



**IRDAI PUBLIC DISCLOSURES
FOR THE PERIOD ENDED 31 DECEMBER 2023**

Version No.	Form Upload Date	Particulars of change
1.0	February 14, 2024	NA

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023

Policyholders' Account (Technical Account) ***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS													GRAND TOTAL
		LIFE	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	PARTICIPATING					NON-PARTICIPATING								
							LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VARIABLE INSURANCE	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	1,399	4	-	-	1,403	1,367	-	-	-	-	1,367	44,662	2	735	10	11	45,420	48,190	
(b) Reinsurance ceded		(8)	-	-	-	(8)	(1)	-	-	-	-	(1)	(1,440)	-	-	(1)	-	(1,441)	(1,450)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		246	5	-	-	251	1,317	-	-	-	-	1,317	10,129	4	2	6	36	10,177	11,745	
(b) Profit on sale/redemption of investments		1,047	7	-	-	1,054	20	-	-	-	-	20	27	-	-	-	-	27	1,101	
(c) (Loss on sale/ redemption of investments)		(308)	(5)	-	-	(313)	-	-	-	-	-	-	(2)	-	-	-	-	(2)	(315)	
(d)Transfer/Gain on revaluation/change in fair value *		1,545	56	-	-	1,601	-	-	-	-	-	-	(11)	-	-	-	-	(11)	1,590	
(e) Amortisation of Premium / Discount on investments		5	1	-	-	6	25	-	-	-	-	25	1,724	2	-	-	-	1,726	1,757	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	60	-	-	-	-	60	234	-	-	-	-	234	294	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management		121	29	-	-	150	-	-	-	-	-	-	5,258	29	167	57	26	5,537	5,687	
(b) Others		462	(2)	-	-	460	-	-	-	-	-	-	-	(2)	-	-	(1)	(3)	457	
TOTAL (A)		4,509	95	-	-	4,604	2,788	-	-	-	-	2,788	60,581	35	904	72	72	61,664	69,056	
Commission	L-5	37	-	-	-	37	18	-	-	-	-	18	7,429	-	-	1	-	7,430	7,485	
Operating Expenses related to Insurance Business	L-6	721	28	-	-	749	89	-	-	-	-	89	9,657	29	169	58	30	9,943	10,781	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	(109)	-	-	-	-	(109)	(109)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		36	1	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	37	
TOTAL (B)		794	29	-	-	823	107	-	-	-	-	107	16,977	29	169	59	30	17,264	18,194	
Benefits Paid (Net)	L-7	2,600	51	-	-	2,651	448	-	-	-	-	448	10,433	4	-	1	74	10,512	13,611	
Interim Bonuses Paid		-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	1	
Change in valuation of liability in respect of life policies																				
(a) Gross **		6	-	-	-	6	1,831	-	-	-	-	1,831	30,021	2	639	(8)	(32)	30,622	32,459	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	681	-	-	-	-	681	681	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		1,247	15	-	-	1,262	-	-	-	-	-	-	-	-	-	-	-	-	1,262	
(e) Fund for Discontinued Policies		(138)	-	-	-	(138)	-	-	-	-	-	-	-	-	-	-	-	-	(138)	
TOTAL (C)		3,715	66	-	-	3,781	2,280	-	-	-	-	2,280	41,135	6	639	(7)	42	41,815	47,876	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	2,469	-	96	20	-	2,585	2,585	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	401	-	-	-	-	401	-	-	-	-	-	-	401	
TOTAL		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986	
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		-	-	-	-	-	401	-	-	-	-	401	2,469	-	96	20	-	2,585	2,986	
Total Surplus (a+b+c)		-	-	-	-	-	402	-	-	-	-	402	2,469	-	96	20	-	2,585	2,987	

* 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 QUARTER ENDED DECEMBER 31, 2023

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	2,983	18	-	-	3,001	4,187	-	-	-	-	4,187	127,441	10	735	34	30	128,250	135,438	
(b) Reinsurance ceded		(22)	-	-	-	(22)	(4)	-	-	-	-	(4)	(4,346)	-	-	(5)	-	(4,351)	(4,377)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		879	18	-	-	897	3,860	-	-	-	-	3,860	29,509	12	2	23	109	29,655	34,412	
(b) Profit on sale/redemption of investments		2,371	23	-	-	2,394	30	-	-	-	-	30	317	-	-	-	-	317	2,741	
(c) (Loss on sale/ redemption of investments)		(600)	(17)	-	-	(617)	-	-	-	-	-	-	(171)	-	-	-	-	(171)	(788)	
(d)Transfer/Gain on revaluation/change in fair value *		3,581	119	-	-	3,700	-	-	-	-	-	-	(23)	-	-	-	-	(23)	3,677	
(e) Amortisation of Premium / Discount on investments		19	1	-	-	20	45	-	-	-	-	45	3,551	2	-	(1)	-	3,552	3,617	
Other Income (to be specified)																				
(a) Fees & Charges		-	-	-	-	-	184	-	-	-	-	184	664	-	-	-	-	664	848	
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1	
Contribution from Shareholders' A/c																		-	-	
(a) Towards Excess Expenses of Management		154	98	-	-	252	-	-	-	-	-	-	13,082	99	167	193	88	13,629	13,881	
(b) Others		664	1	-	-	665	-	-	-	-	-	-	-	4	-	-	-	4	669	
TOTAL (A)		10,029	261	-	-	10,290	8,302	-	-	-	-	8,302	170,025	127	904	244	227	171,527	190,119	
Commission	L-5	66	-	-	-	66	59	-	-	-	-	59	17,149	-	-	2	-	17,151	17,276	
Operating Expenses related to Insurance Business	L-6	1,279	98	-	-	1,377	326	-	-	-	-	326	28,396	99	169	199	101	28,964	30,667	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	(109)	-	-	-	-	(109)	(109)	
(b) For others -provision for loan assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		102	2	-	-	104	-	-	-	-	-	-	-	-	-	-	-	-	104	
TOTAL (B)		1,447	100	-	-	1,547	385	-	-	-	-	385	45,436	99	169	201	101	46,006	47,938	
Benefits Paid (Net)	L-7	8,901	107	-	-	9,008	1,758	-	-	-	-	1,758	30,341	8	-	1	147	30,497	41,263	
Interim Bonuses Paid		-	-	-	-	-	3	-	-	-	-	3	-	-	-	-	-	-	3	
Change in valuation of liability in respect of life policies																				
(a) Gross **		1	0	-	-	1	5,516	-	-	-	-	5,516	87,691	20	639	(15)	(21)	88,314	93,831	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	1,915	-	-	-	-	1,915	1,915	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		964	54	-	-	1,018	-	-	-	-	-	-	-	-	-	-	-	-	1,018	
(e) Fund for Discontinued Policies		(1,284)	-	-	-	(1,284)	-	-	-	-	-	-	-	-	-	-	-	-	(1,284)	
TOTAL (C)		8,582	161	-	-	8,743	7,277	-	-	-	-	7,277	119,947	28	639	(14)	126	120,726	136,746	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435	
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	4,642	-	96	57	-	4,795	4,795	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	640	-	-	-	-	640	-	-	-	-	-	-	640	
TOTAL		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435	
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		-	-	-	-	-	640	-	-	-	-	640	4,642	-	96	57	-	4,795	5,435	
Total Surplus (a+b+c)		-	-	-	-	-	643	-	-	-	-	643	4,642	-	96	57	-	4,795	5,438	

* 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

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 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 QUARTER 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

*** 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, 2023

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
Amounts transferred from the Policyholders Account (Technical Account)		2,585	4,795	1,813	7,928
Income From Investments					
(a) Interest, Dividends & Rent – Gross		1,193	3,746	1,428	3,950
(b) Profit on sale/redemption of investments		331	834	144	349
(c) (Loss on sale/ redemption of investments)		(74)	(156)	(37)	(99)
(d) Amortisation of Premium / Discount on Investments		115	220	(65)	(213)
Other Income					
Miscellaneous income		-	-	1	1
TOTAL (A)		4,150	9,439	3,284	11,916
Expense other than those directly related to the insurance business		796	4,279	534	1,671
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		5,687	13,881	1,123	2,696
(b) Others		457	669	124	169
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		10	13	-	-
Penalties		2	5	1	1
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		(226)	(226)	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		6,726	18,621	1,782	4,537
Profit/ (Loss) before tax		(2,576)	(9,182)	1,502	7,379
Provision for Taxation		-	-	-	-
Deferred Tax Credit / (Charge)		-	(1,240)	(195)	(959)
Profit / (Loss) after tax		(2,576)	(10,422)	1,307	6,420
APPROPRIATIONS		-	-	-	-
(a) Balance at the beginning of the year.		(24,539)	(16,693)	(15,838)	(20,951)
(b) Interim dividend paid		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts (to be specified)		-	-	-	-
Profit/Loss carried forward to Balance Sheet		(27,115)	(27,115)	(14,531)	(14,531)

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, 2023

(Amount in Rs. Lakhs)			
PARTICULARS	Schedule Ref. Form No.	As at December 31, 2023	As at December 31, 2022
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		1,736	609
Sub-Total		122,434	121,307
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		45	-
POLICY LIABILITIES		700,916	565,394
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		2,115	4,233
(ii) Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		33,517	33,733
Sub-Total		736,593	603,360
FUNDS FOR FUTURE APPROPRIATIONS			
Linked			
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		5,463	5,378
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		864,490	730,045
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	75,638	87,273
Policyholders'	L-13	703,797	569,670
Assets held to cover Linked liabilities	L-14	35,632	37,964
LOANS	L-15	13,861	11,227
FIXED ASSETS	L-16	1,373	1,548
DEFERRED TAX ASSETS (Net)		-	918
CURRENT ASSETS			
Cash and Bank Balances	L-17	4,315	3,813
Advances and Other Assets	L-18	34,013	34,837
Sub-Total (A)		38,328	38,650
CURRENT LIABILITIES	L-19	24,992	18,237
PROVISIONS	L-20	6,262	13,499
Sub-Total (B)		31,254	31,736
NET CURRENT ASSETS (C) = (A – B)		7,074	6,914
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		27,115	14,531
DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		864,490	730,045

CONTINGENT LIABILITIES

	Particulars	As at December 31, 2023	As at December 31, 2022
1	Partly paid-up investments	31	31
2	Claims, other than against policies, not acknowledged as debts by the company	11	16
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	1,573	1,361
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	(a) Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts	81	81
	(b) Others – Policyholder cases net of provision	2,822	3,249
	TOTAL	4,518	4,738

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, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
1	First year premiums	5,060	12,454	3,861	10,890
2	Renewal Premiums	20,467	59,757	19,803	58,357
3	Single Premiums	22,663	63,227	13,032	31,169
	TOTAL PREMIUM	48,190	135,438	36,696	100,416
	Premium Income from Business written :				
	In India	48,190	135,438	36,696	100,416
	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, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
	Commission				
	Direct – First year premiums	893	2,014	618	1,715
	- Renewal premiums	291	786	266	766
	- Single premiums	1,045	2,896	565	1,312
	Gross Commission	2,229	5,696	1,449	3,793
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	2,229	5,696	1,449	3,793
	Rewards	5,256	11,580	13	114
	TOTAL	7,485	17,276	1,462	3,907
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	915	2,312	622	1,736
	Corporate Agents -Others	4,491	10,204	628	1,717
	Brokers	2,044	4,681	187	404
	Micro Agents	15	36	25	50
	Direct Business - Online*	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	-	-	-	-
	Web Aggregators	20	43	-	-
	IMF	-	-	-	-
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India	7,485	17,276	1,462	3,907
	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, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
1	Employees' remuneration & welfare benefits	6,125	18,360	5,127	13,782
2	Travel, conveyance and vehicle running expenses	157	398	84	241
3	Training expenses	23	578	7	21
4	Rents, rates & taxes	549	1,666	500	1,452
5	Repairs	218	663	201	493
6	Printing & stationery	12	41	11	33
7	Communication expenses	53	220	71	229
8	Legal & professional charges	230	679	216	639
9	Medical fees	34	90	25	90
10	Auditors' fees, expenses etc				
	a) as auditor	11	34	8	26
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	3	5	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) out of pocket expense	-	1	1	2
	c) in any other capacity	6	21	5	14
11	Advertisement and publicity	325	552	190	406
12	Interest & Bank Charges	47	138	42	133
13	Depreciation	147	441	155	500
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	480	668	254	661
16	Stamp duty on policies	329	1,088	291	637
17	Information Technology Expenses	989	2,677	331	1,136
18	Goods and Services Tax (GST)	458	1,022	155	260
19	Others (to be specified)				
	Postage and courier cost	68	183	86	214
	Recruitment (including Agent advisors)	137	288	84	189
	Electricity ,water and utilities	38	149	55	155
	Policy issuance and servicing costs	28	87	28	98
	(Profit)/Loss on fluctuation in foreign exchange	-	-	-	-
	(Profit)/Loss on fixed assets	-	28	-	7
	Other miscellaneous expenses	314	590	21	80
	TOTAL	10,781	30,667	7,948	21,498
	In India	10,781	30,667	7,948	21,498
	Outside India	-	-	-	-

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, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
	1. Insurance Claims				
	(a) Claims by Death	6,242	17,862	4,525	13,693
	(b) Claims by Maturity	2,966	8,886	1,718	4,661
	(c) Annuities/Pension payment	4	8	3	7
	(d) Periodical Benefit	-	-	-	-
	(e) Health	2	2	4	18
	(f) Surrenders & Withdrawal	5,536	18,287	5,726	16,289
	(g) any other				
	Survival	96	208	71	221
	Claim Investigation Fees	13	30	3	28
	Investment Income to Policy holders on unclaimed amounts	24	75	22	55
	Others [#]	82	237	53	213
	Benefits Paid (Gross)				
	In India	14,965	45,595	12,125	35,185
	Outside India	-	-	-	-
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death	(1,353)	(4,331)	(1,319)	(4,009)
	(b) Claims by Maturity	-	-	-	-
	(c) Annuities/Pension payment	-	-	-	-
	(d) Periodical Benefit	-	-	-	-
	(e) Health	-	-	-	-
	(f) any other	(1)	(1)	(1)	(2)
	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)	13,611	41,263	10,805	31,174
	In India	13,611	41,263	10,805	31,174
	Outside India	-	-	-	-

[#] Includes Legal cases provisions and Riders benefits

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, 2023	As at December 31, 2022
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, 2023		As at December 31, 2022	
	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, 2023

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) Pavan Dhamija	-	1	0.00%	0.00	-	-	-	-
	(ii) James Wayne Weakley	-	1	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Prudential International Insurance Holdings Limited	-	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) Nicole Moniz (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(v) Pralhad N Kulkarni (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
	(vi) Archana Mudaliar (Nominee of PCHFL)	-	10	0.00%	0.00	-	-	-	-
ii)	Bodies Corporate:								
	(i) Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as" Dewan Housing Finance Corporation Limited")	-	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, 2023	As at December 31, 2022
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, 2023	As at December 31, 2022
1	In the form of Debentures/ Bonds	-	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	From Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

INVESTMENTS-SHAREHOLDERS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2023	As at December 31, 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	47,898	59,154
2	Other Approved Securities	2,593	4,622
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,861	5,110
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	6,356	3,449
	(e) Other Securities		
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,013	7,675
5	Other than Approved Investments		
	Debentures/ Bonds	934	2,030
	Equity Shares	1,213	363
	Alternative Investment Fund	384	390
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	767	229
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities		
	Deposits with Bank	-	-
	Reverse Repo/TREPS	1,503	3,751
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	153	-
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	963	500
	TOTAL	75,638	87,273

Particulars	As at December 31, 2023	As at December 31, 2022
*Investment in Associate Company at Cost	1,588	1,676
Government securities deposited with Clearing Corporation of India (CCI) for settlement		
- At amortised cost	1,569	1,089
- At market cost	1,513	1,000

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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, 2023	As at December 31, 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	365,019	301,743
2	Other Approved Securities	79,137	44,506
3	(a) Shares		
	(aa) Equity	475	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	90,088	73,370
	(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	155,697	141,452
5	Other than Approved Investments	-	-
	Debentures/Bonds	1,000	1,000
	Equity Shares	359	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	463	102
2	Other Approved Securities	500	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,200	500
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	-
	Reverse Repo/TREPS	5,654	5,146
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,205	1,351
5	Other than Approved Investments	-	-
	Mutual Funds	-	-
	Debentures/Bonds*	-	500
	TOTAL	703,797	569,670
Particulars		As at December 31, 2023	As at December 31, 2022
*Investment in Associate Company at Cost		954	1,007

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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, 2023	As at December 31, 2022
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,133	7,998
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	23,232	22,187
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	935	1,213
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,533	2,013
5	Other than Approved Investments		
	(a) Debentures/Bonds	-	-
	(b) Equity	686	1,237
	(c) Exchange Traded Fund	1,854	1,582
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,570	975
2	Other Approved Securities	-	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	505	597
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)		
	Deposit with Bank	-	-
	Reverse Repo	143	880
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	454	151
5	Other than Approved Investments		
	(a) Equity Shares	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	-	-
6	Other Current Assets (Net)		
	Bank Balances	51	52
	Income accrued on investments	223	308
	Other Receivable	1,150	716
	Payables for purchase of Securities	(1,040)	(586)
	FMC Payable	(46)	(49)
	Other Payables	(751)	(1,250)
	Provision for diminution of investment	-	(60)
	TOTAL	35,632	37,964

Particulars	As at December 31, 2023	As at December 31, 2022
*Investment in Associate Company at Cost	79	83

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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, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022
Long Term Investments:								
Book Value	66,179	77,319	690,941	562,071	7,913	12,786	765,033	652,176
Market Value	62,701	72,263	673,939	546,595	8,456	12,806	745,096	631,664
Short Term Investments:								
Book Value	3,385	4,480	12,023	7,599	3,663	2,617	19,071	14,696
Market Value	2,413	3,979	12,050	7,107	3,672	2,604	18,135	13,690

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, 2023	As at December 31, 2022
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	13,861	11,227
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	13,861	11,227
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	13,861	11,227
	(f) Others (to be specified)	-	-
	TOTAL	13,861	11,227
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	13,861	11,227
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	13,861	11,227
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	513	704
	(b) Long Term	13,348	10,523
	TOTAL	13,861	11,227

Note:

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

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

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

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SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM 16-FIXED ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	As at April 1, 2023	For The Period	On Sales/ Adjustments	As at December 31, 2023	As at December 31, 2023	As at December 31, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	5,752	20	4	5,768	5,614	67	4	5,677	91	164
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	2,494	38	241	2,291	1,929	117	214	1,832	459	617
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	445	7	31	421	328	19	30	317	104	121
Information Technology Equipment	2,897	166	63	3,000	2,321	191	62	2,450	550	527
Vehicles	-	110	-	110	-	7	-	7	103	-
Office Equipment	729	11	25	715	635	39	25	649	66	111
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	12,317	352	364	12,305	10,827	440	335	10,932	1,373	1,540
Work in progress									-	8
Grand Total	12,317	352	364	12,305	10,827	440	335	10,932	1,373	1,548
PREVIOUS YEAR	11,950	713	345	12,318	10,450	691	314	10,827	1,536	1,682

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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, 2023	As at December 31, 2022
1	Cash (including cheques*, drafts and stamps)	931	589
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	25	26
	(b) Current Accounts	3,359	3,198
	(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	4,315	3,813
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	4,315	3,813
	Outside India	-	-
	TOTAL	4,315	3,813

* Cheques on hand amount to Rs.465.04 Lakhs (Previous Year: Rs.240.50 Lakhs)

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited

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

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2023	As at December 31, 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,960	576
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	13	12
6	Others		
	Security Deposits	1,055	1,024
	Deposit -Others	460	278
	Advances to employees for travel, etc.	86	61
	TOTAL (A)	3,574	1,951
	OTHER ASSETS		
1	Income accrued on investments	13,230	10,277
2	Outstanding Premiums	4,700	4,276
3	Agents' Balances	624	305
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,379	1,995
6	Due from subsidiaries / holding company	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,357	1,414
8	Others (to be specified)		
	Seed Capital Contribution towards Unit Linked Funds	751	1,250
	Investment Income on Unclaimed Fund	234	164
	Other Dues	31	41
	GST Unutilized Credit	3,024	2,487
	Receivable towards non-par non linked funds	1	-
	Receivable from clearing firm	1	-
	Redemption receivable for Investments	2,797	9,240
	Receivable from Unclaimed Fund	108	93
	Receivable from ex employees	24	25
	Insurance policies (Gratuity)	989	1,073
	Insurance policies (Leave Encashment)	542	505
	Margin Money for derivative contracts	71	-
	Agents' Balances - provision for doubtful amounts	(347)	(182)
	Receivable from ex employees- provision	(24)	(25)
	Provision on Vendor Advances	(53)	(52)
	TOTAL (B)	30,439	32,886
	TOTAL (A+B)	34,013	34,837

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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, 2023	As at December 31, 2022
1	Agents' Balances	4,932	1,658
2	Balances due to other insurance companies	2,317	1,572
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	167	146
5	Unallocated premium	2,909	4,517
6	Sundry creditors	1,777	224
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	979	1,270
9	Annuities Due	-	1
10	Due to Officers/ Directors	-	-
11	Unclaimed Amount of policyholders	1,357	1,414
12	Income accrued on Unclaimed amounts	234	164
13	Interest payable on debentures/bonds	-	-
14	Others		
	-Due to unit linked fund	120	-
	-Policy Deposits	37	34
	- Proposal deposits & other Application Deposit	86	47
	-Payable to Policyholders	183	165
	-Lease Equalisation Reserve	350	218
	-Accrued Expenses	7,604	5,654
	-Withholding Tax Deducted at Source	561	234
	-Proposal deposit refundable	54	9
	-Due to Non Par non linked funds	1	-
	- GST Payable	993	765
	-Other Statutory liabilities	196	145
	- Margin money payable	71	-
	- Derivative Liabilities	64	-
	TOTAL	24,992	18,237

*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, 2023	As at December 31, 2022
1	For Taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits	-	-
3	For Others	-	-
	- Provision for Investment assets	4,695	12,270
	- Provision for Gratuity	970	787
	- Provision for Leave Encashment	597	442
	TOTAL	6,262	13,499

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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, 2023	As at December 31, 2022
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 Dec 31, 2023

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	75.62%	20.09%	38.08%	11.42%
	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	26.26%	-30.30%	-85.12%	-27.47%
	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	59.83%	80.15%	146.13%	117.98%
	b) Annuity	-95.78%	-88.28%	336.55%	-10.88%
	c) Pension	0.00%	0.00%	NA	NA
	d) Health	210.00%	31.70%	-84.99%	15.22%
	e) Variable Insurance	74.14%	38.09%	-14.82%	3.93%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0.62%	0.79%	3.50%	3.89%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	14.17%	9.92%	10.27%	9.15%
4	Net Retention Ratio	96.99%	96.77%	96.96%	97.01%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	77.53%	71.94%	71.25%	72.57%
	b) Pension	86.90%	95.86%	91.64%	84.17%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	87.52%	86.94%	79.13%	81.18%
	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	86.78%	86.80%	89.32%	90.32%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	94.63%	90.42%	91.16%	92.97%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	37.91%	35.40%	25.65%	25.30%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	15.53%	12.76%	3.99%	3.89%
8	Business Development and Sales Promotion Expenses to New Business Premium	1.73%	0.88%	1.50%	1.57%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-	-	-	-
10	Ratio of Policyholders' Fund to Shareholders' funds	778.48%	778.48%	570.12%	570.12%
11	Change in net worth (Amount in Rs. Lakhs)	(11,453.46)	(11,453.46)	9,361.67	9,361.67
12	Growth in Networth	-10.73%	-10.73%	9.61%	9.61%
13	Ratio of Surplus to Policyholders' Fund	0.40%	0.73%	0.39%	1.58%
14	Profit after tax / Total Income	-3.99%	-5.78%	2.67%	4.85%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	-	-	-	-
16	Total Investments/(Capital + Reserves and Surplus)	675.29%	675.29%	575.74%	575.74%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	2.17%	2.17%	2.29%	2.29%
18	Investment Yield - (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.05%	7.66%	7.45%	7.35%
	2. Non-PAR	7.95%	7.75%	7.24%	7.21%
	Linked:				
	4. Non-PAR	32.01%	25.13%	17.25%	3.80%
	Shareholders' Funds	10.98%	10.05%	6.79%	6.53%
	B. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.94%	7.61%	7.33%	7.31%
	2. Non-PAR	7.85%	7.69%	7.18%	7.13%
	Linked:				
	4. Non-PAR	20.92%	17.03%	11.09%	0.47%
	Shareholders' Funds	8.79%	8.79%	6.44%	6.13%

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

For the Quarter Ending Dec 31, 2023

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter ended December 31, 2023	Up to the Quarter ended December 31, 2023	For the Quarter ended December 31, 2022	Up to the Quarter ended December 31, 2022
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	73.28%	76.67%	75.73%	78.64%
	For 25th month	69.06%	71.69%	68.86%	70.63%
	For 37th month	62.51%	62.48%	64.14%	63.76%
	For 49th Month	59.66%	58.31%	54.16%	47.85%
	for 61st month	50.52%	42.63%	45.05%	47.67%
	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%	99.94%	100.00%	99.98%
	for 61st month	76.26%	81.01%	75.40%	75.29%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)*				
	For 13th month	71.67%	76.50%	76.98%	78.66%
	For 25th month	71.06%	72.94%	69.72%	70.44%
	For 37th month	63.43%	63.82%	64.37%	62.73%
	For 49th Month	60.05%	57.73%	54.43%	48.61%
	for 61st month	51.43%	44.50%	46.89%	49.20%
	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%	99.80%	100.00%	99.99%
	for 61st month	87.70%	96.28%	93.66%	90.64%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.20%	0.20%	0.34%	0.34%
	Net NPA Ratio	-	-	-	-
	Shareholders' Funds				
	Gross NPA Ratio	4.26%	4.26%	11.85%	11.85%
	Net NPA Ratio	-	-	-	-
21	Solvency Ratio	282%	282%	420%	420%
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)	49,440	49,037	44,589	44,450

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

Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	374,061,867	374,061,867	374,061,867	374,061,867
2	Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.79)	(2.79)	1.72	1.72
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.79)	(2.79)	1.72	1.72
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.79)	(2.79)	1.72	1.72
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.79)	(2.79)	1.72	1.72
8	Book value per share (Rs)	25.48	25.48	28.54	28.54

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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, 2023

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at December 31, 2023	Mathematical Reserves as at December 31, 2022
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	68,376.74	59,948.46
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		68,376.74	59,948.46
Non-Par	Non-Linked -VIP		
	Life	1,785.53	1,692.02
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	630,190.89	503,132.78
	General Annuity	224.52	220.55
	Pension	-	-
	Health	100.26	192.92
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	35,070.52	37,402.37
	General Annuity	-	-
	Pension	798.87	770.59
	Health	-	-
Total Non Par		668,170.59	543,411.22
Total Business	Non-Linked -VIP		
	Life	1,785.53	1,692.02
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	698,567.63	563,081.24
	General Annuity	224.52	220.55
	Pension	-	-
	Health	100.26	192.92
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	35,070.52	37,402.37
	General Annuity	-	-
	Pension	798.87	770.59
	Health	-	-
Total		736,547.33	603,359.68

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

Insurer : Pramerica Life Insurance Limited

Date: 31-December-2023

UP TO THE QTR ENDED DECEMBER 31, 2023

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)		
	STATES ¹											
1	Andhra Pradesh	511	200.60	1,863.07	184	94.69	824.97	695	295.29	2,688.04	1,629.57	1,924.86
2	Arunachal Pradesh	65	28.54	199.01	23	8.67	63.75	88	37.21	262.75	239.50	276.71
3	Assam	819	331.23	2,751.15	234	130.74	956.04	1,053	461.97	3,707.20	2,060.16	2,522.13
4	Bihar	875	352.71	3,256.78	246	118.42	1,137.98	1,121	471.13	4,394.77	1,323.03	1,794.16
5	Chhattisgarh	1,432	558.65	4,599.15	452	206.65	1,907.58	1,884	765.30	6,506.73	1,885.72	2,651.02
6	Goa	1	0.38	3.79	6	2.16	20.75	7	2.54	24.53	(39.04)	(36.50)
7	Gujarat	436	204.29	2,150.36	632	468.27	4,454.21	1,068	672.56	6,604.57	2,093.86	2,766.42
8	Haryana	773	347.97	3,202.49	274	160.48	1,512.08	1,047	508.45	4,714.57	2,472.75	2,981.20
9	Himachal Pradesh	923	409.46	3,800.83	240	177.90	1,624.39	1,163	587.36	5,425.22	2,214.50	2,801.86
10	Jharkhand	364	170.33	1,273.27	141	78.93	635.53	505	249.26	1,908.80	954.95	1,204.21
11	Karnataka	509	242.19	1,958.80	234	160.55	1,426.16	743	402.74	3,384.95	1,918.70	2,321.45
12	Kerala	167	71.86	516.98	151	64.29	529.74	318	136.15	1,046.72	611.67	747.82
13	Madhya Pradesh	648	284.68	2,838.06	554	359.72	3,566.56	1,202	644.40	6,404.62	2,592.99	3,237.40
14	Maharashtra	1,158	450.67	4,182.72	625	456.29	4,783.15	1,783	906.95	8,965.87	3,132.69	4,039.64
15	Manipur	212	81.64	794.08	101	57.07	369.67	313	138.71	1,163.75	893.47	1,032.18
16	Meghalaya	44	17.35	201.24	61	27.52	209.08	105	44.87	410.32	397.90	442.77
17	Mizoram	32	9.07	88.08	24	7.91	84.41	56	16.97	172.48	71.86	88.83
18	Nagaland	86	45.35	275.87	83	57.41	289.65	169	102.76	565.53	560.62	663.38
19	Odisha	403	188.86	1,834.27	263	288.20	2,921.62	666	477.07	4,755.90	1,156.65	1,633.72
20	Punjab	1,159	589.72	4,471.48	455	341.10	3,161.08	1,614	930.82	7,632.56	7,197.03	8,127.85
21	Rajasthan	1,157	477.03	4,225.09	293	169.72	1,411.18	1,450	646.74	5,636.27	4,620.44	5,267.18
22	Sikkim	38	15.65	115.25	6	3.70	17.54	44	19.34	132.79	109.42	128.76
23	Tamil Nadu	426	162.14	1,505.41	286	122.46	1,208.04	712	284.60	2,713.45	1,225.70	1,510.30
24	Telangana	130	52.24	443.39	121	72.07	715.99	251	124.31	1,159.38	727.71	852.02
25	Tripura	118	48.22	405.18	68	28.61	266.03	186	76.83	671.21	342.05	418.88
26	Uttarakhand	718	380.42	2,501.08	231	114.10	1,028.50	949	494.51	3,529.58	2,731.68	3,226.19
27	Uttar Pradesh	2,000	782.06	7,675.31	897	456.72	4,863.94	2,897	1,238.78	12,539.25	6,484.90	7,723.68
28	West Bengal	812	379.79	3,196.07	586	454.14	3,860.96	1,398	833.93	7,057.03	1,857.03	2,690.96
	TOTAL	16,016	6,883.10	60,328.26	7,471	4,688.48	43,850.58	23,487	11,571.58	104,178.83	51,467.51	63,039.08
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	123	25.17	1,135.46	15	5.14	132.61	138	30.32	1,268.06	28.42	58.74
2	Chandigarh	(1)	22.35	(4.58)	7	16.44	140.14	6	38.79	135.56	533.70	572.49
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0.53	5.79	1	0.53	5.79	0.81	1.33
4	Govt. of NCT of Delhi	21	14.60	109.06	250	193.48	1,935.51	271	208.09	2,044.57	1,219.70	1,427.78
5	Jammu & Kashmir	692	319.45	2,426.06	614	262.74	2,414.54	1,306	582.19	4,840.60	6,419.13	7,001.32
6	Ladakh	(1)	10.12	(4.39)	-	1.72	-	(1)	11.83	(4.39)	48.52	60.35
7	Lakshadweep	-	-	-	1	0.61	7.19	1	0.61	7.19	3.23	3.83
8	Puducherry	1	0.27	2.19	2	0.57	4.77	3	0.84	6.96	36.91	37.75
	TOTAL	835	391.97	3,663.79	890	481.22	4,640.54	1725	873.19	8,304.34	8,290.41	9,163.60
	GRAND TOTAL	16,851	7,275.07	63,992.05	8,361	5,169.70	48,491.12	25,212.00	12,444.77	112,483.17	59,757.92	72,202.69
	IN INDIA							25,212.00	12,444.77	112,483.17	59,757.92	72,202.69
	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.

Date of upload: February 14, 2024 | Version: 01

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

Insurer : Pramerica Life Insurance Limited

Date: 31-December-2023

FOR THE QTR ENDED DECEMBER 31, 2023

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	184.00	71.96	579.03	55.00	31.70	213.49	239.00	103.66	792.51	585.07	688.73
2	Arunachal Pradesh	22.00	10.72	72.65	12.00	3.55	33.28	34.00	14.27	105.92	83.62	97.89
3	Assam	304.00	114.58	927.77	91.00	43.03	342.28	395.00	157.61	1,270.05	714.27	871.88
4	Bihar	367.00	162.07	1,353.97	122.00	60.92	612.68	489.00	222.99	1,966.65	460.92	683.92
5	Chhattisgarh	552.00	220.54	1,726.13	194.00	77.64	736.70	746.00	298.18	2,462.83	679.95	978.13
6	Goa	-	0.14	-	2.00	0.86	7.16	2.00	1.01	7.16	15.87	16.87
7	Gujarat	188.00	80.24	748.14	262.00	208.88	2,062.75	450.00	289.12	2,810.89	697.47	986.58
8	Haryana	316.00	157.52	1,301.90	120.00	72.71	709.92	436.00	230.23	2,011.82	868.20	1,098.44
9	Himachal Pradesh	350.00	158.66	1,520.03	90.00	87.90	762.07	440.00	246.56	2,282.10	781.01	1,027.57
10	Jharkhand	143.00	64.16	498.51	60.00	31.34	264.54	203.00	95.49	763.05	323.30	418.79
11	Karnataka	214.00	85.26	745.08	107.00	80.34	675.53	321.00	165.60	1,420.60	660.44	826.04
12	Kerala	57.00	26.91	170.72	70.00	26.08	257.66	127.00	52.99	428.38	228.81	281.80
13	Madhya Pradesh	259.00	133.69	1,224.08	224.00	169.16	1,693.06	483.00	302.85	2,917.14	917.51	1,220.36
14	Maharashtra	474.00	188.90	1,838.97	254.00	209.12	2,112.75	728.00	398.02	3,951.72	1,066.44	1,464.45
15	Manipur	109.00	30.92	418.43	43.00	17.03	177.68	152.00	47.95	596.11	303.69	351.65
16	Meghalaya	16.00	7.38	96.86	31.00	10.41	104.61	47.00	17.79	201.47	131.33	149.13
17	Mizoram	14.00	3.38	31.89	11.00	2.88	40.87	25.00	6.26	72.76	25.07	31.33
18	Nagaland	32.00	14.67	95.90	22.00	15.50	73.72	54.00	30.16	169.63	183.42	213.59
19	Odisha	166.00	79.42	775.13	130.00	131.90	1,366.96	296.00	211.32	2,142.09	425.00	636.32
20	Punjab	415.00	189.95	1,740.25	171.00	158.71	1,453.52	586.00	348.65	3,193.77	2,430.09	2,778.75
21	Rajasthan	474.00	185.87	1,702.43	141.00	76.21	750.81	615.00	262.08	2,453.24	1,514.20	1,776.27
22	Sikkim	13.00	4.72	32.46	3.00	0.94	8.56	16.00	5.67	41.02	36.44	42.10
23	Tamil Nadu	173.00	63.46	556.73	120.00	51.15	423.27	293.00	114.61	980.00	420.48	535.09
24	Telangana	55.00	17.69	172.28	38.00	25.58	224.08	93.00	43.27	396.36	270.46	313.72
25	Tripura	46.00	18.15	150.52	34.00	8.80	111.75	80.00	26.94	262.27	117.45	144.40
26	Uttarakhand	263.00	130.27	883.19	104.00	44.02	469.36	367.00	174.28	1,352.55	917.44	1,091.72
27	Uttar Pradesh	801.00	314.72	3,100.92	390.00	185.75	2,064.40	1,191.00	500.47	5,165.31	2,194.62	2,695.09
28	West Bengal	399.00	172.81	1,550.94	264.00	192.25	1,623.96	663.00	365.06	3,174.90	640.72	1,005.78
	TOTAL	6,406.00	2,708.76	24,014.91	3,165.00	2,024.35	19,377.39	9,571.00	4,733.11	43,392.31	17,693.30	22,426.40
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	13.00	14.60	154.08	4.00	3.51	31.17	17.00	18.11	185.25	8.67	26.78
2	Chandigarh	-	-	-	2.00	0.99	17.50	2.00	0.99	17.50	164.47	165.45
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	0.07	0.07
4	Govt. of NCT of Delhi	18.00	12.23	99.26	146.00	134.25	1,304.36	164.00	146.48	1,403.63	459.20	605.68
5	Jammu & Kashmir	241.00	107.35	805.46	236.00	79.48	851.64	477.00	186.83	1,657.10	2,100.78	2,287.61
6	Ladakh	-	-	-	-	-	-	-	-	-	15.34	15.34
7	Lakshadweep	-	-	-	-	-	-	-	-	-	1.29	1.29
8	Puducherry	1.00	0.10	2.19	2.00	0.41	4.77	3.00	0.51	6.96	24.25	24.76
	TOTAL	273.00	134.28	1,060.99	390.00	218.65	2,209.44	663.00	352.93	3,270.43	2,774.06	3,126.99
	GRAND TOTAL	6,679.00	2,843.04	25,075.91	3,555.00	2,242.99	21,586.83	10,234.00	5,086.04	46,662.74	20,467.35	25,553.39
	IN INDIA							10,234.00	5,086.04	46,662.74	20,467.35	25,553.39
	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, 2024 | Version: 01

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES ¹														
1	Andhra Pradesh	-	-	-	-	1	474.00	6.59	4,581.37	1	474.00	6.59	4,581.37	-	6.59
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2	1,140.00	5.49	522.90	-	-	2.35	810.00	2	1,140.00	7.84	1,332.90	-	7.84
4	Bihar	-	8,149.00	22.02	4,074.50	-	-	-	-	-	8,149.00	22.02	4,074.50	-	22.02
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	1	656,076.00	4,733.58	348,099.94	1	413.00	115.28	120,549.60	2	656,489.00	4,848.85	468,649.54	-	4,848.85
8	Haryana	-	-	-	-	19	9,789.00	623.40	369,013.81	19	9,789.00	623.40	369,013.81	-	623.40
9	Himachal Pradesh	-	-	-	-	1	75.00	1.66	465.00	1	75.00	1.66	465.00	-	1.66
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	1	6,946.00	51.32	3,138.40	32	67,058.00	13,187.88	1,366,444.33	33	74,004.00	13,239.20	1,369,582.73	-	13,239.20
12	Kerala	4	91,650.00	300.49	22,269.33	3	384.00	21.50	26,179.58	7	92,034.00	321.99	48,448.90	-	321.99
13	Madhya Pradesh	1	21.00	0.03	7.10	1	880.00	15.24	10,142.46	2	901.00	15.28	10,149.56	-	15.28
14	Maharashtra	2	275,378.00	1,473.48	104,533.27	51	129,134.00	27,236.44	1,698,067.93	53	404,512.00	28,709.92	1,802,601.20	-	28,709.92
15	Manipur	-	514.00	1.00	138.30	-	-	-	-	-	514.00	1.00	138.30	-	1.00
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	1	450.00	26.04	25,363.04	1	450.00	26.04	25,363.04	-	26.04
21	Rajasthan	5	10,922.00	52.25	4,413.59	4	1,036.00	32.16	45,117.52	9	11,958.00	84.41	49,531.11	-	84.41
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	5	1,149,411.00	11,570.37	601,827.62	11	4,877.00	223.99	140,182.69	16	1,154,288.00	11,794.36	742,010.31	-	11,794.36
24	Telangana	4	35,891.00	137.41	15,581.05	6	7,534.00	210.28	142,602.47	10	43,425.00	347.69	158,183.52	-	347.69
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	4.00	40.55	19,848.14	-	4.00	40.55	19,848.14	-	40.55
27	Uttar Pradesh	8	674,076.00	2,151.98	405,813.05	15	5,719.00	294.31	111,079.24	23	679,795.00	2,446.30	516,892.29	-	2,446.30
28	West Bengal	1	1,401.00	2.63	442.70	6	6,740.00	107.45	64,241.80	7	8,141.00	110.08	64,684.50	-	110.08
	TOTAL	34	2,911,575.00	20,502.05	1,510,861.75	152	234,567.00	42,145.12	4,144,688.97	186	3,146,142.00	62,647.17	5,655,550.72	-	62,647.17
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	1	444.00	13.59	18,335.29	1	444.00	13.59	18,335.29	-	13.59
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	4	42,490.00	247.01	18,964.45	11	4,907.00	219.62	168,544.99	15	47,397.00	466.63	187,509.44	-	466.63
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	4	42,490.00	247.01	18,964.45	12	5,351.00	233.21	186,880.28	16	47,841.00	480.22	205,844.73	-	480.22
	GRAND TOTAL	38	2,954,065.00	20,749.06	1,529,826.20	164	239,918.00	42,378.33	4,331,569.26	202	3,193,983	63,127	5,861,395.46	-	63,127.40
	IN INDIA									202	3,193,983	63,127	5,861,395	-	
	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-December-2023
FOR THE QTR ENDED DECEMBER 31, 2023

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	-	-	-	-	-	14.00	0.06	162.73	-	14.00	0.06	162.73		0.06
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-		-
3	Assam	1	771.00	3.64	365.80	-	-	-	-	1	771.00	3.64	365.80		3.64
4	Bihar	-	1,160.00	3.13	580.00	-	-	-	-	-	1,160.00	3.13	580.00		3.13
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-		-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-		-
7	Gujarat	1	179,513.00	1,358.00	99,283.59	1	395.00	21.70	12,410.84	2	179,908.00	1,379.70	111,694.43		1,379.70
8	Haryana	-	-	-	-	1	531.00	223.06	61,222.66	1	531.00	223.06	61,222.66		223.06
9	Himachal Pradesh	-	-	-	-	-	-	(0.01)	5.00	-	-	(0.01)	5.00		(0.01)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-		-
11	Karnataka	-	6,920.00	51.13	3,127.40	4	18,178.00	4,915.29	354,399.97	4	25,098.00	4,966.42	357,527.37		4,966.42
12	Kerala	3	34,884.00	171.04	11,470.51	1	104.00	3.20	3,533.28	4	34,988.00	174.24	15,003.79		174.24
13	Madhya Pradesh	-	-	-	-	-	30.00	0.26	259.38	-	30.00	0.26	259.38		0.26
14	Maharashtra	-	88,730.00	573.99	36,990.72	11	43,577.00	10,056.49	509,001.18	11	132,307.00	10,630.48	545,991.90		10,630.48
15	Manipur	-	204.00	0.45	62.70	-	-	-	-	-	204.00	0.45	62.70		0.45
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-		-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-		-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-		-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-		-
20	Punjab	-	-	-	-	-	-	1.13	1,886.71	-	-	1.13	1,886.71		1.13
21	Rajasthan	4	5,451.00	24.17	2,213.44	-	174.00	2.39	582.68	4	5,625.00	26.57	2,796.12		26.57
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-		-
23	Tamil Nadu	1	401,715.00	3,848.83	213,211.69	-	118.00	19.99	18,150.73	1	401,833.00	3,868.82	231,362.42		3,868.82
24	Telangana	2	25,404.00	93.01	10,787.65	-	1,404.00	23.31	25,906.63	2	26,808.00	116.32	36,694.28		116.32
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-		-
26	Uttarakhand	-	-	-	-	-	-	0.02	(64.12)	-	-	0.02	(64.12)		0.02
27	Uttar Pradesh	3	263,382.00	808.43	152,990.33	4	1,473.00	165.93	33,484.40	7	264,855.00	974.35	186,474.72		974.35
28	West Bengal	-	-	-	-	5	6,339.00	88.56	53,131.22	5	6,339.00	88.56	53,131.22		88.56
	TOTAL	15	1,008,134.00	6,935.83	531,083.82	27	72,337.00	15,521.39	1,074,073.29	42	1,080,471.00	22,457.21	1,605,157.12	-	22,457.21
	UNION TERRITORIES ¹														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-		-
2	Chandigarh	-	-	-	-	-	3.00	0.03	32.33	-	3.00	0.03	32.33		0.03
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-		-
4	Govt. of NCT of Delhi	2	25,273.00	148.05	11,978.60	1	1,181.00	24.78	24,297.10	3	26,454.00	172.83	36,275.70		172.83
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-		-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-		-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-		-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-		-
	TOTAL	2	25,273.00	148.05	11,978.60	1	1,184.00	24.81	24,329.43	3	26,457.00	172.85	36,308.03	-	172.85
	GRAND TOTAL	17	1,033,407.00	7,083.88	543,062.42	28	73,521.00	15,546.19	1,098,402.73	45	1,106,928.00	22,630.07	1,641,465.15	-	22,630.07
	IN INDIA									45	1,106,928.00	22,630.07	1,641,465.15	-	22,630.07
	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 Dec 2023

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	75,638
	Investments (Policyholders)	8A	703,797
	Investments (Linked Liabilities)	8B	35,632
2	Loans	9	13,861
3	Fixed Assets	10	1,373
4	Current Assets		
	a. Cash & Bank Balance	11	4,315
	b. Advances & Other Assets	12	34,013
5	Current Liabilities		
	a. Current Liabilities	13	24,992
	b. Provisions	14	6,262
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		837,377
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	13,861
2	Fixed Assets (if any)	10	1,373
3	Cash and Bank Balance (if any)	11	4,315
4	Advances & Other Assets (if any)	12	33,262
5	Current Liabilities	13	24,872
6	Provisions	14	6,262
7	Misc. Exp not written off	15	-
8	Investments held Outside India		
9	Debit Balance of P&L A/c		
	Total (B)		21,679
	Investment Assets (A-B)		815,698

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)
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g)= [(f)- (a)]%	(h)	(i)=(f+h)	(j)
1	Central Government Securities	Not Less than 25%	-	48,665	235	33,259	256,628	338,786	56.47%	0	338,786	324,559
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	51,258	235	40,674	314,114	406,281	67.72%	0	406,281	391,015
3	Investment subject to Exposure Norms		-					-			0	
	a. Infrastructure/ Social/ Housing Sector		-					-			0	
	1. Approved Investments	Not Less than 15%	-	11,300	66	19,449	91,487	122,301	20.39%	475	122,776	121,294
	2. Other Investments		-	-	-	300	700	1,000	0.17%	-	1,000	956
	b. i) Approved Investments	Not exceeding 35%	-	8,336	30	13,337	46,561	68,263	11.38%	851	69,114	68,254
	ii) Other Investments		1,897	1,742	-	348	0	3,987	0.35%	497	4,484	2,587
	TOTAL LIFE FUND	100%	1,897	72,635	330	74,107	452,862	601,832	100.00%	1,823	603,655	584,104

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)				
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	-	75,361	75,361	42.72%	(0)	75,361	73,325
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	-	90,096	90,096	51.07%	(0)	90,096	87,976
3	Balance in Approved investment	Not Exceeding 60%	-	86,315	86,315	48.93%	(0)	86,315	86,560
4	Other Investment		-		-	0.00%	-	-	-
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	-	176,411	176,411	100.00%	(0)	176,411	174,537

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg		PH		Total Fund (c)= (a+b)	Actual % (d)
					PAR	NON PAR		
					(a)	(b)		
1	Approved Investments	Not Less than 75%			-	33,091	33,091	92.87%
2	Other Investments	Not More than 25%			-	2,540	2,540	7.13%
	TOTAL LINKED INSURANCE FUND	100%			-	35,632	35,632	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. 7.51 Crs & Rs. 1.20 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

PART - A

(Amount in Rs. Lakhs)

Amount

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

815,698

603,655

176,411

35,632

815,698

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Balanced Equilibrium Fund	Large Cap Advantage Fund	Flexicap Opportunities Fund	Growth Momentum Fund	Nifty Midcap 50 Correlation Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FIXE DIFUND140	ULIF00227/08/08BALA NCFUND140	ULIF00327/08/08GRO WTFUND140	ULIF00427/08/08LARC PFUND140	'ULIF016010223BALE QIBFND140	'ULIF013010223LARP ADFND140	'ULIF014010223FLEXI OPFND140	'ULIF015010223GRO WMOMFND140	'ULIF017260423NIFMI DICOR140	ULIF00509/02/09PE NDEBFUND140	ULIF00609/02/09PE NBALFUND140	ULIF00709/02/09PE NGROFUND140	ULIF00809/02/09PE NDYEFUND140	ULIF01106/02/18M ULCAPOPP0140	ULIF00920/01/11UI QUIDFUND140	ULIF01024/02/11D ISCONFUND140	
Opening Balance (Market Value)	3,019	3,654	5,593	16,820	1	20	11	8	93	114	35	58	573	2,179	76	2,252	34,507
Add: Inflow during the Quarter	1,225	312	513	2,715	1	50	26	15	267	24	1	2	32	276	66	1,333	6,860
Increase / (Decrease) Value of Inv [Net]	49	179	408	1,537	1	2	3	1	33	2	2	4	57	215	2	43	2,538
Less: Outflow during the Quarter	1,048	513	724	3,946	1	25	15	6	118	46	2	2	60	193	61	1,514	8,274
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,244	3,632	5,791	17,127	3	47	24	18	275	94	36	62	602	2,477	83	2,115	35,631

INVESTMENT OF UNIT FUND	ULIF00127/08/08FIXE DIFUND140		ULIF00227/08/08BALA NCFUND140		ULIF00327/08/08GRO WTFUND140		ULIF00427/08/08LARCA PFUND140		'ULIF016010223BALE QIBFND140		'ULIF013010223LARP ADFND140		'ULIF014010223FLEXI OPFND140		'ULIF015010223GRO WMOMFND140		'ULIF017260423NIFMI DICOR140		ULIF00509/02/09PE NDEBFUND140		ULIF00609/02/09PE NBALFUND140		ULIF00709/02/09PE NGROFUND140		ULIF00809/02/09PE NDYEFUND140		ULIF01106/02/18M ULCAPOPP0140		ULIF00920/01/11UI QUIDFUND140		ULIF01024/02/11D ISCONFUND140		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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																																			
Government Bonds	2,184	67%	1,016	28%	888	15%	-	0%	1.98	78%	-	-	-	-	1.98	11%	-	-	97	103%	-	23	63%	20	32%	-	0%	-	0%	117	141%	2,355	111%	6,703	19%
State Government Securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	-	-	-	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Corporate Bonds	243	7%	450	12%	232	4%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	11	11%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	935	3%	
Infrastructure Bonds	837	26%	681	19%	458	8%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	10	11%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,987	6%	
Equity	-	0%	1,525	42%	4,132	71%	14,582	85%	7.85	308%	34.74	74%	34.43	141%	11.03	61%	227.75	83%	-	0%	13	35%	44	70%	513	85%	2,107	85%	-	0%	-	0%	23,231	65%	
Money Market Investments	40	1%	8	0%	17	0%	-	0%	0.00	0%	6.00	13%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	16	3%	56	2%	-	0%	-	0%	143	0%	
Mutual funds	-	0%	-	0%	-	0%	475	3%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	30	5%	-	0%	-	0%	-	0%	505	1%	
Deposit with Banks	-	0%	-	0%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Sub Total (A)	3,305	102%	3,679	101%	5,727	99%	15,058	88%	10	386%	41	87%	34	141%	13	72%	228	83%	117	125%	35	97%	63	102%	559	93%	2,163	87%	117	141%	2,355	111%	33,505	94%	
Current Assets:																																			
Accrued Interest	72	2%	74	2%	62	1%	-	0%	0.06	2%	0.00	0%	0.00	0%	0.06	0%	0.00	0%	2	3%	1	2%	0	1%	(0)	0%	-	0%	-	0%	9	0%	222	1%	
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	0	0%	
Bank Balance	4	0%	6	0%	8	0%	22	0%	0.50	19%	0.31	1%	0.79	3%	0.27	1%	0.45	0%	1	1%	1	2%	1	1%	1	0%	4	0%	1	1%	1	0%	51	0%	
Receivable for Sale of Investm	612	19%	204	6%	204	4%	0	0%	0.00	0%	0.00	0%	8.95	37%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	0	0%	0	0%	-	0%	-	0%	1,030	3%	
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	72	0%	0.00	0%	4.98	11%	0.00	0%	4.19	23%	13.92	5%	-	0%	-	0%	-	0%	-	0%	25	1%	-	0%	-	0%	120	0%	
Less: Current Liabilities																																			
Payable for Investments	(616)	-19%	(205)	-6%	(205)	-4%	-	0%	0.00	0%	-4.06	-9%	-9.25	-38%	0.00	0%	0.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	(1,040)	-3%	
Fund Mgmt Charges Paya	(4)	0%	(5)	0%	(8)	0%	(23)	0%	-0.01	-1%	-0.05	0%	-0.05	0%	-0.02	0%	-0.32	0%	(0)	0%	(0)	0%	(0)	0%	(1)	0%	(3)	0%	(0)	0%	(1)	0%	(46)	0%	
Other Current Liabilities (for Investments)	(129)	-4%	(158)	-4%	(91)	-2%	-	0%	-8.25	-324%	0.00	0%	-13.42	-55%	0.00	0%	0.00	0%	(27)	-28%	(2)	-5%	(3)	-4%	(35)	-6%	-	0%	(35)	-42%	(250)	-12%	(751)	-2%	
Sub Total (B)	(60)	-2%	(85)	-2%	(30)	-1%	72	0%	(8)	-303%	1	2%	(13)	-53%	5	25%	14	5%	(23)	-25%	(0)	-1%	(2)	-3%	(35)	-6%	26	1%	(34)	-41%	(241)	-11%	(414)	-1%	
Other investments (<=25%)																																			
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Equity	-	0%	38	1%	94	2%	416	2%	0.42	17%	5.14	11%	3.01	12%	0.62	0.03	33.61	12%	-	0%	1	3%	1	1%	14	2%	79	3%	-	0%	-	0%	686	2%	
Mutual funds	-	0%	-	0%	-	0%	1,581	9%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	63	10%	210	8%	-	0%	-	0%	1,854	5%	
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	
Sub Total (C)	-	0%	38	1%	94	2%	1,997	12%	0.42	17%	5.14	11%	3.01	12%	0.62	3%	33.61	12%	-	0%	1	3%	1	1%	77	13%	289	12%	-	0%	-	0%	2,540	7%	
Total (A + B + C)	3,244	100%	3,632	100%	5,791	100%	17,127	100%	2.55	100%	47.06	100%	24.45	100%	18.14	100%	275.41	100%	94	100%	36	100%	62	100%	602	100%	2,477	100%	83	100%	2,115	100%	35,632	100%	
Fund Carried Forward (as per LB 2)	3,244		3,632		5,791		17,127		2.55		47.06		24.45		18.14		275.41		94		36		62		602		2,477		83		2,115		35,632		

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' as are 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 Dec 2023
Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Amount in Rs. Lakhs)														
No	Fund Name	SFIN	Date of launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date 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	3,244	27.6104	27.6104	27.1935	26.9046	26.3475	25.7586	7.19%	3.89%	27.6067
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	3,632	36.7178	36.7178	35.0001	34.4799	32.8646	33.0357	11.15%	7.38%	36.7255
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,791	43.5930	43.5930	40.5823	39.6412	37.0959	37.8824	15.07%	10.85%	43.6627
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	17,127	53.4058	53.4058	48.7433	47.1790	42.7796	44.3263	20.48%	15.68%	53.5586
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	94	25.1221	25.1221	24.7024	24.4905	24.0476	23.6789	6.09%	3.15%	25.1179
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	36	37.0938	37.0938	35.2605	34.7286	33.1017	33.1061	12.05%	7.57%	37.0926
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	62	52.9363	52.9363	49.4456	48.5060	45.2358	46.2306	14.50%	10.18%	53.0126
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	602	63.6162	63.6162	58.0425	56.1325	51.3110	52.8872	20.29%	15.49%	63.7534
9	Balanced Equilibrium Fund	ULIF016010223BALEQIBFND140	27-Jul-23	Non Par	3	10.8003	10.8003	10.1284	-	-	-	8.00%	NA	10.8008
10	Large Cap Advantage Fund	ULIF013010223LARCPADFND140	27-Jul-23	Non Par	47	10.7206	10.7206	10.0674	-	-	-	7.21%	NA	10.7210
11	Flexicap Opportunities Fund	ULIF014010223FLEXIOPFND140	27-Jul-23	Non Par	24	10.8284	10.8284	9.9839	-	-	-	8.28%	NA	10.8943
12	Growth Momentum Fund	ULIF015010223GROWMOMFND140	27-Jul-23	Non Par	18	10.7452	10.7452	10.1315	-	-	-	7.45%	NA	10.7458
13	Nifty Midcap 50 Correlation Fund	ULIF017260423NIFMIDICOR140	27-Jul-23	Non Par	275	12.3234	12.3234	10.8934	-	-	-	23.23%	NA	12.3244
14	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	2,477	20.5109	20.5109	18.6919	17.8994	16.1923	16.8183	21.96%	15.91%	20.5552
15	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	83	19.5924	19.5924	19.3354	19.0904	18.8496	18.6099	5.28%	3.41%	19.5863
16	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	2,115	21.7782	21.7782	21.4277	21.1075	20.7404	20.4590	6.45%	3.95%	21.7710
	TOTAL				35,632									

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

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-23

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class
Breakdown by credit rating								
AAA rated	175,196	30.41%	167,620	33.67%	177,488	29.79%	168,482	32.57%
AA or better	4,318	0.75%	4,494	0.90%	4,370	0.73%	4,511	0.87%
Rated below AA but above A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below A but above B	956	0.17%	951	0.19%	1,000	0.17%	1,000	0.19%
Rated B and Below B	0	0.00%	0	0.00%	1,897	0.32%	3,030	0.59%
Any other-Sovereign Securities	395,712	68.68%	324,731	65.23%	410,978	68.99%	340,203	65.77%
	576,182	100.00%	497,796	100.00%	595,733	100.00%	517,226	100.00%
Breakdown by residual maturity								
Up to 1 year	7,819	1.36%	1,148	0.23%	8,780	1.47%	2,145	0.41%
more than 1 year and upto 3 years	12,683	2.20%	7,544	1.52%	12,733	2.14%	8,517	1.65%
More than 3 years and up to 7 years	97,117	16.86%	90,340	18.15%	99,138	16.64%	91,247	17.64%
More than 7 years and up to 10 years	109,467	19.00%	115,483	23.20%	111,845	18.77%	118,006	22.82%
More than 10 years and up to 15 years	166,706	28.93%	112,609	22.62%	169,722	28.49%	116,462	22.52%
More than 15 years and up to 20 years	59,516	10.33%	16,907	3.40%	61,811	10.38%	17,534	3.39%
Above 20 years	122,874	21.33%	153,765	30.89%	131,703	22.11%	163,315	31.58%
	576,182	100.00%	497,796	100.00%	595,733	100.00%	517,226	100.00%
Breakdown by type of the issuer								
a. Central Government	329,256	57.14%	283,606	56.97%	343,483	57.66%	298,029	57.62%
b. State Government	66,456	11.53%	41,125	8.26%	67,495	11.33%	42,174	8.15%
c. Corporate Securities	180,470	31.32%	173,065	34.77%	184,755	31.01%	177,023	34.23%
	576,182	100.00%	497,796	100.00%	595,733	100.00%	517,226	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.

Date of upload: February 14, 2024 | Version: 01

FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer : Pramerica Life Insurance Limited

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

Date: 31-Dec-23

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class
Breakdown by credit rating								
AAA rated	81,727	46.83%	54,165	44.09%	81,536	46.22%	53,484	42.80%
AA or better	2,373	1.36%	1,376	1.12%	2,319	1.31%	1,320	1.06%
Rated below AA but above A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below A but above B	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Any other-Sovereign Securities	90,436	51.82%	67,320	54.79%	92,556	52.47%	70,151	56.14%
	174,537	100.00%	122,861	100.00%	176,411	100.00%	124,955	100.00%
Breakdown by residual maturity								
Up to 1 year	6,644	3.81%	1,041	0.85%	6,628	3.76%	1,037	0.83%
more than 1 year and upto 3 years	16,131	9.24%	13,176	10.72%	16,132	9.14%	13,042	10.44%
More than 3 years and up to 7 years	74,847	42.88%	37,641	30.64%	74,585	42.28%	37,181	29.76%
More than 7 years and up to 10 years	29,981	17.18%	17,147	13.96%	30,271	17.16%	17,318	13.86%
More than 10 years and up to 15 years	21,586	12.37%	28,577	23.26%	22,210	12.59%	29,561	23.66%
More than 15 years and up to 20 years	17,333	9.93%	6,434	5.24%	18,038	10.23%	6,853	5.48%
Above 20 years	8,016	4.59%	18,845	15.34%	8,548	4.85%	19,964	15.98%
	174,537	100.00%	122,861	100.00%	176,411	100.00%	124,955	100.00%
Breakdown by type of the issuer								
a. Central Government	75,785	43.42%	60,455	49.21%	77,821	44.11%	63,199	50.58%
b. State Government	14,651	8.39%	6,865	5.59%	14,735	8.35%	6,953	5.56%
c. Corporate Securities	84,100	48.18%	55,541	45.21%	83,855	47.53%	54,804	43.86%
	174,537	100.00%	122,861	100.00%	176,411	100.00%	124,955	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-23

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class	As at December 31, 2023	As % of total for this class	As at December 31, 2022	As % of total for this class
Breakdown by credit rating								
AAA rated	2,480	25.39%	2,924	23.67%	2,494	25.35%	2,898	22.73%
AA or better	442	4.53%	453	3.67%	432	4.39%	437	3.42%
Rated below AA but above A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below A but above B	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Any other-Sovereign Securities	6,846	70.09%	8,974	72.66%	6,912	70.26%	9,413	73.84%
	9,768	100.00%	12,350	100.00%	9,837	100.00%	12,748	100.00%
Breakdown by residual maturity								
Up to 1 year	3,167	32.42%	1,126	9.12%	3,214	32.67%	1,149	9.01%
more than 1 year and upto 3 years	646	6.61%	5,478	44.36%	655	6.66%	5,815	45.62%
More than 3 years and up to 7 years	1,619	16.58%	4,528	36.66%	1,625	16.52%	4,549	35.68%
More than 7 years and up to 10 years	2,108	21.58%	1,077	8.72%	2,124	21.60%	1,086	8.52%
More than 10 years and up to 15 years	1,249	12.78%	141	1.15%	1,243	12.64%	148	1.16%
More than 15 years and up to 20 years	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Above 20 years	979	10.03%	0	0.00%	976	9.92%	0	0.00%
	9,768	100.00%	12,350	100.00%	9,837	100.00%	12,748	100.00%
Breakdown by type of the issuer								
a. Central Government	6,846	70.09%	8,974	72.66%	6,912	70.26%	9,413	73.84%
b. State Government	0	0.00%	0	0.00%	0	0.00%	0	0.00%
c. Corporate Securities	2,922	29.91%	3,377	27.34%	2,926	29.74%	3,335	26.16%
	9,768	100.00%	12,350	100.00%	9,837	100.00%	12,748	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-3C : Related Party Transactions

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

31-Dec-23 Quarter End: 31 December 2023

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 Dec 2023	Up to the Quarter ended 31 Dec 2023	For the Quarter ended 31 Dec 2022	Up to the Quarter ended 31 Dec 2022
1	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	Premium Income	9,653	24,825	4,570	8,893
			Commission	(2,892)	(6,534)	(246)	(516)
			Investment Income	45	136	47	143
			Partial redemption of Non-convertible debentures	-	73	-	73
			Rent Paid	(3)	(9)	(3)	(9)
2	Piramal Financial Sales and Services Private Limited	Significant influence	Premium Income	(2)	2	-	-
			Manpower Expenses	(10)	(491)	-	-
3	Piramal Enterprises Limited	Significant influence	Premium Income	510	517	-	-
4	India Resurgence ARC Private Limited (formerly known as Piramal Assets Reconstruction Private Limited)	Significant influence	Premium Income	0	2	-	-
5	India Resurgence Asset Management Business Private Limited (formerly known as PEL Asset Resurgence Advisory Private Limited)	Significant influence	Premium Income	9	21	-	-
6	PGIM India Asset Management Private Limited	Significant influence	Premium Income	-	-	-	37
7	Prudential International Insurance Service Co. LLC	Significant influence	Reimbursement of expenses	(4)	(12)	(3)	(17)
			Towards secondment charges ^{\$}	(64)	(190)	(147)	(147)
			Recovery of Expenses	-	-	27	31
8	Pramerica Life Insurance Employees Group Gratuity Trust	Significant influence	Transfer of funds	-	-	-	-
9	Key management personnel [#]		Premium Income	(0)	1	-	1
			Managerial Remuneration	(148)	(669)	(141)	(611)

As per Accounting standard-18

\$ Considered as Related Party Transaction pursuant to Supreme Court Judgement on employee secondment concluded in the preceding year

PART-B Related Party Transaction Balances - As at the end of Dec 31, 2023

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	3,075	Payable (Unallocated premium: 1267 Policy deposits: 10 Commission payable: 1797 Rent Payable: 1)	NA	Nil	Nil	Nil
	Piramal Capital & Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited)	Significant influence	2,666	Receivable (Investment in NCDs : 2,620 Accrued interest on NCDs : 46)	Secured. Nature of security - Investments	NA	Nil	Nil
2	Prudential International Insurance Service Co. LLC	Significant influence	Nil	Receivable (Recovery of expenses: Nil)	NA	Nil	Nil	Nil
	Prudential International Insurance Service Co. LLC	Significant influence	62	Payable (Reimbursement of Expenses: 12 Towards Secondment charges: 50)	NA	Nil	Nil	Nil
3	Piramal Financial Sales and Services Private Limited	Significant influence	7	Payable (Unallocated premium: 7)	NA	Nil	Nil	Nil
4	Pramerica Life Insurance Employees Group Gratuity Trust	Significant influence	0	Receivable (Transfer of funds: 0)	NA	Nil	Nil	Nil
5	Piramal Enterprises Limited	Significant influence	12	Payable (Unallocated premium: 12)	NA	Nil	Nil	Nil
6	India Resurgence ARC Private Limited (formerly known as Piramal Assets Reconstruction Private Limited)	Significant influence	0	Payable (Unallocated premium: 0)	NA	Nil	Nil	Nil
7	India Resurgence Asset Management Business Private Limited (formerly known as PEL Asset Resurgence Advisory Private Limited)	Significant influence	10	Payable (Unallocated premium: 10)	NA	Nil	Nil	Nil
6	Key management personnel [#]		179	Payable (Managerial Remuneration: 179)	NA	Nil	Nil	Nil

As per Accounting standard-18

FORM L-31 Board of Directors & Key Management Persons

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

Date: 31 December 2023

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. Abhijit Sen	Non-Executive Director	Director	
3	Mr. Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
4	Mr. Joel Varghese	Non-Executive Director	Director	
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	Mr. Pankaj Gupta	Managing Director & Chief Executive Officer	Managing Director & Chief Executive Officer	
2	Mr. Alok Mehrotra	Chief Financial Officer	Finance	Resigned wef Oct 31, 2023
3	Ms. Vandana Mishra	Officiating Chief Financial Officer	Finance	Appointed wef Nov 1, 2023
4	Mr. Karthik Chakrapani	Chief Business Officer	Sales & Distribution, Marketing, Renewals, Sales Training	
5	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Human Resources, Ethics	
6	Mr. Abhishek Das	Chief Investments Officer	Investments	
7	Mr. Mayank Goel	Company Secretary	Secretarial	
8	Mr. Sanjay Malhotra	Chief Risk Officer	Risk	
9	Mr. Pawan Kumar Sharma	Appointed Actuary	Actuarial, Products	
10	Ms. Supinder Kaur	Chief Compliance Officer	Compliance	
11	Mr. Sameer Chibber	Chief Customer Service & Operations	Operation and Customer Service	
12	Mr. Salil Chugh	Chief Digital & Technology Officer	Information Technology	
13	Mr. Yogesh Rohilla	General Counsel and Head Legal	Legal	
14	Mr. Manish Gupta	Head- Internal Audit	Internal Audit	
15	Mr. Prithvi Raj Mukherjee	Chief Growth Officer	Sales	

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 2023

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	763,679
	Deduct:		
02	Mathematical Reserves	2	736,547
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		27,132
05	Available Assets in Shareholders Fund:	4	63,107
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		63,107
08	Total ASM (04)+(07)		90,239
09	Total RSM		31,946
10	Solvency Ratio (ASM/RSM)		282%

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 Dec 2023

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)
1	Investments Assets (As per Form 5)	184,754.80	186,884.51	-	-	-	-	417,077.78	356,084.54	601,832.58	542,969.04
2	Gross NPA	4,897.41	5,030.12	-	-	-	-	-	-	4,897.41	5,030.12
3	% of Gross NPA on Investment Assets(2/1)	2.65%	2.69%	-	-	-	-	-	-	0.81%	0.93%
4	Provision made on NPA	4,897.41	5,030.12	-	-	-	-	-	-	4,897.41	5,030.12
5	Provision as a % of NPA(4/2)	100%	100%	-	-	-	-	-	-	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	179,857.40	181,854.39	-	-	-	-	417,077.78	356,084.54	596,935.18	537,938.93
8	Net NPA (2 - 4)	0.00	0.00	-	-	-	-	-	-	0.00	0.00
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 Dec 2023

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)
1	Investments Assets (As per Form 5)	83,855.04	67,644.27	-	-	-	-	92,556.17	75,758.23	176,411.22	143,402.50
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)	83,855.04	67,644.27	-	-	-	-	92,556.17	75,758.23	176,411.22	143,402.50
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 Dec 2023

(Amount in Rs. Lakhs)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)	YTD (As at 31-Dec-23)	Prev. FY (As at 31-March-23)
1	Investments Assets (As per Form 5)	2,921.99	3,356.30	-	-	-	-	32,709.53	32,541.33	35,631.52	35,897.63
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	0%	0%	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	2,921.99	3,356.30	-	-	-	-	32,709.53	32,541.33	35,631.52	35,897.63
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

Note:

1.The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

2.Gross NPA is investments classified as NPA, before any provisions

3.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.

4.Net Investment assets is net of "provisions"

5.Net NPA is gross NPAs less provisions

6.Write off as approved by the Board

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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	339,238	6,691	1.97%	1.97%	326,026	18,501	5.67%	5.67%	285,945	14,636	5.12%	5.12%
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	142	2	1.75%	1.75%	142	4	2.48%	2.48%	2,495	10	0.40%	0.40%
4	B03 State Government Guaranteed Loans	SGGL	61,112	1,113	1.82%	1.82%	57,228	3,139	5.49%	5.49%	28,694	1,568	5.46%	5.46%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	504	10	1.89%	1.89%	504	29	5.66%	5.66%	506	29	5.64%	5.64%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	2,542	43	1.70%	1.70%	2,588	131	5.08%	5.08%	2,729	139	5.09%	5.09%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,700	78	2.10%	2.10%	5,684	351	6.18%	6.18%	5,000	328	6.56%	6.56%
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	2.11%	2.11%	500	32	6.33%	6.33%	500	32	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	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	575	8	1.35%	1.35%	520	47	8.96%	8.96%	395	(36)	-9.16%	-9.16%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	387	35	9.13%	9.13%	375	40	10.61%	10.61%	262	3	1.24%	1.24%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,500	49	1.94%	1.94%	2,500	145	5.80%	5.80%	-	-	0.00%	0.00%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	109,614	2,080	1.90%	1.90%	108,897	6,279	5.77%	5.77%	100,056	5,706	5.70%	5.70%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	500	10	2.01%	2.01%	682	42	6.12%	6.12%	898	55	6.16%	6.16%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000	21	2.08%	2.08%	1,000	61	6.09%	6.09%	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	4,095	204	4.99%	4.99%	4,515	440	9.75%	9.75%	3,839	156	4.07%	4.07%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	218	-	0.00%	0.00%	169	(16)	-9.37%	-9.37%	186	(41)	-22.00%	-22.00%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	702	7	0.99%	0.99%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	24,054	444	1.84%	1.84%	24,969	1,398	5.60%	5.60%	24,771	1,364	5.51%	5.51%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	34,834	655	1.88%	1.88%	31,231	1,774	5.68%	5.68%	27,501	1,523	5.54%	5.54%
24	D21 CCIL - CBLO	ECBO	7,117	121	1.70%	1.70%	7,710	382	4.96%	4.96%	-	-	0.00%	0.00%
25	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	5,019	6	0.13%	0.13%	7,285	280	3.84%	3.84%
27	D23 Application Money	ECAM	1,104	-	0.00%	0.00%	1,284	-	0.00%	0.00%	-	-	0.00%	0.00%
28	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	22	0	1.46%	1.46%	203	9	4.61%	4.61%	4,964	195	3.92%	3.92%
29	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	313	14	4.48%	4.48%	187	30	16.10%	16.10%	56	0	0.34%	0.34%
31	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	E13 Short term Loans (Unsecured Deposits)	OSLU	631	79	12.51%	12.51%	631	163	25.83%	25.83%	1,250	(3)	-0.22%	-0.22%
33	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	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%
35	E25 Reclassified Approved investments - Debt	ORAD	1,939	336	17.30%	17.30%	2,000	336	16.78%	16.78%	3,526	-	0.00%	0.00%
36	E26 Reclassified Approved investments - Equity	ORAE	414	0	0.05%	0.05%	365	97	26.50%	26.50%	274	14	5.15%	5.15%
37	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	388	3	0.67%	0.67%	423	3	0.73%	0.73%	407	21	5.16%	5.16%
38	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			595,926	12,006	2.01%	2.01%	578,552	33,423	5.78%	5.78%	499,145	26,045	5.22%	5.22%

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

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 Dec 2023
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	74,980	1,306	1.74%	1.74%	69,514	3,625	5.22%	5.22%	59,813	2,997	5.01%	5.01%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	14,715	278	1.89%	1.89%	14,038	796	5.67%	5.67%	5,955	341	5.72%	5.72%
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	1,707	39	2.30%	2.30%	2,229	148	6.65%	6.65%	2,400	158	6.58%	6.58%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,808	47	2.61%	2.61%	1,769	121	6.83%	6.83%	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	49,605	973	1.96%	1.96%	49,417	2,899	5.87%	5.87%	36,090	2,132	5.91%	5.91%
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	3,005	60	1.99%	1.99%	3,006	179	5.96%	5.96%	938	56	5.94%	5.94%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	808	15	1.89%	1.89%	809	46	5.66%	5.66%	812	46	5.64%	5.64%
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	D21 CCIL - CBLO	ECBO	1,426	24	1.70%	1.70%	1,172	58	4.97%	4.97%	-	-	0.00%	0.00%
20	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,804	18	0.99%	0.99%
21	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	10,374	201	1.93%	1.93%	8,888	515	5.80%	5.80%	4,538	268	5.90%	5.90%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	11,027	221	2.01%	2.01%	6,489	392	6.03%	6.03%	2,436	153	6.29%	6.29%
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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,748	66	3.76%	3.76%
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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,847	12	0.63%	0.63%
28	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	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			169,455	3,165	1.87%	1.87%	157,330	8,780	5.58%	5.58%	117,159	6,356	5.43%	5.43%

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

1. Based on daily simple Average of Investments

2. Absolute Yield netted for tax

3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.

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, 2024 | 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 Dec 2023
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	5,118	104	2.04%	2.04%	6,367	367	5.77%	5.77%	9,564	176	1.84%	1.84%
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	1,360	24	1.74%	1.74%	709	36	5.04%	5.04%	1,043	33	3.18%	3.18%
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%	-	-	0.00%	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%	-	-	0.00%	0.00%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	78	1	1.68%	1.68%	80	4	5.41%	5.41%	85	2	2.17%	2.17%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	259	3	1.21%	1.21%	261	12	4.76%	4.76%	263	7	2.83%	2.83%
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	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	1,099	218	19.85%	19.85%	1,010	468	46.36%	46.36%	951	17	1.83%	1.83%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,140	282	13.20%	13.20%	2,019	883	43.71%	43.71%	1,439	239	16.58%	16.58%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,786	28	1.59%	1.59%	1,799	98	5.42%	5.42%	1,534	43	2.82%	2.82%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	201	3	1.68%	1.68%	202	11	5.45%	5.45%	204	2	0.95%	0.95%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	150	5	3.04%	3.04%	153	4	2.59%	2.59%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	4	1	22.04%	22.04%	4	2	44.01%	44.01%	693	10	1.41%	1.41%
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	EAEQ	435	82	18.75%	18.75%	241	135	56.00%	56.00%	171	12	7.18%	7.18%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Q	EACE	18,894	1,681	8.90%	8.90%	18,834	3,731	19.81%	19.81%	18,084	775	4.28%	4.28%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,367	54	3.92%	3.92%
25	D21 CCIL - CBLO	ECBO	298	5	1.70%	1.70%	410	20	4.97%	4.97%	-	-	0.00%	0.00%
26	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
27	D09 Corporate Securities (Approved investment) -Debentures	ECOS	856	15	1.72%	1.72%	862	48	5.59%	5.59%	904	16	1.78%	1.78%
28	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
29	D23 Application Money	ECAM	304	-	0.00%	0.00%	304	-	0.00%	0.00%	-	-	0.00%	0.00%
30	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	501	8	1.68%	1.68%	524	26	4.92%	4.92%	596	3	0.59%	0.59%
31	D30 Net Current Assets	ENCA	(414)	(79)	19.08%	19.08%	(414)	(163)	39.38%	39.38%	(869)	3	-0.32%	-0.32%
32	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	184	(30)	-16.48%	-16.48%	581	95	16.36%	16.36%	631	69	10.99%	10.99%
33	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,724	148	8.57%	8.57%	1,692	316	18.70%	18.70%	2,255	175	7.77%	7.77%
36	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	E26 Reclassified Approved investments - Equity	ORAE	456	98	21.42%	21.42%	430	281	65.24%	65.24%	488	(57)	-11.62%	-11.62%
40	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
41	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			35,360	2,592	7.33%	7.33%	36,090	6,375	17.66%	17.66%	39,675	1,584	3.99%	3.99%

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

FORM L - 35 - Statement of Down Graded Investments
Insurer : Pramerica Life Insurance Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
PART - A
Statement as on :31st Dec 2023
Name of the Fund: Life Fund

Periodicity of Submission : Quarterly										(Amount in Rs. Lakhs)
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks	
A.	During the Quarter ¹									
	NIL									
B.	As on Date ²									
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	934	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	963	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)	
			2,897							

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

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 Dec 2023
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

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 Dec 2023
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

Quarter End: December 31, 2023

[illegible]

	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	281.91	3,788	3,788	327.28	309.99	3,658	5,474	353.27	808.86	7,689	4,361	939.64	891.32	8,576	4,703	39,136.90
		From 10,001-25,000	1,757.86	20,082	19,814	9,692.60	1,915.98	23,107	21,884	10,828.11	5,421.40	33,204	19,836	30,078.97	5,880.94	35,518	21,133	110,194.53
		From 25001-50,000	12,672.07	131,335	129,045	130,830.42	12,441.44	129,768	128,192	128,642.76	37,914.51	147,221	122,883	391,257.25	36,898.06	144,390	121,625	1,004,934.12
		From 50,001- 75,000	3,466.14	22,044	21,855	34,959.46	3,163.04	19,552	19,675	31,657.96	10,035.06	24,643	19,031	101,141.27	9,296.72	22,299	18,459	393,632.86
		From 75,001-100,000	709.00	1,169	1,150	1,889.38	645.59	1,150	1,037	1,730.03	1,948.28	2,272	896	5,342.31	1,946.68	2,192	944	22,618.51
		From 1,00,001 -1,25,000	301.31	618	605	1,621.82	307.06	603	575	1,509.95	818.78	905	498	4,549.45	889.89	933	528	25,176.57
		Above Rs. 1,25,000	1,103.43	484	451	1,718.50	921.12	440	380	1,511.90	2,865.46	1,038	931	4,806.57	2,747.40	980	912	19,223.85
	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.

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

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

Date: 31-Dec-23

Business Acquisition through Different Channels (Group)

Quarter End: 31 Dec 2023

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	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	111,675	14,337.30	-	82,510	7,107.95	2	369,353	37,230.73	2	141,207	17,225.40
4	Brokers	30	690,020	6,424.57	56	398,141	3,710.15	166	2,057,571	20,129.12	98	798,162	7,975.87
5	Micro Agents	3	31,669	151.34	2	44,194	245.69	8	66,274	359.26	5	91,424	495.29
6	Direct Business	12	273,564	1,716.86	5	86,466	1,829.11	26	700,785	5,408.28	8	141,708	5,031.78
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total	45	1,106,928	22,630.07	63	611,311	12,892.89	202	3,193,983	63,127.40	113	1,172,501	30,728.34
	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-

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

Date: 31-Dec-23

Business Acquisition through Different Channels (Individual)

Quarter End: 31 Dec 2023

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	4,524	2,502	3,107	1,742	11,081	5,878	8,127	4,556
2	Corporate Agents-Banks	1	1	(1)	(1)	(1)	1	(1)	(1)
3	Corporate Agents -Others	171	153	1,798	756	617	375	5,527	2,348
4	Brokers	748	574	-	-	1,249	980	-	(2)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,703	1,816	3,755	1,493	12,132	5,141	10,622	4,297
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	4,703	1,816	3,755	1,493	12,132	5,141	10,622	4,297
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	87	40	-	-	134	70	-	-
10	Point of Sales	-	-	-	-	-	-	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total	10,234	5,086	8,659	3,990	25,212	12,445	24,275	11,198
	Referral Arrangements			-	-	-	-	-	-

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

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

Date: 31-Dec-23

For the Quarter Ended December 31, 2023

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	593	2,343	-	-	-	-	2,936	2,919
2	Survival Benefit ²	267	219	1	1	-	-	488	93
3	Annuities / Pension	9	62	-	-	-	-	71	4
4	Surrender ³	20	2,582	8	1	-	-	2,611	4,750
5	Other benefits ⁴	-	6	-	-	-	-	6	3
									-
	Death Claims	5	153	2	-	-	-	160	680

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	443	6,353	-	-	-	-	6,796	1,068
5	Other benefits	-	1	-	-	-	-	1	1
									-
	Death Claims	3,554	365	92	2	-	-	4,013	5,415

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-23

Upto Quarter Ended 31 December 2023

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,946	6,053	-	1	-	-	8,000	8,836
2	Survival Benefit ²	541	501	11	2	-	-	1,055	207
3	Annuities / Pension	47	163	-	-	-	-	210	8
4	Surrender ³	20	8,405	18	1	-	-	8,444	15,542
5	Other benefits ⁴	-	14	-	-	-	-	14	15
									-
	Death Claims	16	511	10	-	-	-	537	2,224

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

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	1,120	18,561	5	-	-	-	19,686	2,995
5	Other benefits	-	6	-	-	-	-	6	8
	Death Claims	7,811	1,322	185	6	-	-	9,324	15,156

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 upload: February 14, 2024 | Version: 01

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

Date: 31-Dec-23

For the Quarter Ended December 31, 2023

Death Claims		No. of claims only	
Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	6	54
2	Claims Intimated / Booked during the period	158	4,055
(a)	Less than 3 years from the date of acceptance of risk	67	3,657
(b)	Greater than 3 years from the date of acceptance of risk	91	398
3	Claims Paid during the period	160	4,013
4	Claims Repudiated during the period ²	1	28
5	Claims Rejected ³	-	1
6	Unclaimed ⁴		
7	Claims O/S at End of the period	3	67
	Outstanding Claims:-		
	Less than 3months	3	67
	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	2	5	-	176	1
2	Claims Booked during the period	2,946	518	71	2,528	6
3	Claims Paid during the period	2,936	488	71	2,611	6
4	Unclaimed ³	-	-		-	
5	Claims O/S at End of the period	12	35	-	93	1
	Outstanding Claims (Individual)					
	Less than 3months	11	35	-	93	-
	3 months and less than 6 months	1				
	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 Claims: 1)

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

Date: 31-Dec-23

Upto Quarter Ended 31 December 2023

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	-	8
2	Claims Intimated / Booked during the period	544	9,454
(a)	Less than 3 years from the date of acceptance of risk	189	8,029
(b)	Greater than 3 years from the date of acceptance of risk	355	1,425
3	Claims Paid during the period	537	9,324
4	Claims Repudiated during the period ²	4	69
5	Claims Rejected ³	-	2
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	3	67
	Outstanding Claims:-		
	Less than 3months	3	67
	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	4	31	5	180	-
2	Claims Booked during the period	8,009	1,059	205	8,357	16
3	Claims Paid during the period	8,000	1,055	210	8,444	14
4	Unclaimed ³	1	-	-	-	-
5	Claims O/S at End of the period	12	35	-	93	2
	Outstanding Claims (Individual)					
	Less than 3months	11	35	-	93	-
	3 months and less than 6 months	1	-	-	-	-
	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 Claims: 2)

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

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2023

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	-	7	-	-	7	-	19
b)	Policy Servicing	1	11	5	-	6	1	24
c)	Proposal Processing	-	-	-	-	-	-	5
d)	Survival Claims	-	13	-	-	13	-	25
e)	ULIP Related	-	1	1	-	-	-	1
f)	Unfair Business Practices	2	50	14	4	29	5	136
g)	Others	-	-	-	-	-	-	1
	Total Number of Complaints	3	82	20	4	55	6	211

2	Total No. of Policies upto corresponding period of previous year	24,338
3	Total No. of Claims upto corresponding period of previous year	4,893
4	Total No. of Policies during current year	25,414
5	Total No. of Claims during current year	9,998
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	66
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	44

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	6	-	-	-	6	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	6	-	-	-	6	-

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

Quarter End: December 31, 2023
Date: 31-Dec-23

INDIVIDUAL BUSINESS																	
Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life	5.55%	5.55%	117.5%-257.5%	117.5%-257.5%	Not Applicable	Not Applicable	561-561	525-525	1.65%-1.65%	1.65%-1.65%	5.00%	5.00%	0%-11.25%	1.25%-11.25%	0.8%-2.60%	0.8%-2.60%
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Par	Linked-Others															
Life																	
General Annuity																	
Pension																	
Health																	
Non-Linked -VIP																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Linked -Others																	
Life		5.60%	5.60%	52.5%-257.5%	27.6%-257.5%	Not Applicable	Not Applicable	561-561	525-525	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-20%	0%-20%		
General Annuity		5.90%	5.90%	110%-110%	150%-150%	Not Applicable	Not Applicable	0	0	0.55%-0.55%**	0.55%-0.55%**	5.00%	5.00%	0.5%-0.5%	0.5%-0.5%		
Pension																	
Health		5.60%	5.60%	Not Applicable	Not Applicable	1.27%-74.64%*	1.27%-74.64%*	111-121	104-113	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%-250%	65%-220%	Not Applicable	Not Applicable	561-561	525-525	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	561-561	525-525	0%-1.65%	0%-1.65%	5.00%	5.00%	0%-17.5%	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.

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 workspace.

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

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

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016 as amended from time to time.

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 for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022	As at December for the year 2023	As at December for the year 2022
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%-305%	71%-240%	Not Applicable	Not Applicable	89	84	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.

³ Premium related Renewal expenses

⁴ Restricted to Lapse and Surrender

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016 as amended from time to time

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For the Quarter ending
December 31, 2023

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
07-12-2023	Bajaj Finserv Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Anami N Roy (DIN: 01361110) as Independent Director for five years from 1 January 2024 and approve his continuation beyond 75 years of age	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
21-12-2023	Shree Cement Ltd.	POSTAL BALLOT	MANAGEMENT	Approve amendment in Articles of Association (AoA) to comply with the amended regulations on issue and listing of non-convertible securities	FOR	FOR	Amendments to regulations now require a company's AoA to provide for appointment of directors nominated by debenture trustees. The company proposes to make amendments in its AoA by including Article 126A to comply with regulations. SEBI Circular dated 9 February 2023 has clarified that the first-time issuers of debt securities shall ensure that their Articles of Association be amended within a period of six months from the date of the listing of the debt securities to contain the above provisions. The company had issued 7.80% Secured Redeemable Non-Convertible debentures on Private Placement Basis on 26 September 2023 and thus the company needs to amend its articles within six months to comply with regulations. While we generally do not support the appointment of directors not liable to retire by rotation as it creates board permanency, we recognize that the current amendment ensures protection of lenders' interest and is being done to comply with regulations.
22-12-2023	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve extension of the Kotak Mahindra Equity Option Scheme 2023 (ESOP 2023) to employees of subsidiaries	FOR	FOR	The bank seeks approval to extend the Kotak Mahindra Equity Option Scheme 2023 to employees of subsidiaries of the bank. Our views on this resolution are linked to above Resolution.
22-12-2023	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve Kotak Mahindra Equity Option Scheme 2023 (ESOP 2023)	FOR	FOR	As per the scheme, Kotak Bank proposes to issue 20,000,000 options to employees. The grant of the options is performance based and the vesting is time based. The exercise price will be at market price of the shares of the bank prior to the date of grant. Given that options will be issued at market price, we believe this scheme will ensure alignment of interests between the investors and employees of the bank. We support the resolution.
29-12-2023	Balkrishna Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Laxmidas Merchant (DIN: 00007722) as an Independent Director for five years from 28 March 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-12-2023	Balkrishna Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Rahul Dutt (DIN: 08872616) as an Independent Director for five years from 28 March 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Appointment.
29-12-2023	Balkrishna Industries Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Ms. Shruti Shah (DIN: 08337714) as an Independent Director for five years from 8 February 2024	FOR	ABSTAIN	We do not comment on resolution for approval of Reappointment.
06-01-2024	Alkem Laboratories Ltd.	POSTAL BALLOT	MANAGEMENT	Approve alteration in the Objects Clause of the Memorandum of Association (MoA)	FOR	FOR	The company proposes to amend the Objects Clause of the Memorandum of Association by inserting new object clause after sub clause 2 of Clause III (A) – Main Objects. The company proposes to add a range of new clauses in the Objects Clause to carry out new businesses of manufacturing medical devices and instruments, engaging in hospital management, establishing laboratories for testing and diagnosis, medical research and other related business activities. The proposed additions to the object clause largely pertain to an extension of the existing business portfolio. We believe it is the prerogative of the board and the management to decide on business diversification. However, the proposed diversification may pose execution and other business risks.
09-01-2024	Hindustan Unilever Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Tarun Bajaj (DIN: 02026219) as Independent Director for five years from 1 December 2023	FOR	ABSTAIN	We do not comment on resolution for approval of appointment.

FORM L-45 OFFICES AND OTHER INFORMATION

As at : December 31, 2023

Insurer : Pramerica Life Insurance Limited

Date: December 31, 2023

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		130
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	2
5	No. of branches closed during the year		2
6	No of branches at the end of the year		132
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		132
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 (Mr. Pankaj Gupta) (c) Non-executive Director: 5 (Mr. Abhijit Sen, Mr. Pavan Dhamija, Mr. Jairam Sridharan, Mr Joel Varghese and Mr. Jagdeep Mallareddy) (d) Women Director: 1 (Ms. Sindhushree Khullar) Nil
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		a) On-roll: 3118 employees b) Off-roll: 85 employees c) Total Employees: 3203
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)		15,898 13 13 82 3 - 12 3 -

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	2,883	15,487
Recruitments during the quarter	840	742
Attrition during the quarter	520	293
Number at the end of the quarter	3,203	15,936

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