



PNB MetLife India Insurance Company Limited

IRDAI PUBLIC DISCLOSURES
FOR THE QUARTER ENDED JUNE 30, 2024

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REVENUE ACCOUNT UPTO THE QUARTER ENDED JUNE 30, 2024

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING							
						LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net																			
(a) Premium	L-4	32,212	2,183	-	-	34,395	51,727	-	740	-	-	52,467	89,969	2,944	23,906	726	-	1,17,545	2,04,407
(b) Reinsurance ceded		(205)	-	-	-	(205)	(84)	-	-	-	(84)	(11,394)	-	-	(39)	-	-	(11,433)	(11,722)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		5,015	499	-	-	5,514	31,642	-	732	-	-	32,374	28,812	895	814	499	-	31,020	68,908
(b) Profit on sale/redemption of investments		36,527	307	-	-	36,834	2,795	-	22	-	-	2,817	89	-	1	-	-	90	39,741
(c) (Loss on sale/ redemption of investments)		(1,320)	(29)	-	-	(1,349)	(14)	-	-	-	(14)	-	-	-	-	-	-	-	(1,363)
(d) Transfer/Gain on revaluation/change in fair value *		51,663	531	-	-	52,194	-	-	-	-	-	1,568	9	-	-	-	-	1,577	53,771
(e) Amortisation of Premium / Discount on investments		2,669	34	-	-	2,703	111	-	5	-	-	116	473	36	5	10	-	524	3,343
Other Income																			
(a) Interest on policy loans		-	-	-	-	-	481	-	-	-	-	481	218	-	-	-	-	218	699
(b) Miscellaneous income		8	-	-	-	8	106	-	-	-	-	106	188	1	-	1	-	190	304
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		1,26,569	3,525	-	-	1,30,094	86,764	-	1,499	-	-	88,263	1,09,923	3,885	24,726	1,197	-	1,39,731	3,58,088
Commission	L-5	1,335	4	-	-	1,339	6,247	-	20	-	-	6,267	6,832	175	5	13	-	7,025	14,631
Operating Expenses related to Insurance Business	L-6	5,825	17	-	-	5,842	12,857	-	96	-	-	12,953	15,751	781	151	33	-	16,716	35,511
Provision for doubtful debts		21	-	-	-	21	64	-	-	-	-	64	122	1	-	17	-	140	225
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Provision for Tax		189	-	-	-	189	-	-	-	-	-	-	597	-	-	-	-	597	786
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		1,417	12	-	-	1,429	3	-	-	-	3	-	-	-	-	-	-	-	1,432
TOTAL (B)		8,787	33	-	-	8,820	19,171	-	116	-	-	19,287	23,303	957	156	63	-	24,479	52,586
Benefits Paid (Net)	L-7	48,385	666	-	-	49,051	41,675	-	437	-	-	42,112	30,581	845	566	337	-	32,329	1,23,492
Interim Bonuses Paid		-	-	-	-	-	366	-	-	-	-	366	-	-	-	-	-	-	366
Change in valuation of liability in respect of life policies																			
(a) Gross **		(839)	-	-	-	(839)	25,839	-	787	-	-	26,626	54,087	2,614	23,964	925	-	81,590	1,07,377
(b) Amount ceded in Reinsurance		142	-	-	-	142	9	-	-	-	9	(1,775)	-	-	27	-	-	(1,748)	(1,597)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		63,661	2,823	-	-	66,484	-	-	-	-	-	-	-	-	-	-	-	-	66,484
(e) Fund for Discontinued Policies		5,913	-	-	-	5,913	-	-	-	-	-	-	-	-	-	-	-	-	5,913
TOTAL (C)		1,17,262	3,489	-	-	1,20,751	67,889	-	1,224	-	-	69,113	82,893	3,459	24,530	1,289	-	1,12,171	3,02,035
SURPLUS/(DEFICIT) (D) = (A)-(B)-(C)		520	3	-	-	523	(296)	-	159	-	-	(137)	3,727	(531)	40	(155)	-	3,081	3,467
Amount transferred from Shareholders' Account (Non-technical Account)		850	9	-	-	859	-	-	-	-	-	-	531	-	155	-	-	686	1,545
AMOUNT AVAILABLE FOR APPROPRIATION		-	12	-	-	1,382	(296)	-	159	-	-	(137)	3,727	-	40	-	-	3,767	5,012
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	12	-	-	12	-	-	-	-	-	3,727	-	40	-	-	-	3,767	3,779
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		1,370	-	-	-	1,370	(296)	-	159	-	-	(137)	-	-	-	-	-	-	1,233
TOTAL		1,370	12	-	-	1,382	(296)	-	159	-	-	(137)	3,727	-	40	-	-	3,767	5,012
Details of Total Surplus/(Deficit)																			
(a) Interim Bonuses Paid		-	-	-	-	-	366	-	-	-	-	366	-	-	-	-	-	-	366
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(deficit) shown in the Revenue Account		520	3	-	-	523	(296)	-	159	-	-	(137)	3,727	(531)	40	(155)	-	3,081	3,467
(d) Total Surplus/(Deficit): [(a)+(b)+(c)]		520	3	-	-	523	(296)	-	159	-	-	(137)	3,727	(531)	40	(155)	-	3,081	3,467

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

** Represents mathematical reserves after allocation of bonus

REVENUE ACCOUNT UPTO THE QUARTER ENDED JUNE 30, 2023

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS											GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING							
						LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net																			
(a) Premium	L-4	22,718	1,391	-	-	24,109	48,029	-	713	-	-	48,742	89,065	1,938	4,836	841	-	96,680	1,69,531
(b) Reinsurance ceded		(213)	-	-	-	(213)	(87)	-	-	-	(87)	(10,521)	-	-	(40)	-	-	(10,561)	(10,861)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		4,839	374	-	-	5,213	29,274	-	645	-	-	29,919	22,840	727	268	458	-	24,293	59,425
(b) Profit on sale/redemption of investments		12,843	273	-	-	13,116	5,213	-	-	-	-	5,213	714	25	4	-	-	743	19,072
(c) (Loss on sale/ redemption of investments)		(2,582)	(44)	-	-	(2,626)	(2)	-	-	-	(2)	(9)	-	-	-	-	-	(9)	(2,637)
(d) Transfer/Gain on revaluation/change in fair value *		51,806	703	-	-	52,509	-	-	-	-	-	(572)	(12)	-	-	-	-	(584)	51,925
(e) Amortisation of Premium / Discount on investments		2,447	46	-	-	2,493	127	-	1	-	-	128	443	22	36	8	-	509	3,130
Other Income																			
(a) Interest on policy loans		-	-	-	-	-	391	-	-	-	-	391	161	-	-	-	-	161	552
(b) Miscellaneous income		6	-	-	-	6	14	-	1	-	-	15	32	-	-	-	-	32	53
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		91,864	2,743	-	-	94,607	82,959	-	1,360	-	-	84,319	1,02,153	2,700	5,144	1,267	-	1,11,264	2,90,190
Commission	L-5	869	-	-	-	869	4,856	-	19	-	-	4,875	4,854	61	2	16	-	4,933	10,677
Operating Expenses related to Insurance Business	L-6	2,665	15	-	-	2,680	13,237	-	52	-	-	13,289	19,133	260	69	37	-	19,499	35,468
Provision for doubtful debts		12	-	-	-	12	70	-	-	-	-	70	128	2	-	-	-	130	212
Bad debts written off		-	-	-	-	-	1	-	-	-	-	1	2	-	-	-	-	2	3
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		1,175	10	-	-	1,185	2	-	-	-	-	2	-	-	-	-	-	-	1,187
TOTAL (B)		4,721	25	-	-	4,746	18,166	-	71	-	-	18,237	24,117	323	71	53	-	24,564	47,547
Benefits Paid (Net)	L-7	37,617	1,302	-	-	38,919	20,935	-	376	-	-	21,311	26,394	603	1,016	218	-	28,231	88,461
Interim Bonuses Paid		-	-	-	-	-	120	-	2	-	-	122	-	-	-	-	-	-	122
Change in valuation of liability in respect of life policies																			
(a) Gross		(1,686)	-	-	-	(1,686)	46,922	-	676	-	-	47,598	55,008	2,070	4,245	832	-	62,155	1,08,067
(b) Amount ceded in Reinsurance		244	-	-	-	244	(2)	-	-	-	(2)	(2,207)	-	-	-	-	-	(2,207)	(1,965)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		44,071	1,377	-	-	45,448	-	-	-	-	-	-	-	-	-	-	-	-	45,448
(e) Fund for Discontinued Policies		3,512	-	-	-	3,512	-	-	-	-	-	-	-	-	-	-	-	-	3,512
TOTAL (C)		83,758	2,679	-	-	86,437	67,975	-	1,054	-	-	69,029	79,195	2,673	5,261	1,050	-	88,179	2,43,645
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		3,385	39	-	-	3,424	(3,182)	-	235	-	-	(2,947)	(1,159)	(296)	(188)	164	-	(1,479)	(1,002)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	1,159	296	188	-	-	-	1,643	1,643
AMOUNT AVAILABLE FOR APPROPRIATION		3,385	39	-	-	3,424	(3,182)	-	235	-	-	(2,947)	-	-	-	164	-	164	641
APPROPRIATIONS																			
Transfer to Shareholders' Account		3,385	39	-	-	3,424	-	-	-	-	-	-	-	-	-	164	-	164	3,588
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	(3,182)	-	235	-	-	(2,947)	-	-	-	-	-	-	(2,947)
TOTAL		3,385	39	-	-	3,424	(3,182)	-	235	-	-	(2,947)	-	-	-	164	-	164	641
Details of Total Surplus/(Deficit)																			
(a) Interim Bonuses Paid		-	-	-	-	-	120	-	2	-	-	122	-	-	-	-	-	-	122
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		3,385	39	-	-	3,424	(3,182)	-	235	-	-	(2,947)	(1,159)	(296)	(188)	164	-	(1,479)	(1,002)
(d) Total Surplus/(Deficit): [(a)+(b)+(c)]		3,385	39	-	-	3,424	(3,062)	-	237	-	-	(2,825)	(1,159)	(296)	(188)	164	-	(1,479)	(880)

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

** Represents mathematical reserves after allocation of bonus

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
Amounts transferred from the Policyholders Account (Technical Account)		3,779	3,779	3,588	3,588
Income From Investments					
(a) Interest, Dividends & Rent – Gross		3,682	3,682	3,315	3,315
(b) Profit on sale/redemption of investments		-	-	16	16
(c) (Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortisation of Premium / Discount on Investments		109	109	48	48
Other Income		-	-	-	-
TOTAL (A)		7,570	7,570	6,967	6,967
Expense other than those directly related to the insurance business		177	177	81	81
Contribution to the Policyholder's Account					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		-	-	-	-
Interest on subordinated debt		810	810	810	810
Expenses towards CSR activities		2	2	2	2
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		1,545	1,545	1,643	1,643
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		2,534	2,534	2,536	2,536
Profit/ (Loss) before tax		5,036	5,036	4,431	4,431
Provision for Taxation		289	289	247	247
Profit / (Loss) after tax		4,747	4,747	4,184	4,184
APPROPRIATIONS					
(a) Balance at the beginning of the year		(28,386)	(28,386)	(55,951)	(55,951)
(b) Interim dividends paid during the period		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
Profit/(Loss) carried forward to Balance Sheet		(23,639)	(23,639)	(51,767)	(51,767)

FORM L-3-A-BS



Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

BALANCE SHEET AS AT JUNE 30, 2024

(Amount in Rs. Lakhs)

Particulars	Schedule	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	2,01,288	2,01,288
RESERVES AND SURPLUS	L-10	666	680
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		2,01,954	2,01,968
BORROWINGS	L-11	40,000	40,000
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		67,909	36,317
POLICY LIABILITIES		35,14,409	29,87,670
FUNDS FOR DISCONTINUED POLICIES			
- Discontinued on account of non- payment of premium		1,30,088	1,22,306
- Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		10,21,667	7,66,041
Sub-Total		47,34,073	39,12,334
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		1,370	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		74,222	80,445
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		50,51,619	42,34,747
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	2,12,478	1,83,813
Policyholders'	L-13	36,15,772	30,81,102
Assets held to cover Linked liabilities	L-14	11,51,755	8,88,347
LOANS	L-15	29,885	24,603
FIXED ASSETS	L-16	11,133	11,842
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	11,244	8,374
Advances and Other Assets	L-18	1,43,153	1,22,102
Sub-Total (A)		1,54,397	1,30,476
CURRENT LIABILITIES	L-19	1,35,946	1,27,906
PROVISIONS	L-20	11,494	9,297
Sub-Total (B)		1,47,440	1,37,203
NET CURRENT ASSETS (C) = (A - B)		6,957	(6,727)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		23,639	51,767
DEBIT BALANCE OF REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		50,51,619	42,34,747

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
Partly paid-up investments	-	7,000
Claims, other than against policies, not acknowledged as debts by the company	157	304
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	29	29
Statutory demands/ liabilities in dispute, not provided for	1,506	1,506
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims under policies not acknowledged as debts)	13,540	10,686
Unclaimed amount of policyholders transferred to Senior Citizens' Welfare Fund	-	-
TOTAL	15,232	19,525

Name of the Insurer: PNB MetLife India Insurance Company Limited
 FORM L-4-PREMIUM SCHEDULE
 PREMIUM



(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
First year premiums	41,023	41,023	39,828	39,828
Renewal Premiums	1,22,804	1,22,804	1,07,601	1,07,601
Single Premiums	40,580	40,580	22,102	22,102
TOTAL PREMIUM	2,04,407	2,04,407	1,69,531	1,69,531
Premium Income from business written:				
In India	2,04,407	2,04,407	1,69,531	1,69,531
Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
Commission paid				
Direct - First year premiums	6,199	6,199	6,870	6,870
- Renewal premiums	3,443	3,443	2,795	2,795
- Single premiums	738	738	471	471
Gross Commission	10,380	10,380	10,136	10,136
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	10,380	10,380	10,136	10,136
Rewards and Remuneration to Agents,brokers and other intermediaries	4,251	4,251	541	541
Total	14,631	14,631	10,677	10,677
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	1,973	1,973	1,640	1,640
Corporate Agents -Others	10,190	10,190	7,441	7,441
Brokers	2,038	2,038	1,137	1,137
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	2	2	6	6
IMF	428	428	452	452
POS	-	-	1	1
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	14,631	14,631	10,677	10,677
Outside India	-	-	-	-

*Commission on Business procured through Company website

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

Sr.No	Particulars	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
1	Employees' remuneration & welfare benefits	23,787	23,787	22,112	22,112
2	Travel, conveyance and vehicle running expenses	666	666	615	615
3	Training expenses	435	435	595	595
4	Rents, rates & taxes	852	852	789	789
5	Repairs	94	94	85	85
6	Printing & stationery	257	257	207	207
7	Communication expenses	304	304	294	294
8	Legal & professional charges	724	724	440	440
9	Medical fees	238	238	342	342
10	Auditors' fees, expenses etc				
	a) as auditor	24	24	21	21
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity				
	(i) Certification Fees	1	1	1	1
11	Advertisement and publicity	1,211	1,211	1,436	1,436
12	Interest & Bank Charges	213	213	260	260
13	Depreciation	1,066	1,066	1,054	1,054
14	Brand/Trade Mark usage fee/charges	75	75	56	56
15	Business Development, Sales promotion & Sales conference	439	439	1,921	1,921
16	Stamp duty on policies	777	777	1,237	1,237
17	Information technology expenses	2,963	2,963	2,292	2,292
18	Goods and Services Tax (GST)	(253)	(253)	149	149
19	Others				
	Office expenses	459	459	374	374
	Others	1,179	1,179	1,188	1,188
	TOTAL	35,511	35,511	35,468	35,468
	In India	35,511	35,511	35,468	35,468
	Outside India	-	-	-	-

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
1. Insurance Claims				
(a) Claims by Death	27,885	27,885	25,933	25,933
(b) Claims by Maturity	29,580	29,580	11,940	11,940
(c) Annuities/Pension payment	1,536	1,536	1,433	1,433
(d) Periodical Benefit	15,189	15,189	11,517	11,517
(e) Health	186	186	129	129
(f) Surrenders	59,349	59,349	47,703	47,703
(g) Others	-	-	-	-
Benefits Paid (Gross)				
In India	1,33,725	1,33,725	98,655	98,655
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):				
(a) Claims by Death	(10,199)	(10,199)	(10,131)	(10,131)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(34)	(34)	(63)	(63)
(f) Surrenders	-	-	-	-
3. Amount accepted in reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
Benefits Paid (Net)				
In India	1,23,492	1,23,492	88,461	88,461
Outside India	-	-	-	-
TOTAL	1,23,492	1,23,492	88,461	88,461

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL**

(Amount in Rs. Lakhs)

Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
Authorised Capital	3,00,000	3,00,000
3,000,000,000 (Previous year - 3,000,000,000) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
Issued Capital	2,01,288	2,01,288
2,012,884,283 (Previous year - 2,012,884,283) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
Subscribed Capital		
2,012,884,283 (Previous year - 2,012,884,283) equity shares of Rs 10/- each	2,01,288	2,01,288
Preference Shares of Rs..... each	-	-
Called-up Capital		
Equity Shares of Rs.....each		
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..... each	-	-
TOTAL	2,01,288	2,01,288

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

Shareholder	AS AT JUNE 30, 2024		AS AT JUNE 30, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	60,38,65,285	30.00%	60,38,65,285	30.00%
Foreign	94,35,02,187	46.87%	94,35,02,187	46.87%
Investors				
Indian *	42,44,05,700	21.08%	42,44,05,700	21.08%
Foreign (through indirect FDI)	4,11,11,111	2.04%	4,11,11,111	2.04%
Others	-	-	-	-
TOTAL	2,01,28,84,283	100.00%	2,01,28,84,283	100.00%

*Includes 1,700,000 equity shares held by one of the Indian shareholder which was pledged with ICICI Bank limited, who has demanded revocation of such pledge against which the said shareholder has obtained an injunction order from Civil court against the ICICI bank and the Court has ordered for the maintaining of status quo.

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF PNB METIFE INSURANCE COMPANY AS AT QUARTER ENDED JUNE 30, 2024

Sr. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) Punjab National Bank	1	60,38,65,285	30.00	60,387	-	-	-	-
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):		-	-	-	-	-	-	-
ii)	Bodies Corporate: (i) MetLife International Holdings LLC	1	94,35,02,187	46.87	94,350	-	-	-	-
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 - Jammu & Kashmir Bank	1	6,10,78,078	3.03	6,108	-	-	-	-
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 - Oman India Joint Investment Fund II	1	4,11,11,111	2.04	4,111	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions		-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:		-	-	-	-	-	-	-
	- Trusts		-	-	-	-	-	-	-
	- Non Resident Indian		-	-	-	-	-	-	-
	- Clearing Members		-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable		-	-	-	-	-	-	-
	- Bodies Corporate		-	-	-	-	-	-	-
	- M Pallonji and Company Pvt. Ltd.	1	20,08,35,377	9.98	20,084	-	-	-	-
	- M Pallonji Enterprises Pvt. Ltd.	1	14,44,04,821	7.17	14,440	-	-	-	-
	- Manimaya Holdings Pvt. Ltd.	1	17,00,000	0.08	170	17,00,000	100.00	-	-
	- Elpro International Limited	1	1,63,87,424	0.81	1,639	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders		-	-	-	-	-	-	-
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other		-	-	-	-	-	-	-
Total		8	2,01,28,84,283	100.00	2,01,288	17,00,000	0.08	-	-

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: Punjab National Bank



(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sr. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	8,05,41,25,685	73.1461	16,10,82,51,370	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	30	21,02,55,973	1.9095	42,05,11,946	57,96,630	2.7569	-	-
ii.a)	Foreign Portfolio Investors - Category I	454	58,39,42,632	5.3033	1,16,78,85,264	-	-	-	-
ii.b)	Foreign Portfolio Investors - Category II	19	2,29,24,305	0.2082	4,58,48,610	-	-	-	-
iii)	Financial Institutions/Banks	18	1,04,19,716	0.0946	2,08,39,432	-	-	-	-
iv)	Insurance Companies	20	96,05,49,859	8.7235	1,92,10,99,718	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	10	42,86,139	0.0389	85,72,278	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	- Other-Foreign Fin Inst/Bank	1	115	-	230	-	-	-	-
	- Other-QIB	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	5	3,40,333	0.0031	6,80,666	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	24,93,088	89,43,24,665	8.1221	1,78,86,49,330	11,65,52,615	13.0325	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	369	10,77,15,879	0.9783	21,54,31,758	3,70,44,034	34.3905	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	55	8,07,969	0.0073	16,15,938	57,773	7.1504	-	-
	- Non Resident Indian	6,529	1,69,24,977	0.1537	3,38,49,954	89,619	0.5295	-	-
	- Clearing Members	46	8,95,035	0.0081	17,90,070	5,700	3.8553	-	-
	- Non Resident Indian Non Repatriable	5,969	86,81,958	0.0788	1,73,63,916	1,09,251	1.2584	-	-
	- Bodies Corporate	3,494	10,29,16,515	0.9347	20,58,33,030	3,17,63,819	30.8637	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	- Foreign Body Corporate	1	4,715	-	9,430	-	-	-	-
	- Resident Individuals HUF	19,141	3,18,77,728	0.2895	6,37,55,456	96,31,408	30.2136	-	-
	Other Foreign Institution	28	16,100	0.00	32,200	-	-	-	-
	Foreign Nationals	2	720	-	1,440	-	-	-	-
	Unclaimed Suspense/Escrow A/c	1	3,920	-	7,840	-	-	-	-
	Other Financial Institutions	2	620	-	1,240	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
Total		25,29,283	11,01,10,15,558	100.00	22,02,20,31,116	20,10,50,849	1.83	-	-

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE
RESERVES AND SURPLUS



(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	669	682
	Less: Depreciation charged on revaluation reserve	3	2
	Closing Balance	666	680
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	Total	666	680

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-11-BORROWINGS SCHEDULE
BORROWINGS**

(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	In the form of Debentures/ Bonds	40,000	40,000
2	From Banks	-	-
3	From Financial Institutions	-	-
4	Others	-	-
	TOTAL	40,000	40,000

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

Sr. No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	NA	NA	NA	NA
2				
3				
4				
5				

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS'



(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	63,192	62,170
2	Other Approved Securities	88,489	69,123
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	23,357	7,573
	(e) Other Securities (Infrastructure Investment Fund)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	32,675	41,819
5	Other than Approved Investments	899	500
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	501	-
2	Other Approved Securities	-	503
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	538	647
	(e) Other Securities - CP/CBLO/Bank Deposits	1,723	1,478
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	1,104	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	2,12,478	1,83,813

The market value of the above total investment is ₹ 2,12,708 (As at June 30, 2023 ₹1,82,539)

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS'**

(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	14,97,589	13,58,041
2	Other Approved Securities	6,37,725	4,79,439
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,93,381	1,40,302
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,68,089	2,01,573
	(e) Other Securities (Infrastructure Investment Fund)	508	12,276
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	18,890	28,670
4	Investments in Infrastructure and Social Sector	6,56,137	7,62,137
5	Other than Approved Investments	25,011	26,375
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,654	13,839
2	Other Approved Securities	1,582	6,555
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	31,451	10,209
	(e) Other securities - Other securities - CP/Bank Deposits/CBLO	39,569	36,463
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	9,780	-
4	Investments in Infrastructure and Social Sector	33,406	5,223
5	Other than approved investments-Debenture / Bonds	-	-
	TOTAL	36,15,772	30,81,102

The Market Value of the above total investment is ₹ 36,71,369 (As at June 30, 2023 ₹ 31,09,685)

Name of the Insurer: PNB MetLife India Insurance Company Limited

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



(Amount in Rs. Lakhs)

Sr.No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	92,375	58,174
2	Other Approved Securities	13,599	10,075
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,57,604	4,59,932
	(bb) Preference	-	-
	(b) Mutual Funds	49,501	18,214
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,004	12,807
	(e) Other Securities-Bank Deposits	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,31,976	1,21,126
5	Other than Approved Investments	36,381	60,478
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	84,733	85,741
2	Other Approved Securities	519	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	2
	(e) Other Securities - CP/CBLO/Bank Deposits	61,564	56,810
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector (including Housing)	-	40
5	Other than Approved Investments	-	-
6	Other net current assets	3,499	4,948
	TOTAL	11,51,755	8,88,347

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30-Jun-24	As at 30-Jun-23	As at 30-Jun-24	As at 30-Jun-23	As at 30-Jun-24	As at 30-Jun-23	As at 30-Jun-24	As at 30-Jun-23
Long Term Investments:								
Book Value	2,08,612.26	1,81,184.43	32,75,358.12	28,41,019.11	1,62,764.47	1,42,808.84	36,46,734.85	31,65,012.39
Market Value	2,08,840.26	1,79,904.83	33,29,722.65	28,71,065.63	1,62,819.13	1,42,484.87	37,01,382.04	31,93,455.33
Short Term Investments:								
Book Value	3,867.19	2,628.37	1,17,338.76	72,289.75	1,50,327.47	1,47,545.51	2,71,533.42	2,22,463.64
Market Value	3,867.29	2,633.87	1,18,612.99	72,408.06	1,50,314.70	1,47,542.02	2,72,794.97	2,22,583.96

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.

Unlisted equity has been excluded for the report

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-15-LOANS SCHEDULE
LOANS**

(Amount in Rs. Lakhs)

Sr.No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	29,885	24,603
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	29,885	24,603
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	29,885	24,603
	(f) Others	-	-
	TOTAL	29,885	24,603
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	29,885	24,603
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	29,885	24,603
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	2,757	1,678
	(b) Long Term	27,128	22,925
	TOTAL	29,885	24,603

Note

Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.

Provisions against Non-performing Loans

Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	15	15
Loss	-	-
Total	15	15

For all loans where total loan outstanding exceeds surrender value, provision has been made for differential amount.

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L 16-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 01, 2024	Additions	Deductions	As at June 30, 2024	As at April 01, 2024	For the Period	On Sales/ Adjustment	As at June 30, 2024	As at June 30, 2024	As at June 30, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
<u>Intangibles</u>										
Computer Software	15,175	396	7	15,564	11,985	559	7	12,537	3,027	4,375
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	4,236	61	85	4,212	2,837	118	72	2,883	1,329	1,410
Buildings (Including Revaluation)	2,569	-	-	2,569	114	12	-	126	2,443	2,768
Furniture & Fittings	1,214	10	31	1,193	928	23	27	924	269	298
Information technology equipment	9,385	39	315	9,109	6,766	313	315	6,764	2,345	1,809
Vehicles	58	-	58	-	36	2	38	-	-	27
Office Equipment	1,646	27	35	1,638	1,240	42	34	1,248	390	402
Others	-	-	-	-	-	-	-	-	-	-
										-
TOTAL	34,283	533	531	34,285	23,906	1,069	493	24,482	9,803	11,088
Work in progress (CWIP)	1,027	836	533	1,330	-	-	-	-	1,330	754
Grand Total	35,310	1,369	1,064	35,615	23,906	1,069	493	24,482	11,133	11,842
Previous period	31,477	1,503	593	32,387	19,612	1,057	124	20,545	11,842	-

Name of the Insurer: PNB MetLife India Insurance Company Limited



**FORM L-17-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES**

(Amount in Rs. Lakhs)

Sr.No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	Cash (including cheques*, drafts and stamps)	1,818	1,318
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	2,492	460
	(bb) Others	29	29
	(b) Current Accounts	6,905	6,567
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	11,244	8,374
	Balances with non-scheduled banks included above	-	-
	CASH & BANK BALANCES		
	In India	11,244	8,374
	Outside India	-	-
	TOTAL	11,244	8,374

* Cheques in hand amount to ₹ 748 lakhs (Previous year ₹ 567 lakhs)

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

Sr. No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,933	2,788
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	516	1,612
6	Others		
	Advances to Employees	146	142
	Advances to Suppliers	1,836	1,873
	Other Advances	851	625
	TOTAL (A)	6,282	7,040
	OTHER ASSETS		
1	Income accrued on investments	82,210	64,867
2	Outstanding Premiums	15,214	12,644
3	Agents' Balances	1,038	808
	Less: Provision for doubtful recoveries	1,038	808
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,435	5,137
6	Due from subsidiaries/ holding company	-	-
7	Assets held for unclaimed amount of policyholders	9,532	18,612
	Income accrued on unclaimed fund	1,334	2,548
8	Others:		
	Goods and Services Tax unutilized credit	1,256	902
	Deposits	4,044	2,333
	Less: Provision for doubtful recoveries	127	1,093
	Other Receivables	1,084	1,982
	Less: Provision for doubtful recoveries	831	612
	Derivative Asset	20,566	7,742
	Proceeds from sale/Maturity of investments	154	-
	TOTAL (B)	1,36,871	1,15,062
	TOTAL (A+B)	1,43,153	1,22,102

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Amount in Rs. Lakhs)

Sr.No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	Agents' Balances	12,059	6,284
2	Balances due to other insurance companies	7,948	5,822
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,221	1,201
5	Unallocated premium	16,329	21,431
6	Sundry creditors	20,947	23,494
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	16,800	13,422
9	Annuities Due	312	221
10	Due to Officers/ Directors	-	-
11	Unclaimed amount of policyholders	9,533	18,612
12	Income accrued on unclaimed fund	1,334	2,548
13	Interest payable on debentures/bonds	1,379	1,370
14	Others :		
	(a) Taxes deducted at source payable	1,822	1,550
	(b) Goods and Services Tax payable	3,603	2,001
	(c) Security Deposit	1,689	1,689
	(d) Derivative Margin payable	20,707	9,207
	(e) Due to Policyholders	3,663	967
	(f) Book overdraft (As per books)	8,036	6,000
	(g) Payable towards investment purchased	7,379	11,055
	(h) Other Statutory due payable	667	569
	(i) Rental SLM Reserves	518	463
	TOTAL	1,35,946	1,27,906

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE
PROVISIONS



(Amount in Rs. Lakhs)

Sr.No	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	For taxation (less payments and taxes deducted at source)	288	-
2	For Employee Benefits		
	For gratuity	303	1,934
	For compensated absences	1,624	1,470
3	For Others (Litigated Claims & Other Liabilities)		
	Litigated Claims & Other Liabilities	8,237	5,315
	Long Term Incentive Plan Payables	1,042	578
	TOTAL	11,494	9,297

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-21-MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)



(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT JUNE 30, 2024	AS AT JUNE 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 Analytical Ratios

Sr.No.	Particular	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	151.69%	151.69%	134.40%	134.40%
	b) Pension	57.96%	57.96%	-7.58%	-7.58%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-18.02%	-18.02%	22.00%	22.00%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	-43.87%	-43.87%	145.76%	145.76%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	Non Participating:				
	a) Life	-17.66%	-17.66%	8.31%	8.31%
	b) Annuity	33.80%	33.80%	-20.96%	-20.96%
	c) Pension	394.33%	394.33%	901.97%	901.97%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	4.25%	4.25%	4.80%	4.80%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	31.86%	31.86%	12.76%	12.76%
4	Net Retention Ratio	94.27%	94.27%	93.59%	93.59%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	85.37%	85.37%	88.93%	88.93%
	b) Pension	68.75%	68.75%	72.35%	72.35%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	81.74%	81.74%	84.90%	84.90%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	82.61%	82.61%	80.94%	80.94%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	Non Participating:				
	a) Life	83.75%	83.75%	84.16%	84.16%
	b) Annuity	68.29%	68.29%	0.00%	0.00%
	c) Pension	0.00%	0.00%	0.00%	0.00%
	d) Health	86.68%	86.68%	94.40%	94.40%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
6	Expense of Management to Gross Direct Premium Ratio	24.53%	24.53%	27.22%	27.22%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	7.16%	7.16%	6.30%	6.30%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.54%	0.54%	3.10%	3.10%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.09%	0.09%	0.09%	0.09%
10	Ratio of Policyholders' Fund to Shareholders' funds	2697.29%	2697.29%	2658.29%	2658.29%
11	Change in net worth (Amount in Rs. Lakhs)	28.128	28.128	12.674	12.674
12	Growth in Networth	18.81%	18.81%	9.26%	9.26%
13	Ratio of Surplus to Policyholders' Fund	0.07%	0.07%	-0.03%	-0.03%
14	Profit after tax / Total Income	1.31%	1.31%	1.43%	1.43%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.22%	1.22%	1.35%	1.35%
16	Total Investments/(Capital + Reserves and Surplus)	2793%	2793%	2765%	2765%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	1.40%	1.40%	1.66%	1.66%
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
	A. Without Unrealised Gains				
	Shareholders' fund	7.61%	7.61%	7.65%	7.65%
	Policyholders' fund				
	Non linked				
	Participating	8.22%	8.22%	8.97%	8.97%
	Non Participating	8.01%	8.01%	7.65%	7.65%
	Linked				
	Non Participating	20.61%	20.61%	8.35%	8.35%
	B. With Unrealised Gains				
	Shareholders' fund	8.40%	8.40%	12.96%	12.96%
	Policyholders' fund				
	Non linked				
	Participating	10.56%	10.56%	15.64%	15.64%
	Non Participating	8.51%	8.51%	12.73%	12.73%
	Linked				
	Non Participating	39.02%	39.02%	36.64%	36.64%

FORM L-22 Analytical Ratios

Sr.No.	Particular	FOR THE QUARTER ENDED JUNE 30, 2024	UPTO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UPTO THE QUARTER ENDED JUNE 30, 2023
19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	78.73%	82.66%	79.34%	81.97%
	For 25th month	69.84%	68.85%	65.12%	68.72%
	For 37th month	58.59%	60.14%	54.31%	56.93%
	For 49th Month	51.94%	53.44%	52.46%	52.04%
	for 61st month	47.68%	47.95%	43.21%	45.22%
	Persistence Ratio - Premium basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.36%	99.20%	99.94%	99.99%
	For 25th month	99.86%	99.97%	99.77%	99.91%
	For 37th month	99.76%	99.90%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	92.31%	91.25%	91.77%	95.35%
	Persistence Ratio - Number of Policy basis (Regular Premium/Limited Premium Payment under Individual category)				
For 13th month	74.28%	78.38%	74.81%	78.60%	
For 25th month	66.82%	68.11%	63.34%	67.98%	
For 37th month	57.09%	60.40%	57.96%	60.48%	
For 49th Month	54.61%	56.64%	53.65%	54.24%	
for 61st month	47.52%	48.10%	44.95%	45.41%	
Persistence Ratio - Number of Policy basis (Single Premium/Fully paid-up under Individual category)					
For 13th month	98.92%	99.01%	99.72%	99.94%	
For 25th month	99.43%	99.88%	99.65%	99.81%	
For 37th month	99.64%	99.80%	100.00%	100.00%	
For 49th Month	100.00%	100.00%	100.00%	100.00%	
for 61st month	92.09%	91.40%	92.14%	96.30%	
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Shareholders' Funds				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	Solvency Ratio	172%	172%	181%	181%
22	Debt Equity Ratio	23%	23%	27%	27%
23	Debt Service Coverage Ratio	722%	722%	647%	647%
24	Interest Service Coverage Ratio	722%	722%	647%	647%
25	Average ticket size in Rs. - Individual premium (Non-Single)	66,450	66,450	66,792	66,792
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283
2	Percentage of shareholding				
	Indian	51.08%	51.08%	51.08%	51.08%
	Foreign	48.92%	48.92%	48.92%	48.92%
3	Percentage of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.24	0.24	0.21	0.21
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.24	0.24	0.21	0.21
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.24	0.24	0.21	0.21
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.24	0.24	0.21	0.21
8	Book value per share (Rs)	8.83	8.83	7.43	7.43

The persistency ratios are calculated in accordance with the IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021

- Persistency ratios for the quarter ended June 30, 2023 have been calculated on July 31, 2023 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2023 is calculated for policies issued from April 1, 2022 to June 30, 2022.
- Persistency ratios for the year ended June 30, 2023 have been calculated on July 31, 2023 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2023 is calculated for policies issued from July 1, 2021 to June 30, 2022.
- Persistency ratios for the quarter ended June 30, 2024 have been calculated on July 31, 2024 for the policies issued in April to June period of the relevant years. For example, the 13th month persistency for quarter ended June 30, 2024 is calculated for policies issued from April 1, 2023 to June 30, 2023.
- Persistency ratios for the year ended June 30, 2024 have been calculated on July 31, 2024 for the policies issued in July to June period of the relevant years. For example, the 13th month persistency for year ended June 30, 2024 is calculated for policies issued from July 1, 2022 to June 30, 2023.
- Ratios for the previous year's quarter & previous year have been restated wherever necessary.

Form L-24

VALUATION OF NET LIABILITIES



Name of the Insurer: PNB MetLife India Insurance Company Limited
 Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30, 2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th June for the year 2024	Mathematical Reserves as at 30th June for the year 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	17,36,879	15,53,666
	General Annuity	-	-
	Pension	33,508	28,637
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
General Annuity	-	-	
Pension	-	-	
Health	-	-	
Total Par		17,70,387	15,82,303
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	16,03,107	13,15,374
	General Annuity	54,197	42,200
	Pension	52,641	16,377
	Health	28,917	26,076
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	11,19,271	8,64,931
General Annuity	-	-	
Pension	37,644	28,755	
Health	-	-	
Total Non Par		28,95,777	22,93,713
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	33,39,986	28,69,040
	General Annuity	54,197	42,200
	Pension	86,149	45,014
	Health	28,917	26,076
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	11,19,271	8,64,931
General Annuity	-	-	
Pension	37,644	28,755	
Health	-	-	
Total		46,66,164	38,76,017

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

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

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30, 2024

For the Quarter June 2024



Geographical Distribution of Total Business - Individuals												
Sr.No	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (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	Andhra Pradesh	182	120	3,720	372	321	7,269	554	441	10,989	1,365	1,807
2	Arunachal Pradesh	16	18	207	12	7	70	28	25	277	46	71
3	Assam	790	387	4,655	608	410	4,580	1,398	796	9,234	1,717	2,513
4	Bihar	2,398	886	12,419	873	516	5,692	3,271	1,402	18,111	3,801	5,203
5	Chhattisgarh	196	146	2,988	230	179	2,507	426	324	5,496	783	1,107
6	Goa	20	19	291	38	30	735	58	49	1,025	156	205
7	Gujarat	169	95	1,195	852	559	6,166	1,021	654	7,361	1,639	2,293
8	Haryana	1,263	683	18,151	2,918	2,522	1,54,329	4,181	3,205	1,72,479	6,296	9,501
9	Himachal Pradesh	126	57	925	3,384	2,091	22,636	3,510	2,148	23,561	6,281	8,429
10	Jharkhand	308	217	2,147	340	258	2,990	648	475	5,137	1,392	1,867
11	Karnataka	650	421	10,076	1,031	895	15,227	1,681	1,317	25,302	7,717	9,034
12	Kerala	651	623	6,691	1,209	1,371	13,659	1,860	1,994	20,350	4,481	6,475
13	Madhya Pradesh	612	337	4,377	806	671	8,870	1,418	1,008	13,247	2,146	3,154
14	Maharashtra	240	140	3,284	1,483	1,756	23,283	1,723	1,896	26,568	5,074	6,970
15	Manipur	89	24	571	75	21	491	164	45	1,062	56	100
16	Meghalaya	32	10	117	25	12	151	57	22	268	50	72
17	Mizoram	-	-	-	14	5	48	14	5	48	2	6
18	Nagaland	1	0	5	7	3	28	8	4	33	11	15
19	Odisha	4	(4)	248	1,562	951	13,415	1,566	948	13,663	2,099	3,047
20	Punjab	1,486	1,044	10,971	2,590	2,227	20,265	4,076	3,271	31,237	9,414	12,685
21	Rajasthan	1,002	333	8,007	731	463	7,822	1,733	796	15,829	2,521	3,317
22	Sikkim	22	6	107	33	9	133	55	14	240	9	23
23	Tamil Nadu	11	6	250	611	549	6,945	622	555	7,195	1,859	2,415
24	Telangana	26	35	365	508	494	7,258	534	529	7,623	1,450	1,979
25	Tripura	136	45	648	200	82	994	336	127	1,642	204	331
26	Uttarakhand	37	15	191	1,465	1,014	11,156	1,502	1,029	11,347	2,521	3,550
27	Uttar Pradesh	3,769	1,812	27,068	5,727	4,639	45,846	9,496	6,451	72,914	16,469	22,920
28	West Bengal	4,149	1,829	22,640	1,931	1,588	13,659	6,080	3,416	36,299	6,458	9,874
	TOTAL	18,385	9,304	1,42,313	29,635	23,642	3,96,224	48,020	32,945	5,38,537	86,017	1,18,963
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	-	3	-	-	3	-	4	7
2	Chandigarh	20	17	367	391	245	3,542	411	261	3,909	877	1,138
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	6	1	45	6	1	45	7	7
4	Govt. of NCT of Delhi	620	341	4,134	5,680	4,790	49,746	6,300	5,131	53,880	14,456	19,587
5	Jammu & Kashmir	(3)	(6)	(46)	4,490	2,545	26,805	4,487	2,539	26,759	6,194	8,733
6	Ladakh	-	-	-	97	64	1,105	97	64	1,105	162	226
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	9	4	41	9	4	41	23	27
	TOTAL	637	352	4,454	10,673	7,651	81,284	11,310	8,003	85,739	21,722	29,725
	GRAND TOTAL	19,022	9,655	1,46,767	40,308	31,293	4,77,508	59,330	40,948	6,24,276	1,07,739	1,48,688
	IN INDIA											
	OUTSIDE INDIA											

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

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30, 2024

Up to the Quarter June 2024



Geographical Distribution of Total Business - Individuals												
Sr.No	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (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	Andhra Pradesh	182	120	3,720	372	321	7,269	554	441	10,989	1,365	1,806
2	Arunachal Pradesh	16	18	207	12	7	70	28	25	277	46	71
3	Assam	790	387	4,655	608	410	4,580	1,398	796	9,234	1,717	2,513
4	Bihar	2,398	886	12,419	873	516	5,692	3,271	1,402	18,111	3,801	5,203
5	Chhattisgarh	196	146	2,988	230	179	2,507	426	324	5,496	783	1,107
6	Goa	20	19	291	38	30	735	58	49	1,025	156	205
7	Gujarat	169	95	1,195	852	559	6,166	1,021	654	7,361	1,639	2,293
8	Haryana	1,263	683	18,151	2,918	2,522	1,54,329	4,181	3,205	1,72,479	6,296	9,501
9	Himachal Pradesh	126	57	925	3,384	2,091	22,636	3,510	2,148	23,561	6,281	8,429
10	Jharkhand	308	217	2,147	340	258	2,990	648	475	5,137	1,392	1,867
11	Karnataka	650	421	10,076	1,031	895	15,227	1,681	1,317	25,302	7,717	9,034
12	Kerala	651	623	6,691	1,209	1,371	13,659	1,860	1,994	20,350	4,481	6,475
13	Madhya Pradesh	612	337	4,377	806	671	8,870	1,418	1,008	13,247	2,146	3,154
14	Maharashtra	240	140	3,284	1,483	1,756	23,283	1,723	1,896	26,568	5,074	6,970
15	Manipur	89	24	571	75	21	491	164	45	1,062	56	100
16	Meghalaya	32	10	117	25	12	151	57	22	268	50	72
17	Mizoram	-	-	-	14	5	48	14	5	48	2	6
18	Nagaland	1	0	5	7	3	28	8	4	33	11	15
19	Odisha	4	(4)	248	1,562	951	13,415	1,566	948	13,663	2,099	3,047
20	Punjab	1,486	1,044	10,971	2,590	2,227	20,265	4,076	3,271	31,237	9,414	12,685
21	Rajasthan	1,002	333	8,007	731	463	7,822	1,733	796	15,829	2,521	3,317
22	Sikkim	22	6	107	33	9	133	55	14	240	9	23
23	Tamil Nadu	11	6	250	611	549	6,945	622	555	7,195	1,859	2,415
24	Telangana	26	35	365	508	494	7,258	534	529	7,623	1,450	1,979
25	Tripura	136	45	648	200	82	994	336	127	1,642	204	331
26	Uttarakhand	37	15	191	1,465	1,014	11,156	1,502	1,029	11,347	2,521	3,550
27	Uttar Pradesh	3,769	1,812	27,068	5,727	4,639	45,846	9,496	6,451	72,914	16,468	22,919
28	West Bengal	4,149	1,829	22,640	1,931	1,588	13,659	6,080	3,416	36,299	6,458	9,874
	TOTAL	18,385	9,304	1,42,313	29,635	23,642	3,96,224	48,020	32,945	5,38,537	86,016	1,18,961
	UNION TERRITORIES											
1	Andaman and Nicobar Islands	-	-	-	-	3	-	-	3	-	4	7
2	Chandigarh	20	17	367	391	245	3,542	411	261	3,909	877	1,138
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	6	1	45	6	1	45	7	7
4	Govt. of NCT of Delhi	620	341	4,134	5,680	4,790	49,746	6,300	5,131	53,880	14,456	19,587
5	Jammu & Kashmir	(3)	(6)	(46)	4,490	2,545	26,805	4,487	2,539	26,759	6,194	8,733
6	Ladakh	-	-	-	97	64	1,105	97	64	1,105	162	226
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	9	4	41	9	4	41	23	27
	TOTAL	637	352	4,454	10,673	7,651	81,284	11,310	8,003	85,739	21,722	29,725
	GRAND TOTAL	19,022	9,655	1,46,767	40,308	31,293	4,77,508	59,330	40,948	6,24,276	1,07,738	1,48,686
	IN INDIA							59,330	40,948	6,24,276	1,07,738	1,48,686
	OUTSIDE INDIA							-	-	-	-	-

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

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30, 2024

For the Quarter June 2024



Geographical Distribution of Total Business- GROUP															
Sr.No	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (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	Andhra Pradesh	-	57	24	1,424	1	307	69	4,014	1	364	92	5,438	1	93
2	Arunachal Pradesh	-	3	3	66	-	1	2	46	-	4	4	112	-	4
3	Assam	-	223	100	3,904	-	167	95	3,477	-	390	195	7,381	0	195
4	Bihar	-	423	247	10,160	-	274	194	7,018	-	697	440	17,178	2	442
5	Chhattisgarh	-	57	32	1,118	-	210	95	3,855	-	267	127	4,973	1	127
6	Goa	-	2	1	58	-	(5)	0	(536)	-	(3)	1	(478)	-	1
7	Gujarat	-	131	59	3,261	-	972	451	26,812	-	1,103	509	30,072	2	511
8	Haryana	-	208	139	6,062	2	15,052	6,431	4,98,611	2	15,260	6,570	5,04,673	749	7,319
9	Himachal Pradesh	-	23	8	412	-	834	266	13,228	-	857	275	13,640	2	277
10	Jharkhand	-	71	21	1,327	-	100	70	2,666	-	171	91	3,992	0	91
11	Karnataka	-	978	142	12,308	29	41,599	2,679	5,01,695	29	42,577	2,820	5,14,003	8,620	11,440
12	Kerala	-	119	40	2,393	-	1,26,298	712	88,351	-	1,26,417	752	90,744	1	753
13	Madhya Pradesh	-	415	164	7,211	-	188	357	11,648	-	603	521	18,859	1	522
14	Maharashtra	-	1,187	285	13,186	3	67,649	20,855	2,75,978	3	68,836	21,140	2,89,165	5,534	26,674
15	Manipur	-	230	61	3,130	-	255	82	3,690	-	485	144	6,820	-	144
16	Meghalaya	-	13	7	362	-	71	17	2,035	-	84	24	2,397	-	24
17	Mizoram	-	-	-	-	-	18	9	339	-	18	9	339	-	9
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	3	1	35	-	389	158	7,218	-	392	159	7,253	-	159
20	Punjab	-	270	91	5,003	-	579	238	10,891	-	849	329	15,894	1	331
21	Rajasthan	-	592	260	13,563	-	903	482	21,503	-	1,495	742	35,066	0	742
22	Sikkim	-	4	2	109	-	9	7	239	-	13	9	348	-	9
23	Tamil Nadu	-	544	67	3,524	-	11,785	466	52,598	-	12,329	533	56,122	2	536
24	Telangana	-	25	14	822	-	14,089	245	3,36,586	-	14,114	259	3,37,408	1	260
25	Tripura	-	33	14	472	-	86	37	1,377	-	119	50	1,850	-	50
26	Uttarakhand	-	12	8	468	-	534	230	11,447	-	546	238	11,915	136	375
27	Uttar Pradesh	-	986	260	14,684	-	2,905	1,011	70,537	-	3,891	1,271	85,221	6	1,277
28	West Bengal	-	1,608	477	21,140	-	807	301	13,210	-	2,415	778	34,350	1	780
	TOTAL	-	8,217	2,525	1,26,201	35	2,86,076	35,558	19,68,534	35	2,94,293	38,084	20,94,735	15,063	53,147
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	6	3	84	-	132	43	683	-	138	45	767	1	46
3	Dadra and Nagar Haveli and Daman & Diu	-	2	0	27	-	10	4	184	-	12	4	211	-	4
4	Govt. of NCT of Delhi	-	173	51	2,465	1	5,505	420	34,828	1	5,678	471	37,293	1	472
5	Jammu & Kashmir	-	22	1	169	-	14,069	1,939	95,537	-	14,091	1,940	95,705	0	1,940
6	Ladakh	-	1	0	10	-	388	107	5,804	-	389	107	5,814	0	107
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	1	89	4	527	1	89	4	527	-	4
	TOTAL	-	204	55	2,755	2	20,193	2,517	1,37,563	2	20,397	2,571	1,40,317	2	2,573
	GRAND TOTAL	-	8,421	2,580	1,28,956	37	3,06,269	38,075	21,06,096	37	3,14,690	40,655	22,35,053	15,065	55,720
	IN INDIA														
	OUTSIDE INDIA														

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

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDAI:117, August 6, 2001

Date: June 30, 2024

Up to the Quarter June 2024



Geographical Distribution of Total Business- GROUP															
Sr.No	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (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	Andhra Pradesh	-	57	24	1,424	1	307	69	4,014	1	364	92	5,438	1	93
2	Arunachal Pradesh	-	3	3	66	-	1	2	46	-	4	4	112	-	4
3	Assam	-	223	100	3,904	-	167	95	3,477	-	390	195	7,381	0	195
4	Bihar	-	423	247	10,160	-	274	194	7,018	-	697	440	17,178	2	442
5	Chhattisgarh	-	57	32	1,118	-	210	95	3,855	-	267	127	4,973	1	127
6	Goa	-	2	1	58	-	(5)	0	(536)	-	(3)	1	(478)	-	1
7	Gujarat	-	131	59	3,261	-	972	451	26,812	-	1,103	509	30,072	2	511
8	Haryana	-	208	139	6,062	2	15,052	6,431	4,98,611	2	15,260	6,570	5,04,673	749	7,319
9	Himachal Pradesh	-	23	8	412	-	834	266	13,228	-	857	275	13,640	2	277
10	Jharkhand	-	71	21	1,327	-	100	70	2,666	-	171	91	3,992	0	91
11	Karnataka	-	978	142	12,308	29	41,599	2,679	5,01,695	29	42,577	2,820	5,14,003	8,620	11,440
12	Kerala	-	119	40	2,393	-	1,26,298	712	88,351	-	1,26,417	752	90,744	1	753
13	Madhya Pradesh	-	415	164	7,211	-	188	357	11,648	-	603	521	18,859	1	522
14	Maharashtra	-	1,187	285	13,186	3	67,649	20,855	2,75,978	3	68,836	21,140	2,89,165	5,534	26,674
15	Manipur	-	230	61	3,130	-	255	82	3,690	-	485	144	6,820	-	144
16	Meghalaya	-	13	7	362	-	71	17	2,035	-	84	24	2,397	-	24
17	Mizoram	-	-	-	-	-	18	9	339	-	18	9	339	-	9
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	3	1	35	-	389	158	7,218	-	392	159	7,253	-	159
20	Punjab	-	270	91	5,003	-	579	238	10,891	-	849	329	15,894	1	331
21	Rajasthan	-	592	260	13,563	-	903	482	21,503	-	1,495	742	35,066	0	742
22	Sikkim	-	4	2	109	-	9	7	239	-	13	9	348	-	9
23	Tamil Nadu	-	544	67	3,524	-	11,785	466	52,598	-	12,329	533	56,122	2	536
24	Telangana	-	25	14	822	-	14,089	245	3,36,586	-	14,114	259	3,37,408	1	260
25	Tripura	-	33	14	472	-	86	37	1,377	-	119	50	1,850	-	50
26	Uttarakhand	-	12	8	468	-	534	230	11,447	-	546	238	11,915	136	375
27	Uttar Pradesh	-	986	260	14,684	-	2,905	1,011	70,537	-	3,891	1,271	85,221	6	1,277
28	West Bengal	-	1,608	477	21,140	-	807	301	13,210	-	2,415	778	34,350	1	780
	TOTAL	-	8,217	2,525	1,26,201	35	2,86,076	35,558	19,68,534	35	2,94,293	38,084	20,94,735	15,063	53,147
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	6	3	84	-	132	43	683	-	138	45	767	1	46
3	Dadra and Nagar Haveli and Daman & Diu	-	2	0	27	-	10	4	184	-	12	4	211	-	4
4	Govt. of NCT of Delhi	-	173	51	2,465	1	5,505	420	34,828	1	5,678	471	37,293	1	472
5	Jammu & Kashmir	-	22	1	169	-	14,069	1,939	95,537	-	14,091	1,940	95,705	0	1,940
6	Ladakh	-	1	0	10	-	388	107	5,804	-	389	107	5,814	0	107
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	1	89	4	527	1	89	4	527	-	4
	TOTAL	-	204	55	2,755	2	20,193	2,517	1,37,563	2	20,397	2,571	1,40,317	2	2,573
	GRAND TOTAL	-	8,421	2,580	1,28,956	37	3,06,269	38,075	21,06,096	37	3,14,690	40,655	22,35,053	15,065	55,720
	IN INDIA														
		-				37				37				15,065	55,720
	OUTSIDE INDIA														
		-													

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



Name of the Insurer: PNB Metlife India Insurance Company Limited
 Registration Number: 117
 Statement as on: June 30, 2024
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission: Quarterly

PART - A

Rs. Lakhs

Section I

Sr.No.	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	2,12,479
	Investments (Policyholders)	8A	36,15,772
	Investments (Linked Liabilities)	8B	11,51,755
2	Loans	9	29,885
3	Fixed Assets	10	11,133
4	Current Assets		
	a. Cash & Bank Balance	11	11,244
	b. Advances & Other Assets	12	1,43,153
5	Current Liabilities		
	a. Current Liabilities	13	1,35,946
	b. Provisions	14	11,494
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c	16	-23,639
	Application of Funds as per Balance Sheet (A)		50,51,620
	Less: Other Assets		
1	Loans (if any)	9	29,885
2	Fixed Assets (if any)	10	11,133
3	Cash & Bank Balance (if any)	11	11,244
4	Advances & Other Assets (if any)	12	1,43,153
6	Current Liabilities	13	1,35,946
6	Provisions	14	11,494
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c	16	-23,639
	TOTAL (B)		71,614
	Investment Assets	(A-B)	49,80,007

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	49,80,007
Balance Sheet Value of:	
A. Life Fund	35,19,296
B. Pension & General Annuity and Group Business	3,08,956
C. Unit Linked Funds	11,51,755
	49,80,007

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



Name of the Insurer: PNB Metlife India Insurance Company Limited
 Registration Number: 117
 Statement as on: June 30, 2024
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission: Quarterly

PART - A

Rs. Lakhs

Section II
 NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)	
		Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	-	63,694	2,815	7,16,432	6,11,323	13,94,264	40.1	-	13,94,264	14,40,099
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	1,52,183	3,535	9,57,892	9,42,608	20,56,217	59.1	-	20,56,217	21,05,349
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a.	Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
	1. Approved Investments	Not Less than 15%	-	33,779	50	3,49,257	3,17,793	7,00,879	20.1	4,942	7,05,821	7,05,928
	2. Other Investments		-	399	-	2,097	2,101	4,596	0.1	98	4,695	4,658
b.	i) Approved Investments	Not exceeding 35%	-	25,619	2,882	4,34,099	2,36,048	6,98,648	20.1	32,700	7,31,348	7,33,145
	ii) Other Investments		-	500	-	17,973	-	18,473	0.5	2,742	21,215	21,240
	TOTAL LIFE FUND	100%	-	2,12,480	6,467	17,61,318	14,98,550	34,78,813	99.9	40,482	35,19,296	35,70,320

Section II B Housing and Infrastructure Reconciliation

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(f+h)	Market Value (j)
		Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	-	898.80	-	20,070.05	2,100.50	23,069.35	66.31	2,839.93	25,909.28	25,898.31
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	34,178.14	50.04	3,51,353.37	3,21,970.50	7,07,552.05	2,033.89	5,040.32	7,12,592.37	7,12,755.87
Total Housing & Infrastructure		-	35,076.95	50.04	3,71,423.42	3,24,071.00	7,30,621.40	2,100.20	7,880.25	7,38,501.65	7,38,654.18

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c)=(a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)	
		PAR	NON PAR						
		(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	31,349	1,38,323	1,69,672	55%	-	1,69,672	1,74,362
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	36,567	1,98,949	2,35,516	76%	-	2,35,516	2,40,301
3	Balance in Approved investment	Not Exceeding 60%	8,087	65,353	73,440	24%	-	73,440	73,455
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	44,654	2,64,302	3,08,956	100%	-	3,08,956	3,13,756

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
		PAR (a)	NON PAR (b)			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	-	11,15,374	11,15,374	97%
2	Other Investments	Not More than 25%	-	36,381	36,381	3%
	TOTAL LINKED INSURANCE FUND	100%	-	11,51,755	11,51,755	100%

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- 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

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117



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

Periodicity of Submission: Quarterly

Statement as on: June 30, 2024

PARTICULARS	ULIF00525/01/05ACC ELERATO117	ULIF02301/01/18BAL ANCEOPP117	ULIF01015/12/09BAL ANCER2F117	ULIF00425/01/05BAL ANCERFN117	ULIF02401/01/18BO NDOPPORT117	ULIF02201/01/18CRE STTHEMF117	ULIF01721/12/10DISCON TINU117	ULIF01315/12/09FLEXIC APFN117	ULGF00205/06/04GR ABALANCE117
Opening Balance (Market Value)	15,714.13	2,641.11	84,332.51	20,118.93	1,016.92	3,600.93	1,24,174.75	1,35,057.97	12,963.08
Add: Inflow during the Quarter	22.72	149.33	421.76	6.22	103.84	199.34	11,986.18	19.71	1,348.24
Increase / (Decrease) Value of Inv [Net]	816.52	348.20	4,621.13	811.33	25.07	558.25	2,108.07	12,677.24	552.98
Less: Outflow during the Quarter	630.60	174.41	3,337.88	1,157.49	99.28	470.27	8,181.56	7,066.82	118.56
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15,922.77	2,964.23	86,037.52	19,779.00	1,046.55	3,888.26	1,30,087.45	1,40,688.10	14,745.73

INVESTMENT OF UNIT FUND	ULIF00525/01/05ACC ELERATO117		ULIF02301/01/18BAL ANCEOPP117		ULIF01015/12/09BAL ANCER2F117		ULIF00425/01/05BAL ANCERFN117		ULIF02401/01/18BO NDOPPORT117		ULIF02201/01/18CRE STTHEMF117		ULIF01721/12/10DISCON TINU117		ULIF01315/12/09FLEXIC APFN117		ULGF00205/06/04GR ABALANCE117		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	831.35	5.2%	285.80	9.6%	17,779.83	20.7%	4,100.26	20.7%	984.95	94.1%	-	0.0%	84,595.72	65.0%	-	0.0%	5,889.44	39.9%	
State Government Securities	199.58	1.3%	261.29	8.8%	4,983.99	5.8%	-	0.0%	-	0.0%	-	0.0%	494.99	0.4%	-	0.0%	1,778.16	12.1%	
Other Approved Securities	-	0.0%	15.52	0.5%	-	0.0%	8.67	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Corporate Bonds	555.62	3.5%	186.75	6.3%	4,834.28	5.6%	2,040.73	10.3%	39.82	3.8%	-	0.0%	-	0.0%	-	0.0%	614.00	4.2%	
Infrastructure Bonds	-	0.0%	-	0.0%	5,943.90	6.9%	101.05	0.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	998.49	6.8%	
Equity	12,327.44	77.4%	1,921.67	64.8%	42,074.25	48.9%	9,776.82	49.4%	-	0.0%	3,444.81	88.6%	-	0.0%	1,27,891.21	90.9%	4,564.03	31.0%	
Money Market Investments	6.55	0.0%	18.08	0.6%	880.34	1.0%	8.50	0.0%	6.90	0.7%	43.04	1.1%	46,811.24	36.0%	3.70	0.0%	20.50	0.1%	
Mutual funds	1,726.84	10.8%	22.41	0.8%	5,058.56	5.9%	2,570.23	13.0%	-	0.0%	141.25	3.6%	-	0.0%	10,992.29	7.8%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,100.00	0.8%	-	0.0%	-	0.0%	
Sub Total (A)	15,647.37	98.3%	2,711.52	91.5%	81,555.15	94.8%	18,606.26	94.1%	1,031.68	98.6%	3,629.09	93.3%	1,33,001.95	102.2%	1,38,887.20	98.7%	13,864.62	94.0%	
Current Assets:																			
Accrued Interest	48.05	0.3%	20.43	0.7%	766.44	0.9%	167.61	0.8%	16.41	1.6%	-	0.0%	4.83	0.0%	-	0.0%	194.35	1.3%	
Dividend Receivable	53.93	0.3%	3.43	0.1%	156.95	0.2%	41.33	0.2%	-	0.0%	7.04	0.2%	-	0.0%	400.01	0.3%	16.54	0.1%	
Bank Balance	5.38	0.0%	0.60	0.0%	0.14	0.0%	0.02	0.0%	0.00	0.0%	6.95	0.2%	0.11	0.0%	0.02	0.0%	0.06	0.0%	
Receivable for Sale of Investments	37.27	0.2%	0.00	0.0%	109.12	0.1%	19.39	0.1%	767.50	73.3%	0.00	0.0%	0.00	0.0%	704.66	0.5%	874.22	5.9%	
Other Current Assets (for Investments)	-	0.0%	6.25	0.2%	58.51	0.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Less: Current Liabilities																			
Payable for Investments	75.10	0.5%	4.25	0.1%	209.23	0.2%	0.00	0.0%	767.81	73.4%	48.97	1.3%	2,336.30	1.8%	0.00	0.0%	625.30	4.2%	
Fund Mgmt Charges Payable	2.69	0.0%	0.33	0.0%	9.55	0.0%	2.85	0.0%	0.10	0.0%	0.47	0.0%	6.34	0.0%	16.88	0.0%	0.93	0.0%	
Other Current Liabilities (for Investments)	38.74	0.2%	-	0.0%	-	0.0%	22.18	0.1%	1.13	0.1%	10.75	0.3%	576.81	0.4%	86.36	0.1%	0.15	0.0%	
Sub Total (B)	28.09	0.2%	26.15	0.9%	872.37	1.0%	203.33	1.0%	14.87	1.4%	(46.19)	-1.2%	(2,914.50)	-2.2%	1,001.45	0.7%	458.79	3.1%	
Other Investments (<=25%)																			
Corporate Bonds	247.30	1.6%	-	0.0%	2,575.31	3.0%	969.41	4.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	395.68	2.7%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	226.56	7.6%	1,034.69	1.2%	-	0.0%	-	0.0%	305.35	7.9%	-	0.0%	799.45	0.6%	26.65	0.2%	
Mutual funds	-	0.0%	-	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%	-	0.0%	
Sub Total (C)	247.30	1.6%	226.56	7.6%	3,610.00	4.2%	969.41	4.9%	0.00	0.0%	305.35	7.9%	0.00	0.0%	799.45	0.6%	422.33	2.9%	
Total (A + B + C)	15,922.77	100.0%	2,964.23	100.0%	86,037.52	100.0%	19,779.00	100.0%	1,046.55	100.0%	3,888.26	100.0%	1,30,087.45	100.0%	1,40,688.10	100.0%	14,745.73	100.0%	
Fund Carried Forward (as per LB 2)	15,922.77		2,964.23		86,037.52		19,779.00		1,046.55		3,888.26		1,30,087.45		1,40,688.10		14,745.73		

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insuranc

Registration Number: 117



Periodicity of Submission: Quarterly

Statement as on: June 30, 2024

PARTICULARS	ULGF00105/06/04GR ADEBTFND117	ULIF01909/10/15LIQ UIDFUND117	ULIF02501/01/18MID CAPFUND117	ULIF00325/01/05MO DERATORF117	ULIF01115/12/09MUL TIPLIE2117	ULIF01809/10/15MUL TIPLIE3117	ULIF00625/01/05MULTIP LIER117	ULIF02101/01/18MUL TICAPFN117	ULIF00815/12/09PRE SERVER2117
Opening Balance (Market Value)	13,588.72	184.04	32,192.68	928.66	68,987.73	8,282.29	1,32,028.96	11,281.07	8,039.57
Add: Inflow during the Quarter	198.67	20.83	3,976.75	1.03	12.55	265.54	-	744.09	179.09
Increase / (Decrease) Value of Inv [Net]	264.33	2.76	6,545.54	27.36	4,740.33	946.85	10,126.30	1,827.46	136.79
Less: Outflow during the Quarter	156.73	12.75	577.12	19.11	3,300.41	405.49	5,652.37	408.66	504.77
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13,894.99	194.88	42,137.85	937.95	70,440.20	9,089.19	1,36,502.90	13,443.96	7,850.68

INVESTMENT OF UNIT FUND	ULGF00105/06/04GR ADEBTFND117		ULIF01909/10/15LIQ UIDFUND117		ULIF02501/01/18MID CAPFUND117		ULIF00325/01/05MO DERATORF117		ULIF01115/12/09MUL TIPLIE2117		ULIF01809/10/15MUL TIPLIE3117		ULIF00625/01/05MULTIP LIER117		ULIF02101/01/18MUL TICAPFN117		ULIF00815/12/09PRE SERVER2117		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	9,052.41	65.1%	137.00	70.3%	-	0.0%	402.41	42.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6,318.64	80.5%	
State Government Securities	980.21	7.1%	-	0.0%	-	0.0%	64.44	6.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,374.20	17.5%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Corporate Bonds	2,718.45	19.6%	-	0.0%	-	0.0%	88.48	9.4%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Infrastructure Bonds	301.05	2.2%	-	0.0%	-	0.0%	10.11	1.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	-	0.0%	36,267.01	86.1%	203.17	21.7%	61,648.08	87.5%	7,864.96	86.5%	1,18,870.54	87.1%	11,701.87	87.0%	-	0.0%	
Money Market Investments	29.29	0.2%	67.06	34.4%	1,059.68	2.5%	9.10	1.0%	478.91	0.7%	172.83	1.9%	25.95	0.0%	89.00	0.7%	31.20	0.4%	
Mutual funds	-	0.0%	-	0.0%	138.27	0.3%	69.69	7.4%	8,565.18	12.2%	564.46	6.2%	16,863.36	12.4%	196.91	1.5%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Sub Total (A)	13,081.42	94.1%	204.06	104.7%	37,464.96	88.9%	847.40	90.3%	70,692.18	100.4%	8,602.25	94.6%	1,35,759.84	99.5%	11,987.78	89.2%	7,724.04	98.4%	
Current Assets:																			
Accrued Interest	289.53	2.1%	-	0.0%	-	0.0%	13.92	1.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	127.38	1.6%	
Dividend Receivable	-	0.0%	-	0.0%	36.70	0.1%	0.91	0.1%	221.02	0.3%	24.81	0.3%	391.59	0.3%	19.95	0.1%	-	0.0%	
Bank Balance	0.03	0.0%	0.00	0.0%	0.05	0.0%	0.01	0.0%	45.93	0.1%	8.98	0.1%	0.02	0.0%	4.68	0.0%	0.04	0.0%	
Receivable for Sale of Investments	2,666.91	19.2%	0.00	0.0%	204.82	0.5%	7.51	0.8%	367.73	0.5%	47.02	0.5%	676.46	0.5%	0.00	0.0%	0.00	0.0%	
Other Current Assets (for Investments)	-	0.0%	0.22	0.1%	430.51	1.0%	-	0.0%	-	0.0%	18.66	0.2%	-	0.0%	91.97	0.7%	-	0.0%	
Less: Current Liabilities																			
Payable for Investments	2,636.50	19.0%	9.38	4.8%	119.20	0.3%	0.00	0.0%	691.58	1.0%	110.23	1.2%	0.00	0.0%	32.92	0.2%	0.00	0.0%	
Fund Mgmt Charges Payable	0.88	0.0%	0.02	0.0%	5.05	0.0%	0.14	0.0%	8.48	0.0%	1.10	0.0%	22.96	0.0%	1.61	0.0%	0.76	0.0%	
Other Current Liabilities (for Investments)	0.12	0.0%	-	0.0%	-	0.0%	0.91	0.1%	186.61	0.3%	-	0.0%	302.04	0.2%	-	0.0%	0.01	0.0%	
Sub Total (B)	318.97	2.3%	(9.18)	-4.7%	547.83	1.3%	21.31	2.3%	(251.98)	-0.4%	(11.85)	-0.1%	743.06	0.5%	82.07	0.6%	126.65	1.6%	
Other Investments (<=25%)																			
Corporate Bonds	494.60	3.6%	-	0.0%	-	0.0%	69.24	7.4%	-	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%	-	0.0%	
Equity	-	0.0%	-	0.0%	4,125.07	9.8%	-	0.0%	-	0.0%	498.79	5.5%	-	0.0%	1,374.11	10.2%	-	0.0%	
Mutual funds	-	0.0%	-	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%	-	0.0%	
Sub Total (C)	494.60	3.6%	0.00	0.0%	4,125.07	9.8%	69.24	7.4%	0.00	0.0%	498.79	5.5%	0.00	0.0%	1,374.11	10.2%	0.00	0.0%	
Total (A + B + C)	13,894.99	100.0%	194.88	100.0%	42,137.85	100.0%	937.95	100.0%	70,440.20	100.0%	9,089.19	100.0%	1,36,502.90	100.0%	13,443.96	100.0%	7,850.68	100.0%	
Fund Carried Forward (as per LB 2)	13,894.99		194.88		42,137.85		937.95		70,440.20		9,089.19		1,36,502.90		13,443.96		7,850.68		

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insuranc

Registration Number: 117



PART - B

Periodicity of Submission: Quarterly

Statement as on: June 30, 2024

Rs. Lakhs

PARTICULARS	ULIF00125/01/05PRE SERVERF117	ULIF00915/12/09PRO TECTOR2117	ULIF00225/01/05PRO TECTORF117	ULIF01215/12/09VIRTUE2 FND117	ULIF00719/02/08VIR TUEFUND117	ULGF00410/09/14ME TSECUREF117	ULGF00510/09/14ME TGROWTHF117	ULIF02710/12/21IND OPPFUND117	ULIF02610/12/21SUST AINFND117	ULIF02819/02/24SM ALLCAPFN117	Total of All Funds
Opening Balance (Market Value)	2,971.51	77,846.19	5,524.22	2,92,857.51	7,881.49	2,208.90	2,168.77	7,211.61	819.98	4,734.18	10,79,358.41
Add: Inflow during the Quarter	53.25	469.38	150.51	4,256.61	16.31	280.83	280.00	303.65	175.39	1,749.52	27,391.37
Increase / (Decrease) Value of Inv [Net]	49.79	1,280.24	91.96	40,132.79	789.75	59.23	120.39	1,132.29	105.04	1,009.98	91,907.98
Less: Outflow during the Quarter	240.14	4,607.08	247.14	8,705.15	441.62	30.84	32.85	121.39	159.20	43.05	46,902.76
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,834.42	74,988.72	5,519.54	3,28,541.76	8,245.93	2,518.11	2,536.31	8,526.15	941.21	7,450.63	11,51,755.00

INVESTMENT OF UNIT FUND	ULIF00125/01/05PRE SERVERF117		ULIF00915/12/09PRO TECTOR2117		ULIF00225/01/05PRO TECTORF117		ULIF01215/12/09VIRTUE2 FND117		ULIF00719/02/08VIR TUEFUND117		ULGF00410/09/14ME TSECUREF117		ULGF00510/09/14ME TGROWTHF117		ULIF02710/12/21IND OPPFUND117		ULIF02610/12/21SUST AINFND117		ULIF02819/02/24SM ALLCAPFN117		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	
Approved Investments (>=75%)																							
Central Govt Securities	2,727.64	96.2%	38,581.81	51.5%	3,214.03	58.2%	-	0.0%	-	0.0%	1,427.72	56.7%	778.29	30.7%	-	0.0%	-	0.0%	0.00	0.0%	1,77,107.31	15.4%	
State Government Securities	74.68	2.6%	3,365.76	4.5%	199.42	3.6%	-	0.0%	-	0.0%	248.65	9.9%	68.83	2.7%	-	0.0%	-	0.0%	0.00	0.0%	14,094.21	1.2%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	24.19	0.0%	
Corporate Bonds	-	0.0%	11,788.00	15.7%	1,050.94	19.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	23,917.08	2.1%	
Infrastructure Bonds	-	0.0%	14,073.69	18.8%	415.27	7.5%	-	0.0%	-	0.0%	175.07	7.0%	25.03	1.0%	-	0.0%	-	0.0%	0.00	0.0%	22,043.66	1.9%	
Equity	-	0.0%	-	0.0%	-	0.0%	3,01,472.23	91.8%	7,543.74	91.5%	381.96	15.2%	1,356.24	53.5%	7,363.72	86.4%	804.43	85.5%	6,145.77	82.5%	7,63,623.96	66.3%	
Money Market Investments	24.40	0.9%	450.95	0.6%	90.83	1.6%	9,275.76	2.8%	94.40	1.1%	306.72	12.2%	331.96	13.1%	48.67	0.6%	15.13	1.6%	63.51	0.9%	60,464.21	5.2%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	2,013.55	0.6%	249.00	3.0%	-	0.0%	-	0.0%	246.35	2.9%	82.45	8.8%	0.00	0.0%	49,500.78	4.3%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	1,100.00	0.1%	
Sub Total (A)	2,826.73	99.7%	68,260.22	91.0%	4,970.50	90.1%	3,12,761.54	95.2%	7,887.14	95.6%	2,540.13	100.9%	2,560.35	100.9%	7,658.74	89.8%	902.01	95.8%	6,209.28	83.3%	11,11,875.40	96.5%	
Current Assets:																							
Accrued Interest	31.44	1.1%	1,632.91	2.2%	102.93	1.9%	-	0.0%	-	0.0%	26.96	1.1%	15.05	0.6%	-	0.0%	-	0.0%	0.00	0.0%	3,458.24	0.3%	
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	337.84	0.1%	8.69	0.1%	1.34	0.1%	4.84	0.2%	13.95	0.2%	1.95	0.2%	4.79	0.1%	1,747.60	0.2%	
Bank Balance	0.05	0.0%	0.20	0.0%	0.07	0.0%	0.22	0.0%	0.06	0.0%	0.01	0.0%	0.05	0.0%	2.99	0.0%	0.00	0.0%	0.01	0.0%	76.69	0.0%	
Receivable for Sale of Investments	0.00	0.0%	3,628.21	4.8%	403.13	7.3%	7.57	0.0%	41.45	0.5%	154.27	6.1%	154.27	6.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	10,871.53	0.9%	
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	677.88	0.2%	-	0.0%	-	0.0%	-	0.0%	0.36	0.0%	-	0.0%	160.28	2.2%	1,444.64	0.1%	
Less: Current Liabilities																							
Payable for Investments	20.64	0.7%	4,002.44	5.3%	443.58	8.0%	0.00	0.0%	0.00	0.0%	204.43	8.1%	204.43	8.1%	21.03	0.2%	0.00	0.0%	0.00	0.0%	12,563.32	1.1%	
Fund Mgmt Charges Payable	0.34	0.0%	7.28	0.0%	0.67	0.0%	39.75	0.0%	1.40	0.0%	0.16	0.0%	0.16	0.0%	1.11	0.0%	0.12	0.0%	0.88	0.0%	133.02	0.0%	
Other Current Liabilities (for Investments)	2.82	0.1%	116.99	0.2%	51.95	0.9%	-	0.0%	1.46	0.0%	0.00	0.0%	-	0.0%	-	0.0%	4.74	0.5%	0.00	0.0%	1,403.77	0.1%	
Sub Total (B)	7.69	0.3%	1,134.60	1.5%	9.93	0.2%	983.77	0.3%	47.34	0.6%	(22.02)	-0.9%	(30.38)	-1.2%	(4.85)	-0.1%	(2.91)	-0.3%	164.20	2.2%	3,498.60	0.3%	
Other Investments (<=25%)																							
Corporate Bonds	-	0.0%	5,593.91	7.5%	539.11	9.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	10,884.57	0.9%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	-	0.0%	
Equity	-	0.0%	-	0.0%	-	0.0%	14,796.45	4.5%	311.46	3.8%	-	0.0%	6.34	0.2%	872.26	10.2%	42.12	4.5%	1,077.15	14.5%	25,496.43	2.2%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	-	0.0%	
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	-	0.0%	
Sub Total (C)	0.00	0.0%	5,593.91	7.5%	539.11	9.8%	14,796.45	4.5%	311.46	3.8%	0.00	0.0%	6.34	0.2%	872.26	10.2%	42.12	4.5%	1,077.15	14.5%	36,381.00	3.2%	
Total (A + B + C)	2,834.42	100.0%	74,988.72	100.0%	5,519.54	100.0%	3,28,541.76	100.0%	8,245.93	100.0%	2,518.11	100.0%	2,536.31	100.0%	8,526.15	100.0%	941.21	100.0%	7,450.63	100.0%	11,51,755.00	100.0%	
Fund Carried Forward (as per LB 2)	2,834.42		74,988.72		5,519.54		3,28,541.76		8,245.93		2,518.11		2,536.31		8,526.15		941.21		7,450.63		11,51,755.00		

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 LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
- c) Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: June 30, 2024

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Jun 2024	as % of total for this class	As at 30th Jun 2023	as % of total for this class	As at 30th Jun 2024	as % of total for this class	As at 30th Jun 2023	as % of total for this class
Break down by credit rating								
AAA rated	35,26,155	98.2%	30,02,767	98.5%	34,70,424	98.2%	29,75,691	98.5%
AA or better	49,636	1.4%	35,193	1.2%	49,532	1.4%	35,046	1.2%
Rated below AA but above A	14,781	0.4%	10,585	0.3%	14,792	0.4%	10,498	0.3%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	-	0.0%	-	0.0%	-	0.0%	-	0.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	71,408	2.0%	38,636	1.3%	71,237	2.0%	38,513	1.3%
more than 1 year and up to 3years	2,14,176	6.0%	1,34,097	4.4%	2,13,619	6.0%	1,32,720	4.4%
More than 3 years and up to 7years	4,38,066	12.2%	4,84,631	15.9%	4,35,191	12.3%	4,75,883	15.8%
More than 7 years and up to 10 years	6,02,460	16.8%	3,96,762	13.0%	6,01,142	17.0%	3,95,462	13.1%
More than 10 years and up to 15 years	9,48,728	26.4%	8,06,493	26.5%	9,41,176	26.6%	8,07,437	26.7%
More than 15 years and up to 20 years	7,03,916	19.6%	5,98,502	19.6%	6,74,302	19.1%	5,83,906	19.3%
Above 20 years	6,11,819	17.0%	5,89,423	19.3%	5,98,080	16.9%	5,87,313	19.4%
Breakdown by type of the issuer								
a. Central Government	16,17,563	45.1%	14,58,587	47.8%	15,66,988	44.3%	14,37,140	47.6%
b. State Government	7,28,087	20.3%	5,50,147	18.0%	7,24,745	20.5%	5,52,530	18.3%
c. Corporate Securities	12,44,923	34.7%	10,39,810	34.1%	12,43,015	35.2%	10,31,566	34.1%

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.

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: June 30, 2024

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Jun 2024	as % of total for this class	As at 30th Jun 2023	as % of total for this class	As at 30th Jun 2024	as % of total for this class	As at 30th Jun 2023	as % of total for this class
Break down by credit rating								
AAA rated	2,66,925	93.0%	2,43,609	92.0%	2,66,212	92.8%	2,43,419	91.8%
AA or better	7,991	2.8%	20,715	7.8%	8,142	2.8%	21,233	8.0%
Rated below AA but above A	10,885	3.8%	500	0.2%	11,405	4.0%	500	0.2%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	1,100	0.4%	-	0.0%	1,100	0.4%	-	0.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,24,081	43.2%	1,22,340	46.2%	1,24,094	43.3%	1,22,343	46.1%
more than 1 year and up to 3years	25,773	9.0%	10,035	3.8%	26,229	9.1%	10,134	3.8%
More than 3 years and up to 7years	24,633	8.6%	57,421	21.7%	24,779	8.6%	57,510	21.7%
More than 7 years and up to 10 years	45,937	16.0%	39,893	15.1%	46,063	16.1%	40,109	15.1%
More than 10 years and up to 15 years	16,106	5.6%	19,570	7.4%	16,094	5.6%	19,316	7.3%
More than 15 years and up to 20 years	6,587	2.3%	2,617	1.0%	6,488	2.3%	2,581	1.0%
Above 20 years	43,782	15.3%	12,949	4.9%	43,111	15.0%	13,159	5.0%
Breakdown by type of the issuer								
a. Central Government	1,77,132	61.7%	1,43,939	54.4%	1,76,342	61.5%	1,44,120	54.4%
b. State Government	14,094	4.9%	10,050	3.8%	14,032	4.9%	10,026	3.8%
c. Corporate Securities	95,675	33.3%	1,10,836	41.9%	96,485	33.6%	1,11,006	41.9%

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.

FORM L-30 : Related Party Transactions

Name of the Insurer: PNB MetLife India Insurance Company Limited

Quarter End: June 30, 2024



Date: June 30, 2024

PART-A Related Party Transactions

Sr.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 JUNE 30, 2024	UP TO THE QUARTER ENDED JUNE 30, 2024	FOR THE QUARTER ENDED JUNE 30, 2023	UP TO THE QUARTER ENDED JUNE 30, 2023
1	MetLife International Holdings, LLC	Promoter Shareholder	a) Information technology expenses	320	320	287	287
			b) HR reimbursement expenses	-	-	-	-
			a) Commission	5,447	5,447	5,401	5,401
			b) Bank charges	21	21	18	18
			c) Rewards to Intermediaries	848	848	-	-
			d) Benefits Paid	361	361	-	-
2	Punjab National Bank	Promoter Shareholder	e) Interest on Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures	202	202	202	202
			f) Royalty Charges	75	75	56	56
			g) Interest/Dividend	(53)	(53)	(52)	(52)
			h) Premium Income	(36)	(36)	-	-
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	123	123	201	201

PART-B Related Party Transaction Balances - As at the end of the Quarter June 30, 2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Nature of Outstanding Balances	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	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	MetLife International Holdings, LLC	Promoter Shareholder	Compensation	-	Receivable	NA	NA	-	-
			Funding of Information technology equipment	250	Payable	NA	NA	-	-
			HR reimbursement expenses	18	Payable	NA	NA	-	-
			a) Interest/Dividend	94	Receivable	NA	NA	-	-
			b) Bank balances (Current account/short term deposit)	4,639	Receivable	NA	NA	-	-
			c) Investment in fixed deposit & bond	2,496	Receivable	NA	NA	-	-
			d) Premium Income	140	Payable	NA	NA	-	-
			a) Commission	3,075	Payable	NA	NA	-	-
			b) Bank charges	7	Payable	NA	NA	-	-
			c) Rewards to Intermediaries	848	Payable	NA	NA	-	-
			d) Borrowing of Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures	10,000	Payable	NA	NA	-	-
			e) Interest accrued on Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures	345	Payable	NA	NA	-	-
			f) Royalty Charges	269	Payable	NA	NA	-	-
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	101	Payable	NA	NA	-	-

*The above does not include transactions carried out with borrowers of Punjab National Bank who have opted for insurance coverage under Group master credit life policy with PNB. Premium for insurance coverage is paid by respective borrower (member) and claim is settled upto the outstanding loan in PNB borrower loan account, if any.

FORM L-31 Board of Directors & Key Management Persons



Name of the Insurer: PNB MetLife India Insurance Company Limited

Date : June 30, 2024

Board of Directors and Key Management Persons

BOARD OF DIRECTORS

Sr.No	Name of person	Designation	Role/Function	Details of change in the period
1	Mr. Lyndon Oliver	Chairman & Director	Director	
2	Mr. Ashish Kumar Srivastava	Managing Director & CEO	Director	Resigned w.e.f. 30 June 2024
3	Mr. Sanjeev Kapur	Director	Director	
4	Mr. Ashish Bhat	Director	Director	
5	Mr. Pawan Verma	Director	Director	
6	Ms. Kastity Ha	Director	Director	
7	Mr. Derwyn Thomas	Director	Director	
8	Mr. Binod Kumar	Director	Director	
9	Mr. Atul Kumar Goel	Director	Director	
10	Mr. Joginder Pal Dua	Director	Additional Director	
11	Mr. Arvind Kumar Jain	Director	Director	
12	Mr. Pheroze Kersasp Mistry	Director	Director	
13	Mr. Erach Kotwal	Director	Director	
14	Ms. Sonu Bhasin	Independent Director	Director	
15	Ms. Padma Chandrasekaran	Independent Director	Director	
16	Ms. Kavita Venugopal	Independent Director	Director	

Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Ashish Kumar Srivastava	Managing Director and CEO	CEO & MD	Resigned wef June 30, 2024
2	Sanjay Kumar	Chief Investment Officer	Investments	
3	Motty John	Chief Legal Officer & Head - Board Affairs	Legal	
4	Vineet Maheshwari	Chief Strategy Officer and Chief Information Technology Officer	Strategy	
5	Vijayalakshmi Natarajan	Chief Risk and Compliance Officer	Risk & Compliance	
6	Viraj Taneja	Chief Internal Auditor	Audit	
7	Shishir Vijaykumar Agarwal	Chief Human Resources Officer	HR	
8	Sameer Bansal	Chief Distribution Officer	Distribution	
9	Yagya Turker	Company Secretary	Legal	
10	Nilesh Kothari	Chief Financial Officer	Finance	
11	Asfa Kausar Bihari	Appointed Actuary	Actuarial	
12	Mahendra Munot	Chief Operations Officer	Operations & Services	

Form No. L-32 Available Solvency Margin and Solvency Ratio



		As at	30-Jun-24
Name of Insurer:	PNB MetLife India Insurance Co. Ltd.	Form Code	KT 3
Classification:	Total Business	Registration Number:	117

Item	Description	Notes No...	Adjusted Value
			[Amount (in rupees lakhs)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	47,37,634
	Deduct:		
02	Mathematical Reserves	2	46,66,164
03	Other Liabilities	3	-
04	Excess in Policyholders' funds		71,470
05	Available Assets in Shareholders Fund:	4	2,19,144
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds		2,19,144
08	Total ASM (04)+(07)		2,90,614
09	Total RSM		1,69,186
10	Solvency Ratio (ASM/RSM)		1.72

Notes

- Item No. 01 shall be the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders Account
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

Statement as on: June 30, 2024

Registration Number: 117

NAME OF THE FUND : LIFE FUND

Rs. Lakhs

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

Sr.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	11,75,015.54	11,75,016.39	-	-	-	-	23,03,798.21	22,09,617.45	34,78,813.75	33,84,633.85
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)	11,75,015.54	11,75,016.39	-	-	-	-	23,03,798.21	22,09,617.45	34,78,813.75	33,84,633.85
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

NAME OF THE FUND : PENSION, GENERAL ANNUITY & GROUP BUSINESS

Rs. Lakhs

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	67,999.50	47,663.40	-	-	-	-	2,40,956.61	2,30,353.30	3,08,956.11	2,78,016.70
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)	67,999.50	47,663.40	-	-	-	-	2,40,956.61	2,30,353.30	3,08,956.11	2,78,016.70
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

NAME OF THE FUND : LINKED FUND

Rs. Lakhs

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)	YTD (As on 30 Jun 2024)	Prev. FY (As on 30 Jun 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	56,845.31	63,431.82	-	-	38,829.38	38,161.58	10,56,080.31	9,77,765.01	11,51,755.00	10,79,358.41
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)	56,845.31	63,431.82	-	-	38,829.38	38,161.58	10,56,080.31	9,77,765.01	11,51,755.00	10,79,358.41
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- 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.
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs.Lakhs

Sr.No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	13,78,410.7	25,838.6	1.9%	1.9%	13,78,410.7	25,838.6	1.9%	1.9%	12,41,776.0	23,195.7	1.9%	1.9%
2	Treasury Bills	CTRB	2,396.1	40.6	1.7%	1.7%	2,396.1	40.6	1.7%	1.7%	13,611.9	214.7	1.6%	1.6%
3	Green Bond	CSGB	2,076.9	38.3	1.8%	1.8%	2,076.9	38.3	1.8%	1.8%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	6,47,118.3	11,978.2	1.9%	1.9%	6,47,118.3	11,978.2	1.9%	1.9%	5,09,087.7	9,516.6	1.9%	1.9%
5	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
6	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,991.7	60.2	2.0%	2.0%	2,991.7	60.2	2.0%	2.0%	3,030.3	61.0	2.0%	2.0%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	79,872.2	1,547.7	1.9%	1.9%	79,872.2	1,547.7	1.9%	1.9%	2,59,879.2	5,157.8	2.0%	2.0%
8	Bonds / Debentures issued by HUDCO	HTHD	9,821.4	183.3	1.9%	1.9%	9,821.4	183.3	1.9%	1.9%	15,013.4	283.4	1.9%	1.9%
9	Reclassified Approved Investments - Debt	HORD	4,492.6	101.5	2.3%	2.3%	4,492.6	101.5	2.3%	2.3%	-	-	0.0%	0.0%
10	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - PSU - Debentures / Bonds	IPTD	5,05,584.8	9,733.3	1.9%	1.9%	5,05,584.8	9,733.3	1.9%	1.9%	4,32,984.8	9,164.7	2.1%	2.1%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	5,012.3	110.8	2.2%	2.2%	5,012.3	110.8	2.2%	2.2%	-	-	0.0%	0.0%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	4,908.1	140.9	2.9%	2.9%	4,908.1	140.9	2.9%	2.9%	4,304.6	52.9	1.2%	1.2%
15	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	6,617.6	9.9	0.1%	0.1%	6,617.6	9.9	0.1%	0.1%	3,053.9	160.2	5.2%	5.2%
16	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	66,900.5	1,279.7	1.9%	1.9%	66,900.5	1,279.7	1.9%	1.9%	46,268.7	1,016.1	2.2%	2.2%
17	Debt Instruments of InvTs	IDIT	16,382.7	319.3	1.9%	1.9%	16,382.7	319.3	1.9%	1.9%	8,493.9	164.7	1.9%	1.9%
18	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
19	Infrastructure - Equity (including unlisted)	IOEQ	143.1	53.2	37.1%	37.1%	143.1	53.2	37.1%	37.1%	-	-	0.0%	0.0%
20	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
21	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	8,002.1	158.0	2.0%	2.0%	8,002.1	158.0	2.0%	2.0%	8,002.9	158.0	2.0%	2.0%
22	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	985.8	20.2	2.1%	2.1%
23	PSU - Equity Shares - Quoted	EAEQ	9,695.7	117.0	1.2%	1.2%	9,695.7	117.0	1.2%	1.2%	6,576.0	423.3	6.4%	6.4%
24	Corporate Securities - Debentures	ECOS	4,71,188.1	9,271.6	2.0%	2.0%	4,71,188.1	9,271.6	2.0%	2.0%	1,97,304.5	3,947.6	2.0%	2.0%
25	CCIL - CBO	ECBO	30,926.6	502.8	1.6%	1.6%	30,926.6	502.8	1.6%	1.6%	30,217.5	488.2	1.6%	1.6%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	1,19,504.9	2,837.5	2.4%	2.4%	1,19,504.9	2,837.5	2.4%	2.4%	1,00,616.6	3,499.3	3.5%	3.5%
27	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Equity Shares (incl. Equity related instruments) - Promoter Group **	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	2,497.1	49.2	2.0%	2.0%	2,497.1	49.2	2.0%	2.0%	2,499.2	50.2	2.0%	2.0%
32	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Investment Properties - Immovable	EINP	28,600.6	535.2	1.9%	1.9%	28,600.6	535.2	1.9%	1.9%	28,600.6	542.2	1.9%	1.9%
36	Units of Infrastructure Investment Trust	EIIT	537.5	11.9	2.2%	2.2%	537.5	11.9	2.2%	2.2%	11,439.4	501.1	4.4%	4.4%
37	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
38	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
39	Equity Shares (Incl. Equity Related Instruments) -	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Equity Shares (incl Co-op Societies)	OESH	10,118.3	478.3	4.7%	4.7%	10,118.3	478.3	4.7%	4.7%	15,549.7	1,421.7	9.1%	9.1%
41	Debentures	OLDB	10,300.7	242.1	2.4%	2.4%	10,300.7	242.1	2.4%	2.4%	10,500.1	247.3	2.4%	2.4%
42	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
43	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
44	Passively Managed Equity ETF Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
45	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
46	Derivative Instrument	OCDI	-	1,283.0	0.0%	0.0%	-	1,283.0	0.0%	0.0%	-	(714.3)	0.0%	0.0%
47	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
TOTAL			34,24,100.4	66,922.2889	2.0%	2.0%	34,24,100.4	66,922.2889	2.0%	2.0%	29,49,796.7	59,572.66	2.0%	2.0%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the 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

Refer IRDAI (Investment) Regulations, 2016

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

Name of the Fund Pension, General Annuity & Group Business

Periodicity of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

Sr.No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	1,67,191.5	3,128.4	1.9%	1.9%	1,67,191.5	3,128.4	1.9%	1.9%	1,51,354.0	2,812.2	1.9%	1.9%
2	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	Green Bond	CSGB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	61,454.2	1,134.1	1.8%	1.8%	61,454.2	1,134.1	1.8%	1.8%	37,404.6	684.6	1.8%	1.8%
5	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
6	Other Approved Securities (excluding Infrastructure Investments)	SGOA	59.8	1.2	2.1%	2.1%	59.8	1.2	2.1%	2.1%	59.7	1.2	2.1%	2.1%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	2,719.5	48.6	1.8%	1.8%	2,719.5	48.6	1.8%	1.8%	5,566.5	102.5	1.8%	1.8%
8	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,405.8	26.2	1.9%	1.9%
9	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - PSU - Debentures / Bonds	IPDT	13,624.9	262.7	1.9%	1.9%	13,624.9	262.7	1.9%	1.9%	7,889.9	160.5	2.0%	2.0%
11	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
13	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
14	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
16	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.0	19.0	1.9%	1.9%	1,000.0	19.0	1.9%	1.9%	-	-	0.0%	0.0%
17	Debt Instruments of InvITs	IDIT	449.8	8.5	1.9%	1.9%	449.8	8.5	1.9%	1.9%	449.6	8.5	1.9%	1.9%
18	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
19	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
20	PSU - Equity Shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
21	Corporate Securities - Debentures	ECOS	42,212.0	843.6	2.0%	2.0%	42,212.0	843.6	2.0%	2.0%	17,829.2	344.0	1.9%	1.9%
22	CCIL - CBLO	ECBO	2,578.4	41.9	1.6%	1.6%	2,578.4	41.9	1.6%	1.6%	1,955.0	31.2	1.6%	1.6%
23	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
24	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
25	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
26	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
27	Equity Shares (incl. Equity related instruments) - Promoter Group **	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment) , CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Units of Infrastructure Investment Trust	EIIT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Equity Shares (Incl. Equity Related Instruments) - Promoter Group	OEPP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
36	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
37	Debentures	OLDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
38	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
39	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Passively Managed Equity ETF Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
41	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
43	Derivative Instrument	OCDI	-	9.0	0.0%	0.0%	-	9.0	0.0%	0.0%	-	(12.4)	0.0%	0.0%
44	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
TOTAL			2,91,290.1	5,497.1	1.9%	1.9%	2,91,290.1	5,497.1	1.9%	1.9%	2,23,914.4	4,158.6	1.9%	1.9%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the 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

Refer IRDAI (Investment) Regulations, 2016

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

Name of the Fund Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

Sr.No	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	71,582.1	1,538.9	2.1%	2.1%	71,582.1	1,538.9	2.1%	2.1%	53,391.3	1,177.0	2.2%	2.2%
2	Treasury Bills	CTRB	87,771.4	1,490.1	1.7%	1.7%	87,771.4	1,490.1	1.7%	1.7%	81,607.9	1,296.0	1.6%	1.6%
3	Green Bond	CSGB	2,070.9	62.0	3.0%	3.0%	2,070.9	62.0	3.0%	3.0%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	16,871.6	388.8	2.3%	2.3%	16,871.6	388.8	2.3%	2.3%	19,415.8	793.0	4.1%	4.1%
5	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
6	Other Approved Securities (excluding Infrastructure Investments)	SGOA	24.2	0.5	1.9%	1.9%	24.2	0.5	1.9%	1.9%	24.5	0.5	2.0%	2.0%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	3,906.3	75.1	1.9%	1.9%	3,906.3	75.1	1.9%	1.9%	30,011.0	807.5	2.7%	2.7%
8	Reclassified Approved Investments - Debt	HORD	10,380.1	230.4	2.2%	2.2%	10,380.1	230.4	2.2%	2.2%	-	-	0.0%	0.0%
9	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10,897.7	202.0	1.9%	1.9%
10	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - PSU - Debentures / Bonds	IPTD	12,370.1	226.7	1.8%	1.8%	12,370.1	226.7	1.8%	1.8%	20,493.7	643.6	3.1%	3.1%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	7,527.6	129.3	1.7%	1.7%	7,527.6	129.3	1.7%	1.7%	7,593.1	164.1	2.2%	2.2%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	45,985.3	6,229.0	13.5%	13.5%	45,985.3	6,229.0	13.5%	13.5%	35,106.3	3,226.7	9.2%	9.2%
15	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	4,207.3	59.9	1.4%	1.4%	4,207.3	59.9	1.4%	1.4%	553.9	17.5	3.2%	3.2%
16	Debt Instruments of InvTs	IDIT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	54,866.1	7,342.1	13.4%	13.4%	54,866.1	7,342.1	13.4%	13.4%	23,110.7	3,734.2	16.2%	16.2%
18	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
19	Reclassified Approved Investments - Debt	IORD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
20	Infrastructure - Equity (including unlisted)	IOEQ	4,429.3	910.1	20.5%	20.5%	4,429.3	910.1	20.5%	20.5%	-	-	0.0%	0.0%
21	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	3,053.0	30.6	1.0%	1.0%	3,053.0	30.6	1.0%	1.0%	3,091.3	63.7	2.1%	2.1%
22	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
23	PSU - Equity Shares - Quoted	EAEQ	78,680.5	7,987.1	10.2%	10.2%	78,680.5	7,987.1	10.2%	10.2%	36,574.2	3,255.3	8.9%	8.9%
24	Corporate Securities - Debentures	ECOS	24,667.0	398.2	1.6%	1.6%	24,667.0	398.2	1.6%	1.6%	14,100.4	368.8	2.6%	2.6%
25	CCIL - CBLO	ECBO	29,377.7	476.2	1.6%	1.6%	29,377.7	476.2	1.6%	1.6%	30,023.2	486.6	1.6%	1.6%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	5,34,482.5	61,212.9	11.5%	11.5%	5,34,482.5	61,212.9	11.5%	11.5%	3,92,913.7	43,110.4	11.0%	11.0%
27	Equity Shares in Housing Finance Companies	HAEQ	524.4	109.2	20.8%	20.8%	524.4	109.2	20.8%	20.8%	-	-	0.0%	0.0%
28	Commercial Papers	ECPP	36,124.1	689.8	1.9%	1.9%	36,124.1	689.8	1.9%	1.9%	17,897.5	322.1	1.8%	1.8%
29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Equity Shares (incl. Equity related instruments) - Promoter Group **	EPPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	6,922.8	117.9	1.7%	1.7%
34	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment) , CCIL RBI	ECDB	1,100.0	0.9	0.1%	0.1%	1,100.0	0.9	0.1%	0.1%	-	-	0.0%	0.0%
35	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,817.9	-	0.0%	0.0%
36	Passively Managed Equity ETF (Non Promoter Group)	EETF	48,020.8	4,603.6	9.6%	9.6%	48,020.8	4,603.6	9.6%	9.6%	17,225.5	1,574.8	9.1%	9.1%
37	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	53.6	1.1	2.0%	2.0%
38	Net Current Assets	ENCA	3,498.6	-	0.0%	0.0%	3,498.6	-	0.0%	0.0%	4,615.6	-	0.0%	0.0%
39	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Equity Shares (incl Co-op Societies)	OESH	27,750.5	1,501.8	5.4%	5.4%	27,750.5	1,501.8	5.4%	5.4%	38,132.1	7,293.7	19.1%	19.1%
41	Equity Shares in Housing Finance Companies	HOEQ	932.2	65.2	7.0%	7.0%	932.2	65.2	7.0%	7.0%	-	-	0.0%	0.0%
42	Debentures	OLDB	498.3	9.3	1.9%	1.9%	498.3	9.3	1.9%	1.9%	500.8	17.7	3.5%	3.5%
43	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
44	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
45	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	18,389.9	1,595.2	8.7%	8.7%
46	Equity Shares (PSUs & Unlisted)	OEPU	53.3	3.0	5.7%	5.7%	53.3	3.0	5.7%	5.7%	2,887.0	295.0	10.2%	10.2%
47	Debt ETFs - "Other Investments"	ODTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
48	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
TOTAL			11,10,755.4	95,770.7	8.6%	8.6%	11,10,755.4	95,770.7	8.6%	8.6%	8,67,351.3	70,562.5	8.1%	8.1%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the 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

Refer IRDAI (Investment) Regulations, 2016

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

NAME OF THE FUND : LIFE FUND

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

Sr.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 ¹</u>								
	-----NIL-----								
B.	<u>As on Date ²</u>								
	8.43% INDIABULLS HOUSING FINANCE 23-02-2028	HTDN	2500.00	23-02-2018	CRISIL	AAA	AA	10-02-2020	ICRA has also downgraded this security from AA+ to AA on 24th Feb 2020
	8.85% INDIABULLS HOUSING FINANCE 26-09-2026	HORD	2498.98	04-05-2018	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct,23
	9.00% INDIABULLS HOUSING FINANCE 26-09-2026	HORD	1994.61	01-06-2018	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct,23
	8.67% IDFC FIRST BANK 03-01-2025	ECOS	4501.33	05-12-2016	ICRA	AAA	AA+	21-05-2019	ICRA has downgraded rating of IDFC Bonds from AA+ to AA on May 21, 2019. Further IDFC Bonds have been upgraded from AA to AA+ by ICRA on May 23, 2023
	8.70% IDFC FIRST BANK 20-05-2025	ECOS	4496.71	17-02-2016	ICRA	AAA	AA+	21-05-2019	
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	1501.22	31-05-2016	ICRA	AAA	AA+	21-05-2019	
	8.80% IDFC FIRST BANK 15-06-2025	ECOS	1000.00	15-06-2010	ICRA	AAA	AA+	21-05-2019	
	8.90% IDFC FIRST BANK 09-04-2025	ECOS	1000.00	09-04-2010	ICRA	AAA	AA+	21-05-2019	
	8.95% IDFC FIRST BANK 06-08-2025	ECOS	1001.85	12-02-2016	ICRA	AAA	AA+	21-05-2019	
	9.17% IDFC FIRST BANK 14-10-2024	ECOS	2503.72	04-09-2017	ICRA	AAA	AA+	21-05-2019	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

**NAME OF THE FUND : PENSION, GENERAL ANNUITY & GROUP BUSINESS**

Rs. Lakhs

Sr. No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	-----NIL-----								
B.	<u>As on Date</u> ²								
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	501.29	31-05-2016	ICRA	AAA	AA+	21-05-2019	ICRA has downgraded rating of IDFC Bonds from AA+ to AA on May 21, 2019. Further IDFC Bonds have been upgraded from AA to AA+ by ICRA on May 23, 2023

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: June 30, 2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

NAME OF THE FUND : LINKED FUND

Rs. Lakhs

Sr.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	-----NIL-----								
B.	<u>As on Date</u> ²								
	8.85% INDIABULLS HOUSING FINANCE 26-09-2026	HORD	10386.57	09-08-2017	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct,23

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

Refer IRDAI (Investment) Regulations, 2016

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



Name of the Insurer: PNB MetLife India Insurance Company Limited
 Registration No. and Date of Registration with the IRDAI: 117, August 6, 2001

Quarter End: June 30, 2024

Date : June 30, 2024
 Rs. Lakhs

Sr.No.	Particulars	For the quarter ended June 2024				For the quarter ended June 2023				Upto the quarter ended June 2024				Upto the quarter ended June 2023			
		Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)	Premium (Rs. In Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	3	5	-	68	21	3	-	20	3	5	-	68	21	3	-	20
	From 10,001-25,000	162	101	-	583	90	61	-	588	162	101	-	583	90	61	-	588
	From 25001-50,000	291	107	-	956	225	100	-	577	291	107	-	956	225	100	-	577
	From 50,001- 75,000	47	9	-	268	42	12	-	51	47	9	-	268	42	12	-	51
	From 75,001-100,000	108	31	-	374	69	26	-	97	108	31	-	374	69	26	-	97
	From 1,00,001 -1,25,000	-	3	-	2	11	3	-	16	-	3	-	2	11	3	-	16
	Above Rs. 1,25,000	201	14	-	446	67	16	-	91	201	14	-	446	67	16	-	91
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	306	31	-	2	378	41	-	3	306	31	-	2	378	41	-	3
	From 50,001-100,000	280	11	-	1	355	25	-	5	280	11	-	1	355	25	-	5
	From 1,00,001-150,000	119	5	-	2	150	10	-	1	119	5	-	2	150	10	-	1
	From 150,001- 2,00,000	59	2	-	1	160	6	-	2	59	2	-	1	160	6	-	2
	From 2,00,001-250,000	46	1	-	0	121	5	-	1	46	1	-	0	121	5	-	1
	From 2,50,001 -3,00,000	60	1	-	1	89	1	-	0	60	1	-	1	89	1	-	0
	Above Rs. 3,00,000	56	1	-	3	170	3	-	4	56	1	-	3	170	3	-	4
	iii Group Single Premium (GSP)																
	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 Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 Individual non Single Premium- INSP																
	From 0-10000	61	907	-	13,512	211	(3,081)	-	1,282	61	907	-	13,512	211	(3,081)	-	1,282
	From 10,001-25,000	1,601	10,716	-	95,201	2,094	11,125	-	1,74,606	1,601	10,716	-	95,201	2,094	11,125	-	1,74,606
	From 25001-50,000	8,034	25,459	-	1,61,716	9,269	25,808	-	1,95,642	8,034	25,459	-	1,61,716	9,269	25,808	-	1,95,642
	From 50,001- 75,000	2,528	4,541	-	56,289	2,627	4,806	-	56,768	2,528	4,541	-	56,289	2,627	4,806	-	56,768
	From 75,001-100,000	8,684	9,242	-	97,151	8,513	9,824	-	1,09,481	8,684	9,242	-	97,151	8,513	9,824	-	1,09,481
	From 1,00,001 -1,25,000	1,424	1,308	-	24,251	1,204	1,302	-	21,852	1,424	1,308	-	24,251	1,204	1,302	-	21,852
	Above Rs. 1,25,000	15,061	6,749	-	1,72,189	13,981	8,008	-	2,02,731	15,061	6,749	-	1,72,189	13,981	8,008	-	2,02,731
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	212	15	-	71	55	(1)	-	(161)	212	15	-	71	55	(1)	-	(161)
	From 50,001-100,000	474	25	-	157	159	36	-	225	474	25	-	157	159	36	-	225
	From 1,00,001-150,000	178	21	-	187	60	20	-	168	178	21	-	187	60	20	-	168
	From 150,001- 2,00,000	306	5	-	72	110	20	-	271	306	5	-	72	110	20	-	271
	From 2,00,001-250,000	66	6	-	87	58	18	-	321	66	6	-	87	58	18	-	321
	From 2,50,001 -3,00,000	109	(1)	-	(19)	59	4	-	93	109	(1)	-	(19)	59	4	-	93
	Above Rs. 3,00,000	475	15	-	705	283	24	-	1,064	475	15	-	705	283	24	-	1,064
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-37 : BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUPS)



Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Business Acquisition through different channels (Group)

Date : June 30, 2024

Sr.No.	Channels	For the quarter ended June 2024			For the quarter ended June 2023			Upto the quarter ended June 2024			Upto the quarter ended June 2023		
		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	14	2,687	652	1	191	58	14	2,687	652	1	191	58
2	Corporate Agents-Banks	-	1,19,629	9,337	-	1,81,230	8,781	-	1,19,629	9,337	-	1,81,230	8,781
3	Corporate Agents -Others	-	9,333	2,342	-	15,458	-	-	9,333	2,342	-	15,458	-
4	Brokers	14	1,22,421	3,250	4	2,08,099	1,783	14	1,22,421	3,250	4	2,08,099	1,783
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	9	60,620	25,074	9	53,946	10,678	9	60,620	25,074	9	53,946	10,678
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	37	3,14,690	40,655	14	4,58,924	21,300	37	3,14,690	40,655	14	4,58,924	21,300
	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	37	3,14,690	40,655	14	4,58,924	21,300	37	3,14,690	40,655	14	4,58,924	21,300

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



Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Business Acquisition through Different Channels (Individual)

Date : June 30, 2024

Sr.No.	Channels	For the quarter ended June 2024		For the quarter ended June 2023		Upto the quarter ended June 2024		Upto the quarter ended June 2023	
		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	4,429	4,290	4,125	4,125	4,429	4,290	4,125	4,125
2	Corporate Agents-Banks	44,943	25,738	38,214	25,045	44,943	25,738	38,214	25,045
3	Corporate Agents -Others	660	426	1,673	757	660	426	1,673	757
4	Brokers	3,058	2,481	5,894	2,307	3,058	2,481	5,894	2,307
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	55	45	145	30	55	45	145	30
	- Others	5,603	7,477	7,222	7,637	5,603	7,477	7,222	7,637
7	IMF	578	483	906	710	578	483	906	710
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	4	8	42	16	4	8	42	16
10	Point of Sales	-	1	4	2	-	1	4	2
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	59,330	40,948	58,225	40,630	59,330	40,948	58,225	40,630
	Referral Arrangements (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	59,330	40,948	58,225	40,630	59,330	40,948	58,225	40,630

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



Name of the Insurer: PNB MetLife India Insurance Company Limited

For the quarter ended June 2024

Date : June 30, 2024

Ageing of Claims									
Sr.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	4,255	5,333	436	119	15	5	10,163	28,941
2	Survival Benefit	89,680	10,415	787	301	91	18	1,01,292	15,027
3	Annuities / Pension	1,941	454	127	95	61	20	2,698	462
4	Surrender	-	15,756	82	15	3	3	15,859	51,489
5	Other benefits	-	1,840	2	-	-	-	1,842	9,334
	Death Claims	-	1,412	1	-	-	-	1,413	10,713

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

Ageing of Claims									
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	1	-	-	1	3	13
2	Survival Benefit	-	16	-	-	-	-	16	183
3	Annuities / Pension	-	61	-	-	-	-	61	966
4	Surrender	-	2,494	1	-	-	-	2,495	595
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,018	-	-	-	-	2,018	11,504

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

b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.

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



Name of the Insurer: PNB MetLife India Insurance Company Limited

Upto the quarter ended June 2024

Date : June 30, 2024

Ageing of Claims									
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	4,255	5,333	436	119	15	5	10,163	28,941
2	Survival Benefit	89,680	10,415	787	301	91	18	1,01,292	15,027
3	Annuities / Pension	1,941	454	127	95	61	20	2,698	462
4	Surrender	-	15,756	82	15	3	3	15,859	51,489
5	Other benefits	-	1,840	2	-	-	-	1,842	9,334
	Death Claims	-	1,412	1	-	-	-	1,413	10,713

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

Ageing of Claims									
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	1	-	-	1	3	13
2	Survival Benefit	-	16	-	-	-	-	16	183
3	Annuities / Pension	-	61	-	-	-	-	61	966
4	Surrender	-	2,494	1	-	-	-	2,495	595
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,018	-	-	-	-	2,018	11,504

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

b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.

FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE

For the quarter ended June 2024



Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2024

Sr.No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	-	-
2	Claims Intimated / Booked during the period	1,566	2,082
(a)	Less than 3 years from the date of acceptance of risk	417	1,672
(b)	Greater than 3 years from the date of acceptance of risk	1,149	410
3	Claims Paid during the period	1,413	2,018
4	Claims Repudiated during the period	7	7
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	146	57
	Outstanding Claims:-		
	Less than 3months	146	57
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the year	2,026	2,824	850	1,662	21
2	Claims Booked during the year	10,790	1,01,969	2,720	15,538	1866
3	Claims Paid during the year	10,119	1,01,263	2,698	15,852	1842
4	Unclaimed	44	29	-	7	-
5	Claims O/S at End of the period	2,653	3,494	872	1,341	33
	Outstanding Claims (Individual)	2,653	3,499	872	1,341	41
	Less than 3months	1,310	1,535	434	530	24
	3 months and less than 6 months	1,343	1,964	438	811	17
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.

c)Rejection not included in above summary

FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE

Upto to the quarter ended June 2024

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2024

Sl. No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	-	-
2	Claims Intimated / Booked during the period	1,566	2,082
(a)	Less than 3 years from the date of acceptance of risk	417	1,672
(b)	Greater than 3 years from the date of acceptance of risk	1,149	410
3	Claims Paid during the period	1,413	2,018
4	Claims Repudiated during the period	7	7
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	146	57
	Outstanding Claims:-	-	-
	Less than 3months	146	57
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	2,026	2,824	850	1,662	21
2	Claims Booked during the period	10,790	1,01,969	2,720	15,538	1,866
3	Claims Paid during the period	10,119	1,01,263	2,698	15,852	1,842
4	Unclaimed	44	29	-	7	-
5	Claims O/S at End of the period	2,653	3,494	872	1,341	33
	Outstanding Claims (Individual)	2,653	3,499	872	1,341	41
	Less than 3months	1,310	1,535	434	530	24
	3 months and less than 6 months	1,343	1,964	438	811	17
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

- a)Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.
- b)Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.
- c) Rejection not included in above summary

Name of the Insurer: PNB MetLife India Insurance Company Limited
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Date : June 30, 2024

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING June 30, 2024

Sr.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/ settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death claims	0	31	0	0	31	0	31
b)	Policy servicing	0	37	4	0	33	0	37
c)	Proposal processing	0	14	0	0	14	0	14
d)	Survival Claims	0	27	1	0	26	0	27
e)	ULIP related	0	3	0	0	3	0	3
f)	Unfair business practices	0	466	63	0	403	0	466
g)	Others	0	0	0	0	0	0	0
	Total Number of complaints	0	578	68	0	510	0	578

2	Total No. of Policies upto corresponding period of previous year	2,84,692
3	Total No. of Claims upto corresponding period of previous year	14,298
4	Total No. of Policies during current year	59,367
5	Total No. of Claims during current year	3,648
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	88
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	85

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	-	-	-	-	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	-	0%	-	0%	-	-



INDIVIDUAL

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation																
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)*		
		As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																	
	Life	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.75% pa Thereafter: 6% pa	70% to 102% of IALM 2012-14 table	73% to 115% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year	For Other products -> Simple Reversionary bonus: 1.90% to 4.70% of Sum Assured -> Compound Reversionary bonus: 2.50% to 4.75% of Sum Assured plus accrued reversionary bonuses -> Cash bonus: 1.55% to 4.00% of Basic Sum Assured For Century Plan -> Cash bonus: 4.91% to 121.67% of Annualized Premium -> Simple Reversionary bonus: 10.31% to 19.31% of Annualized Premium.	For Other products -> Simple Reversionary bonus: 1.4% to 4.10% of Sum Assured -> Compound Reversionary bonus: 2.5% to 3.25% of Sum Assured plus accrued reversionary bonuses -> Cash bonus: 1.6% to 2.45% of Basic Sum Assured For Century Plan -> Cash bonus: 4.914% to 121.674% of Annualized Premium -> Simple Reversionary bonus: 10.31% to 19.31% of Annualized Premium.	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.75% pa Thereafter: 6% pa	70% to 102% of IALM 2012-14 table	73% to 115% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year	-Simple Reversionary bonus : 1.90% to 3.30% of Sum Assured ->Compound Reversionary bonus : 4.75% of Sum Assured	-Simple Reversionary bonus : 1.65% to 3.05% of Sum Assured ->Compound Reversionary bonus : 4.25% of Sum Assured	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked -Others																		
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																	
	Life	5.80%	5.80%	35% to 110% of IALM 2012-14 table	37% to 27% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year			
	General Annuity	5.75%	5.75%	45% to 54% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	54% to 63% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	0%	0%	4.65% pa	4.00% pa	0%	0%			
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	5.80%	5.80%	35% to 110% of IALM 2012-14 table	37% to 27% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year			
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked -Others																		
Life	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	20% to 87% of IALM 2012-14 table	30% to 93% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year				
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	29% to 87% of IALM 2012-14 table	35% to 93% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Payout & Fully Paidup Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Payout & Fully Paidup Policies - Rs 225 p.a.	1.1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year				
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

*Terminal bonus is also paid as a percentage of total accumulated bonuses or as a percentage of Sum Assured depending upon the product terms and conditions.
Valuation data
The Policy data required for the purpose of valuation is obtained from the policy administration system (Life-Asia and Group-Asia). Various checks are performed on this data to maintain consistency, completeness and accuracy. Data is then modified to make it compatible with the actuarial valuation software, "Prophet".

Valuation Bases/Methodology
Assumptions have been updated for FY23-24 w.r.t. emerging experience

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation																		
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)*				
		As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24	As at 30th June 2024 for the year 2024-25	As at 30th June 2023 for the year 2023-24			
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																			
	Life	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.75% pa Thereafter: 6% pa	94% of IALM 2012-14 table	90% of IALM 2012-14 table	NA	NA	Rs 60 p.a.	Rs 60 p.a.	2% of Premium Income	2% of Premium Income	4.65% pa	4% pa	From 2% to 15% , based on on product and policy year	From 2% to 15% , based on on product and policy year	Simple Reversionary bonus: 2.55% of Sum Assured.	Simple Reversionary bonus: 2% to 2.25% of Sum Assured.			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked -Others																			
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Non-Par	Non-Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																			
	Life	5.85%	5.85%	33% to 233% of IALM 2012-14 table	40% to 250% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Rs. zero to Rs 50 p.a.	Rs. zero to Rs 50 p.a.	2% of Premium Income	2% of Premium Income	4.65% pa	4% pa	From 0% to 8% , based on on product and policy year	From 0% to 8% , based on on product and policy year	NOT APPLICABLE				
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Linked -Others																			
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	

*Terminal bonus is also paid as a percentage of total accrued/cash bonuses or as a percentage of Sum Assured depending upon the product terms and conditions.

Valuation data

The Policy data required for the purpose of valuation is obtained from the policy administration system (Life-Asia and Group-Asia). Various checks are performed on this data to maintain consistency, completeness and accuracy. Data is then modified to make it compatible with the actuarial valuation software, "Prophet".

Valuation Bases/Methodology

Assumptions have been updated for FY23-24 w.r.t. emerging experience

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM / PBL)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For/Against / Abstain)	Reason supporting the vote decision
03-05-2024	HDFC Bank Limited	PBL	Management	To approve the eligibility for re-appointment, re-appointment and remuneration of Mr. Atanu Chakraborty (DIN: 01469375) as a Part-time Chairman and Independent Director of the Bank to hold office for a period of three (3) years from May 5, 2024 to May 4, 2027 (both days inclusive), not liable to retire by rotation, at a remuneration of Rs. 50,00,000 per annum.	FOR	FOR	Re-appointment compliant with law. No major concern identified.
14-05-2024	ICICI Bank Limited	PBL	Management	Appointment of Mr. Pradeep Kumar Sinha (DIN: 00145126) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five consecutive years with effect from February 17, 2024.	FOR	FOR	Compliant with law. No governance concern identified.
14-05-2024	ICICI Bank Limited	PBL	Management	Compensation payable to Mr. Pradeep Kumar Sinha (DIN: 00145126) as Non-Executive Part-time Chairman with effect from July 1, 2024 or the date of approval from Reserve Bank of India, whichever is later.	FOR	FOR	Compliant with law. No governance concern identified.
14-05-2024	ICICI Bank Limited	PBL	Management	Revision in compensation in the form of fixed remuneration from Rs. 2,000,000/- per annum to Rs. 3,000,000/- per annum to each Non-Executive Director (other than Part-Time Chairman and the Director nominated by the Government of India), effective from February 10, 2024.	FOR	FOR	Compliant with Law. No governance concern identified.
14-05-2024	ICICI Bank Limited	PBL	Management	Revision in fixed remuneration of Mr. Girish Chandra Chaturvedi (DIN: 00110996), Non-Executive (Part-time) Chairman from Rs. 3,500,000/- per annum to Rs. 5,000,000/- per annum, on pro rata basis with effect from April 1, 2024 till June 30, 2024.	FOR	FOR	Compliant with Law. No major governance concern.
14-05-2024	ICICI Bank Limited	PBL	Management	Appointment of Mr. Ajay Kumar Gupta (DIN: 07580795) as a Director and whole-time Director (designated as Executive Director) of the Bank with effect from March 15, 2024 to November 26, 2026 and payment of remuneration to him.	FOR	FOR	Compliant with Law. No major governance concern.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To receive, consider and adopt a. the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2024, together with the Reports of the Board of Directors and the Auditors thereon and b. the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2024, together with the Report of the Auditors thereon.	FOR	FOR	Unqualified financial statements (except certain non-material remarks identified in CARO report). Compliant with Indian Accounting Standards. No governance concern identified.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To confirm the payment of Interim Dividends (including a special dividend) on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year 2023 -24.	FOR	FOR	Sufficient funds available for payment of final dividend. No governance concern identified.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To appoint a Director in place of N Chandrasekaran (DIN 00121863), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No major governance concern identified.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with identified subsidiaries of Promoter Company and/ or their subsidiaries.	FOR	FOR	Compliant with law. No governance concern identified.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tejas Networks Limited.	FOR	FOR	Compliant with law. No governance concern identified.

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM / PBL)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against / Abstain)	Reason supporting the vote decision
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Motors Limited, Jaguar Land Rover Limited and/or their identified subsidiaries.	FOR	FOR	Compliant with law. No governance concern identified.
31-05-2024	Tata Consultancy Services Limited	AGM	Management	To approve existing as well as new material related party transactions with Tata Consultancy Services Japan, Ltd., subsidiary of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
06-06-2024	ITC Limited	CCM	Management	Scheme of Arrangement amongst ITC Limited (Demerged Company) and ITC Hotels Limited (Resulting Company) and their respective shareholders and creditors (Scheme).	FOR	FOR	Compliant with law. No governance concern identified.
19-06-2024	State Bank of India	AGM	Management	To discuss and adopt the Balance Sheet and the Profit and Loss Account of the State Bank of India made up to the 31st day of March 2024, the report of the Central Board on the working and activities of the State Bank of India for the period covered by the Accounts; and the Auditor's Report on the Balance Sheet and Accounts.	FOR	FOR	Unqualified financial statements. Compliant with Indian Accounting Standards. No governance concern identified.
20-06-2024	Reliance Industries Limited	PBL	Management	Appointment of Shri Haigreve Khaitan (DIN: 00005290) as an Independent Director of the Company.	FOR	FOR	No major concerns seen.
20-06-2024	Reliance Industries Limited	PBL	Management	Re-appointment of Yasir Othman H. Al Rumayyan (DIN: 09245977) as an Independent Director of the Company.	FOR	FOR	No major concerns seen.
20-06-2024	Reliance Industries Limited	PBL	Management	Re-appointment of Shri P.M.S. Prasad (DIN: 00012144) as a Whole-time Director designated as an Executive Director.	FOR	FOR	Appointment is compliant with law. No concern identified.
20-06-2024	Reliance Industries Limited	PBL	Management	Approval of Material Related Party Transactions with Reliance International Leasing IFSC Limited.	FOR	FOR	Proposed Transactions are compliant with law. No concern identified.
20-06-2024	Reliance Industries Limited	PBL	Management	Approval of Material Related Party Transactions between Reliance Retail Limited and Sanmina-SCI India Private Limited.	FOR	FOR	Proposed Transactions are compliant with law. No concern identified.
26-06-2024	Infosys Limited	AGM	Management	To consider and adopt the audited financial statements (including the consolidated financial statements) of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors (the Board) and auditors thereon.	FOR	FOR	Unqualified Financial Statements. Compliant with Accounting Standards. No negative observations in CARO.
26-06-2024	Infosys Limited	AGM	Management	To declare a final dividend of Rs. 20/- per equity share for the financial year ended March 31, 2024 and additionally a special dividend of Rs. 8/- per equity share.	FOR	FOR	Sufficient funds available for payment of dividend. No concern identified.
26-06-2024	Infosys Limited	AGM	Management	To appoint a director in place of Nandan M. Nilekani (DIN: 00041245), who retires by rotation and being eligible, seeks re-appointment.	FOR	FOR	Re-appointment compliant with law. No concern identified.

FORM L-45 OFFICES AND OTHER INFORMATION

Date: June 30, 2024

Name of the Insurer: PNB MetLife India Insurance Company Limited
Registration No. and Date of Registration with the IRDA:117, August 6, 2001

Sr.No	Information	Number
1	No. of offices at the beginning of the year	150
2	No. of branches approved during the year	
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	151
7	No. of branches approved but not opened	
8	No. of rural branches	1
9	No. of urban branches	150
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	12
	(d) Women Director	4
	(e) Whole time director	0
11	No. of Employees	
	(a) On-roll:	24,595
	(b) Off-roll:	194
	(c) Total	24,789
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	30,241
	(b) Corporate Agents-Banks	16
	(c) Corporate Agents-Others	18
	(d) Insurance Brokers	143
	(e) Web Aggregators	10
	(f) Insurance Marketing Firm	33
	(g) Micro Agents	0
	(h) Point of Sales persons (DIRECT)	105
	(i) Other as allowed by IRDAI (To be specified)	0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	24,300	28,566
Recruitments during the quarter	2,589	2,172
Attrition during the quarter	2,294	172
Number at the end of the quarter	24,595	30,566