	5.60%	5.50%	27.6%-257.5%	27.6%-257.5%	Not Applicable	Not Applicable	525-525	467.5-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-20%	0%-20%		
	General Annuity	5.90%	6.08%	150%-150%	60%-60%	Not Applicable	Not Applicable	0	59.12-59.12	0.55%-0.55%**	0.55%-0.55%	5.00%	5.00%	0.5%-0.5%	0.5%-0.5%		
	Pension																
	Health	5.60%	5.50%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	104-113	98-107	1.65%-8.25%	1.65%-8.25%	5.00%	5.00%	0%-37.5%	0%-37.5%		
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	5.60%	5.60%	65%-220%	65%-220%	Not Applicable	Not Applicable	525-525	496-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-90%	0%-90%		
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	5.60%	5.60%	82.5%-82.5%	82.5%-82.5%	Not Applicable	Not Applicable	525-525	496-496	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-52.5%	0%-52.5%		
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Excludes all riders.

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

* Morbidity incidence rate used for Dengue Shield is unit rate per mille, which is in line with emerging experience.

** Renewal Expense as percentage of annuity.

¹As percentage of IALM(2012-14) barring Non-Linked Non-Par General Annuity which is as percentage of IIAM (2012-15), based on emerging experience.²Fixed per policy Renewal expenses. Expenses are as at beginning of the Financial Year which are further increased by inflation rate provided above.³Premium related Renewal expenses⁴Restricted to Lapse and Surrender

II. GROUP BUSINESS																	
Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation															
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates	
		As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021	As at December 31, 2022	As at December 31, 2021
Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Par	Non-Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Linked -Others																
	Life	6.10%	6.10%	71%-240%	70.75%-240%	Not Applicable	Not Applicable	84	79	0%-0%	0%-0%	5.00%	5.00%	0%-12%	0%-12%		
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -VIP																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Linked -Others																
	Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	General Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

¹As percentage of IALM(2012-14).

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

³ Premium related Renewal expenses

⁴ Restricted to Lapse and Surrender

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

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

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

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

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

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For the Quarter ending December 31, 2022

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
14-10-2022	Zee Entertainment Enterprises Ltd.	NCM	MANAGEMENT	Approval for scheme of arrangement amongst Zee Entertainment Enterprises Limited (ZEEL), Bangla Entertainment Private Limited (BEPL) with Culver Max Entertainment Private Limited (SPNI)	FOR	FOR	The resolution is seeking approval for the merger between ZEEL, BEPL and SPNI, approving a non-compete clause, changes to the charter documents, and Punit Goenka's remuneration. In doing so the resolution is seeking a single approval on various matters that should have been presented to be voted upon separately to shareholders, as some of these are prejudicial to the interest of the 'minority' public shareholder of ZEEL. We raise concerns over the Rs. 11.0 bn non-compete payment: we do not believe there is a potential risk of competition arising from ZEEL promoters. We raise concern that SPNI will have board nomination rights for five board seats independent of any shareholding threshold – giving SPNI board control even if their shareholding drops to less than 10%. Such clauses, when embedded in the company's Articles of Association, allow promoters to remain entrenched even with token shareholding. We note that it is unusual for boards to seek shareholder approval for the Managing Director's remuneration as part of transaction contours. Punit Goenka's remuneration from ZEEL in FY22 aggregated Rs. 411mn, which likely sets the base for his remuneration from the merged entity that is double in size. While we do not support the payment of the non-compete fees, the changes to the charter documents and Punit Goenka's remuneration, we are constrained to support this resolution because it has been presented as a single resolution and we believe that merger of ZEEL and SPNI, is likely to be value accretive and in the larger interest of shareholders of both companies.
25-11-2022	Housing Development Finance Corp. Ltd.	NCM	MANAGEMENT	Approve merger of HDFC Investments Ltd. and HDFC Holdings Ltd. into Housing Development Finance Corporation Ltd. and its subsequent amalgamation into HDFC Bank Ltd.	FOR	FOR	On 4 April 2022, HDFC Ltd announced that it will merge with HDFC Bank. All HDFC Group subsidiaries will fold into the bank. On 4 July 2022, the Reserve Bank of India (RBI) approved the scheme of amalgamation. HDFC Investments Ltd and HDFC Holdings Ltd, wholly owned subsidiaries of HDFC Ltd will merge into HDFC Ltd. Then HDFC Ltd. will merge into HDFC Bank. The shareholding of HDFC Ltd. in HDFC Bank will stand cancelled. Once all approvals are in place, HDFC Bank will become a 100% publicly owned institution. All other shareholders of HDFC Ltd. will be given 42 shares of HDFC Bank for every 25 shares held in HDFC Ltd., - the swap ratio works to 1:1.68. Investors of HDFC Ltd will get 41% shares in the merged entity. The merger will result in a 25.3% dilution for the current shareholders of HDFC Bank. The exchange ratio is largely based on market price at the time of the merger announcement. The synergies of the merger will benefit both HDFC Ltd and HDFC Bank.
25-11-2022	HDFC Bank Ltd.	NCM	MANAGEMENT	Approve merger of HDFC Investments Ltd. and HDFC Holdings Ltd. into Housing Development Finance Corporation Ltd. and its subsequent amalgamation into HDFC Bank Ltd.	FOR	FOR	On 4 April 2022, HDFC Ltd announced that it will merge with HDFC Bank. All HDFC Group subsidiaries will fold into the bank. On 4 July 2022 the Reserve Bank of India (RBI) approved the scheme of amalgamation. HDFC Investments Ltd and HDFC Holdings Ltd, wholly owned subsidiaries of HDFC Ltd will merge into HDFC Ltd. Then HDFC Ltd. will merge into HDFC Bank. The shareholding of HDFC Ltd. in HDFC Bank will stand cancelled. Once all approvals are in place, HDFC Bank will become a 100% publicly owned institution. All other shareholders of HDFC Ltd. will be given 42 shares of HDFC Bank for every 25 shares held in HDFC Ltd., - the swap ratio works to 1:1.68. Investors of HDFC Ltd will get 41% shares in the merged entity. The merger will result in a 25.3% dilution for the current shareholders of HDFC Bank. The exchange ratio is largely based on market price at the time of the merger announcement. The synergies of the merger will benefit both HDFC Ltd and HDFC Bank.
02-12-2022	Infosys Ltd.	POSTAL BALLOT	MANAGEMENT	Approve buyback of equity shares at a price not exceeding Rs. 1,850 per share (face value Rs. 5.0) through the open market route, aggregate consideration not to exceed Rs. 93.0 bn	FOR	FOR	The buyback will be open to only public shareholders, promoters will not participate in the buyback. The buyback of maximum upto 50.27 mn equity shares will result in a maximum reduction of 1.4% of the equity share capital. The maximum buyback price at Rs. 1,850 is at a 15.4% premium to the current market price of Rs. 1,602.8. This will result in a maximum of Rs. 93.0 bn of excess cash being distributed to shareholders, which is within the statutory limit of being less than 15% of the aggregate of the paid-up share capital and free reserves as per the audited accounts of the company as on 31 March 2022. The buyback will enable the company to distribute surplus cash to its shareholders as per company policy.
30-12-2022	Reliance Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Alter the Objects Clause of the Memorandum of Association (MoA)	FOR	FOR	On 21 October 2022, Reliance Industries Limited's (RIL) board approved a scheme of arrangement, where the EPC and Infrastructure Undertaking of Reliance Projects and Property Management Services Limited (RPPMSL), a wholly owned subsidiary of RIL, is proposed to be demerged into RIL. The EPC and Infrastructure Undertaking will implement RIL's large projects across O2C, New Energy and 5G roll-out. The objects clause in the Memorandum of Association is proposed to be altered to specifically include the EPC business.

For the Quarter ending December 31, 2022

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
30-12-2022	Reliance Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint K. V. Kamath (DIN: 00043501) as an Independent Director for five years from date of assuming office after passing of the resolution and approve his continuation on the board	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
03-01-2023	CreditAccess Grameen Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Rekha Warriar (DIN: 08152356) as Independent Director for five years from 21 October 2022	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.

FORM L-45 OFFICES AND OTHER INFORMATION

As at : December 31, 2022

Insurer : Pramerica Life Insurance Limited

Date: December 31, 2022

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		131
2	No. of branches approved during the year		2
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		-
6	No of branches at the end of the year		131
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		131
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		No. of Directors:- a) Independent Director: 3 (Mr. Sunjoy Joshi , Mr. Modukuru S V S Phanesh and Ms. Sindhushree Khullar) (b) Executive Director: 1 (Ms. Kalpana Sampat) (c) Non-executive Director: 5 (Mr. Abhijit Sen, Mr. James Wayne Weakley, Mr. Pavan Dhamija, Mr. Jairam Sridharan and Mr. Jagdeep Mallareddy) (d) Women Director: 2 (Ms. Sindhushree Khullar and Ms. Kalpana Sampat) Nil
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		a) On-roll: 2386 employees b) Off-roll: 80 employees c) Total Employees: 2466
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)		14,747 11 5 147 1 - 11 3 -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	2,297	14,541
Recruitments during the quarter	588	554
Attrition during the quarter	499	321
Number at the end of the quarter	2,386	14,774

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