



**PNB MetLife India Insurance Company Limited**

**IRDAI PUBLIC DISCLOSURES**  
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2024

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



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



## REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 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	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION		HEALTH	VAR.INS	TOTAL			
Premiums earned – net																						
(a) Premium	L-4	63,330	2,168	-	-	65,498	1,12,292	-	1,888	-	-	-	-	1,14,180	2,05,212	3,645	5,762	1,595	-	-	2,16,214	3,95,892
(b) Reinsurance ceded		(420)	-	-	-	(420)	(172)	-	-	-	-	-	-	(172)	(20,673)	-	-	(80)	-	-	(20,753)	(21,345)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																						
(a) Interest, Dividends & Rent – Gross		10,120	756	-	-	10,876	58,901	-	1,304	-	-	-	-	60,205	46,928	1,461	563	926	-	-	49,878	1,20,959
(b) Profit on sale/redemption of investments		33,697	609	-	-	34,306	11,229	-	-	-	-	-	-	11,229	2,017	25	4	-	-	-	2,046	47,581
(c) Loss on sale/ redemption of investments		(3,917)	(91)	-	-	(4,008)	(8)	-	-	-	-	-	-	(8)	(9)	-	(2)	-	-	-	(11)	(4,027)
(d) Transfer/Gain on revaluation/change in fair value *		71,764	666	-	-	72,430	-	-	-	-	-	-	-	-	(1,146)	(17)	-	-	-	-	(1,163)	71,267
(e) Amortisation of Premium / Discount on investments		4,918	79	-	-	4,997	252	-	6	-	-	-	-	258	894	48	67	14	-	-	1,023	6,278
Other Income																						
(a) Interest on policy loans		-	-	-	-	-	809	-	-	-	-	-	-	809	339	-	-	-	-	-	339	1,148
(b) Miscellaneous income		10	-	-	-	10	32	-	1	-	-	-	33	82	-	-	-	1	-	-	83	126
Contribution from Shareholders' A/c																						
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (Towards Remuneration of MD & CEO)		29	-	-	-	29	89	-	-	-	-	-	89	114	-	-	-	-	-	-	114	231
<b>TOTAL (A)</b>		<b>1,79,531</b>	<b>4,187</b>	-	-	<b>1,83,718</b>	<b>1,83,424</b>	-	<b>3,199</b>	-	-	-	<b>1,86,623</b>	<b>2,33,758</b>	<b>5,162</b>	<b>6,394</b>	<b>2,456</b>	-	-	-	<b>2,47,770</b>	<b>6,18,110</b>
Commission	L-5	3,088	4	-	-	3,092	11,205	-	42	-	-	-	11,247	11,181	108	7	29	-	-	-	11,325	25,664
Operating Expenses related to Insurance Business	L-6	8,531	17	-	-	8,548	25,522	-	97	-	-	-	25,619	36,974	422	57	67	-	-	-	37,520	71,687
Provision for doubtful debts		20	-	-	-	20	190	-	-	-	-	-	190	108	2	-	-	-	-	-	110	320
Bad debts written off		5	-	-	-	5	18	-	-	-	-	-	18	45	1	-	-	-	-	-	46	69
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		2,645	20	-	-	2,665	4	-	-	-	-	-	4	-	-	-	-	-	-	-	-	2,669
<b>TOTAL (B)</b>		<b>14,289</b>	<b>41</b>	-	-	<b>14,330</b>	<b>36,939</b>	-	<b>139</b>	-	-	-	<b>37,078</b>	<b>48,308</b>	<b>533</b>	<b>64</b>	<b>96</b>	-	-	-	<b>49,001</b>	<b>1,00,409</b>
Benefits Paid (Net)	L-7	78,215	2,151	-	-	80,366	48,607	-	847	-	-	-	49,454	56,115	1,307	1,161	527	-	-	-	59,110	1,88,330
Interim Bonuses Paid		-	-	-	-	-	163	-	4	-	-	-	167	-	-	-	-	-	-	-	-	167
Change in valuation of liability in respect of life policies																						
(a) Gross **		(2,009)	(1)	-	-	(2,010)	1,05,144	-	1,718	-	-	-	1,06,862	1,28,534	3,728	5,140	1,539	-	-	-	1,38,941	2,43,793
(b) Amount ceded in Reinsurance		285	-	-	-	285	7	-	-	-	-	-	7	(1,700)	-	-	9	-	-	-	(1,691)	(1,399)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		85,569	1,912	-	-	87,481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,481
(e) Fund for Discontinued Policies		915	-	-	-	915	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	915
<b>TOTAL (C)</b>		<b>1,62,975</b>	<b>4,062</b>	-	-	<b>1,67,037</b>	<b>1,53,921</b>	-	<b>2,569</b>	-	-	-	<b>1,56,490</b>	<b>1,82,949</b>	<b>5,035</b>	<b>6,301</b>	<b>2,075</b>	-	-	-	<b>1,96,360</b>	<b>5,19,887</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>2,267</b>	<b>84</b>	-	-	<b>2,351</b>	<b>(7,436)</b>	-	<b>491</b>	-	-	-	<b>(6,945)</b>	<b>2,501</b>	<b>(406)</b>	<b>29</b>	<b>285</b>	-	-	-	<b>2,409</b>	<b>(2,186)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	406	-	-	-	-	-	406	406
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		<b>2,267</b>	<b>84</b>	-	-	<b>2,351</b>	<b>(7,436)</b>	-	<b>491</b>	-	-	-	<b>(6,945)</b>	<b>2,501</b>	<b>(0)</b>	<b>29</b>	<b>285</b>	-	-	-	<b>2,815</b>	<b>(1,780)</b>
<b>APPROPRIATIONS</b>																						
Transfer to Shareholders' Account		2,267	84	-	-	2,351	-	-	-	-	-	-	-	2,501	-	29	285	-	-	-	2,815	5,166
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	(7,435)	-	491	-	-	-	(6,944)	-	-	-	-	-	-	-	-	(6,944)
<b>TOTAL</b>		<b>2,267</b>	<b>84</b>	-	-	<b>2,351</b>	<b>(7,435)</b>	-	<b>491</b>	-	-	-	<b>(6,944)</b>	<b>2,501</b>	-	<b>29</b>	<b>285</b>	-	-	-	<b>2,815</b>	<b>(1,778)</b>
<b>Details of Total Surplus/(Deficit)</b>																						
(a) Interim Bonuses Paid		-	-	-	-	-	163	-	4	-	-	-	167	-	-	-	-	-	-	-	-	167
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		2,267	84	-	-	2,351	(7,436)	-	491	-	-	-	(6,945)	2,501	(406)	29	285	-	-	-	2,409	(2,185)
<b>(d) Total Surplus/(Deficit): [(a)+(b)+(c)]</b>		<b>2,267</b>	<b>84</b>	-	-	<b>2,351</b>	<b>(7,273)</b>	-	<b>495</b>	-	-	-	<b>(6,778)</b>	<b>2,501</b>	<b>(406)</b>	<b>29</b>	<b>285</b>	-	-	-	<b>2,409</b>	<b>(2,018)</b>

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

\*\* Represents mathematical reserves after allocation of bonus



## REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 2023

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL		
							PARTICIPATING					NON-PARTICIPATING							
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH		VAR.INS	TOTAL
Premiums earned – net																			
(a) Premium	L-4	40,612	777	-	-	41,389	64,263	-	1,175	-	-	65,438	1,16,148	1,707	926	754	-	1,19,535	2,26,362
(b) Reinsurance ceded		(207)	-	-	-	(207)	(85)	-	-	-	(85)	(10,152)	-	-	(40)	-	-	(10,192)	(10,484)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		5,282	382	-	-	5,664	29,626	-	659	-	-	30,285	24,089	734	294	468	-	25,585	61,534
(b) Profit on sale/redemption of investments		20,853	335	-	-	21,188	6,016	-	-	-	6,016	1,304	-	-	-	-	-	1,304	28,508
(c) (Loss on sale/ redemption of investments)		(1,334)	(47)	-	-	(1,381)	(6)	-	-	-	(6)	-	-	(2)	-	-	-	(2)	(1,389)
(d) Transfer/Gain on revaluation/change in fair value *		19,958	(37)	-	-	19,921	-	-	-	-	-	(574)	(5)	-	-	-	-	(579)	19,342
(e) Amortisation of Premium / Discount on investments		2,472	33	-	-	2,505	126	-	4	-	130	451	26	31	6	-	-	514	3,149
Other Income																			
(a) Interest on policy loans		-	-	-	-	-	418	-	-	-	418	178	-	-	-	-	-	178	596
(b) Miscellaneous income		4	-	-	-	4	18	-	-	-	18	49	-	-	1	-	-	50	72
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (Towards Remuneration of MD & CEO)		29	-	-	-	29	89	-	-	-	89	114	-	-	-	-	-	114	231
<b>TOTAL (A)</b>		<b>87,669</b>	<b>1,443</b>	-	-	<b>89,112</b>	<b>1,00,465</b>	-	<b>1,838</b>	-	<b>1,02,303</b>	<b>1,31,607</b>	<b>2,462</b>	<b>1,249</b>	<b>1,189</b>	-	-	<b>1,36,507</b>	<b>3,27,921</b>
Commission	L-5	2,219	4	-	-	2,223	6,349	-	22	-	6,371	6,327	47	5	13	-	-	6,392	14,986
Operating Expenses related to Insurance Business	L-6	5,866	2	-	-	5,868	12,285	-	45	-	12,330	17,841	162	(12)	30	-	-	18,021	36,219
Provision for doubtful debts		8	-	-	-	8	120	-	-	-	120	(20)	-	-	-	-	-	(20)	108
Bad debts written off		5	-	-	-	5	17	-	-	-	17	43	1	-	-	-	-	44	66
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		1,471	10	-	-	1,481	2	-	-	-	2	-	-	-	-	-	-	-	1,483
<b>TOTAL (B)</b>		<b>9,569</b>	<b>16</b>	-	-	<b>9,585</b>	<b>18,773</b>	-	<b>67</b>	-	<b>18,840</b>	<b>24,191</b>	<b>210</b>	<b>(7)</b>	<b>43</b>	-	-	<b>24,437</b>	<b>52,862</b>
Benefits Paid (Net)	L-7	40,598	849	-	-	41,447	27,672	-	471	-	28,143	29,722	704	145	308	-	-	30,879	1,00,469
Interim Bonuses Paid		-	-	-	-	-	43	-	2	-	45	-	-	-	-	-	-	-	45
Change in valuation of liability in respect of life policies																			
(a) Gross **		(323)	(1)	-	-	(324)	58,222	-	1,042	-	59,264	73,527	1,658	894	707	-	-	76,786	1,35,726
(b) Amount ceded in Reinsurance		41	-	-	-	41	9	-	-	-	9	507	-	-	9	-	-	516	566
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		41,498	535	-	-	42,033	-	-	-	-	-	-	-	-	-	-	-	-	42,033
(e) Fund for Discontinued Policies		(2,597)	-	-	-	(2,597)	-	-	-	-	-	-	-	-	-	-	-	-	(2,597)
<b>TOTAL (C)</b>		<b>79,217</b>	<b>1,383</b>	-	-	<b>80,600</b>	<b>85,946</b>	-	<b>1,515</b>	-	<b>87,461</b>	<b>1,03,756</b>	<b>2,362</b>	<b>1,039</b>	<b>1,024</b>	-	-	<b>1,08,181</b>	<b>2,76,242</b>
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>(1,117)</b>	<b>44</b>	-	-	<b>(1,073)</b>	<b>(4,254)</b>	-	<b>256</b>	-	<b>(3,998)</b>	<b>3,660</b>	<b>(110)</b>	<b>217</b>	<b>122</b>	-	-	<b>3,889</b>	<b>(1,183)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	(1,159)	110	(188)	-	-	-	-	-
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>		<b>(1,117)</b>	<b>44</b>	-	-	<b>(1,073)</b>	<b>(4,254)</b>	-	<b>256</b>	-	<b>(3,998)</b>	<b>2,501</b>	<b>(0)</b>	<b>29</b>	<b>122</b>	-	-	<b>2,652</b>	<b>(2,420)</b>
<b>APPROPRIATIONS</b>																			
Transfer to Shareholders' Account		(1,117)	44	-	-	(1,073)	-	-	-	-	-	2,501	-	29	122	-	-	2,652	1,579
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	(4,254)	-	256	-	(3,998)	-	-	-	-	-	-	-	(3,998)
<b>TOTAL</b>		<b>(1,117)</b>	<b>44</b>	-	-	<b>(1,073)</b>	<b>(4,254)</b>	-	<b>256</b>	-	<b>(3,998)</b>	<b>2,501</b>	<b>29</b>	<b>122</b>	-	-	-	<b>2,652</b>	<b>(2,419)</b>
<b>Details of Total Surplus/(Deficit)</b>																			
(a) Interim Bonuses Paid		-	-	-	-	-	44	-	2	-	46	-	-	-	-	-	-	-	46
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		(1,117)	44	-	-	(1,073)	(4,254)	-	256	-	(3,998)	3,660	(110)	217	122	-	-	3,889	(1,182)
<b>(d) Total Surplus/(Deficit): [(a)+(b)-(c)]</b>		<b>(1,117)</b>	<b>44</b>	-	-	<b>(1,073)</b>	<b>(4,210)</b>	-	<b>258</b>	-	<b>(3,952)</b>	<b>3,660</b>	<b>(110)</b>	<b>217</b>	<b>122</b>	-	-	<b>3,889</b>	<b>(1,136)</b>

\*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 HALF YEAR ENDED SEPTEMBER 30, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
Amounts transferred from the Policyholders Account (Technical Account)		8,571	12,350	1,578	5,166
Income From Investments				-	-
(a) Interest, Dividends & Rent – Gross		3,880	7,562	3,360	6,675
(b) Profit on sale/redemption of investments		66	66	-	16
(c) (Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortisation of Premium / Discount on Investments		96	205	89	137
Other Income		-	-	-	-
<b>TOTAL (A)</b>		<b>12,613</b>	<b>20,183</b>	<b>5,027</b>	<b>11,994</b>
Expense other than those directly related to the insurance business		259	436	193	274
Contribution to the Policyholder's Account		-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others (Towards Remuneration of MD & CEO)		95	95	231	231
Interest on subordinated debt		818	1,628	818	1,628
Expenses towards CSR activities		113	115	66	68
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		5,704	7,249	(1,237)	406
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
<b>TOTAL (B)</b>		<b>6,989</b>	<b>9,523</b>	<b>71</b>	<b>2,607</b>
		-	-	-	-
<b>Profit/ (Loss) before tax</b>		<b>5,624</b>	<b>10,660</b>	<b>4,956</b>	<b>9,387</b>
Provision for Taxation		(289)	-	80	327
<b>Profit / (Loss) after tax</b>		<b>5,913</b>	<b>10,660</b>	<b>4,876</b>	<b>9,060</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year		(23,639)	(28,386)	(51,767)	(55,951)
(b) Interim dividends paid during the period		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit/(Loss) carried forward to Balance Sheet</b>		<b>(17,726)</b>	<b>(17,726)</b>	<b>(46,891)</b>	<b>(46,891)</b>

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 SEPTEMBER 30, 2024

(Amount in Rs. Lakhs)

Particulars	Schedule	AS AT SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	2,01,288	2,01,288
RESERVES AND SURPLUS	L-10	663	676
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		65	-
<b>Sub-Total</b>		<b>2,02,016</b>	<b>2,01,964</b>
BORROWINGS	L-11	40,000	40,000
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		84,803	33,668
POLICY LIABILITIES		36,32,539	31,23,963
<b>FUNDS FOR DISCONTINUED POLICIES</b>			
- Discontinued on account of non- payment of premium		1,26,537	1,19,709
- Others		-	-
<b>INSURANCE RESERVES</b>			
PROVISION FOR LINKED LIABILITIES		10,97,671	8,08,074
<b>Sub-Total</b>		<b>49,41,550</b>	<b>40,85,414</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
Linked		1,292	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		74,375	76,447
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>52,59,233</b>	<b>44,03,825</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	2,19,045	1,89,579
Policyholders'	L-13	37,27,179	31,88,490
Assets held to cover Linked liabilities	L-14	12,24,208	9,27,783
LOANS	L-15	31,579	25,869
FIXED ASSETS	L-16	11,456	13,604
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	24,940	9,285
Advances and Other Assets	L-18	1,58,774	1,37,071
<b>Sub-Total (A)</b>		<b>1,83,714</b>	<b>1,46,356</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	1,43,286	1,23,533
	L-20	12,388	11,214
<b>Sub-Total (B)</b>		<b>1,55,674</b>	<b>1,34,747</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>28,040</b>	<b>11,609</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		17,726	46,891
DEBIT BALANCE OF REVENUE ACCOUNT (Policyholders' Account)		-	-
<b>TOTAL</b>		<b>52,59,233</b>	<b>44,03,825</b>

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	AS AT SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	35	270
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)	14,299	12,494
Unclaimed amount of policyholders transferred to Senior Citizens' Welfare Fund	-	-
<b>TOTAL</b>	<b>15,869</b>	<b>14,300</b>



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 SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
First year premiums	65,430	1,06,453	56,027	95,855
Renewal Premiums	1,61,212	2,84,016	1,50,101	2,57,701
Single Premiums	35,928	76,508	20,234	42,336
<b>TOTAL PREMIUM</b>	<b>2,62,570</b>	<b>4,66,977</b>	<b>2,26,362</b>	<b>3,95,892</b>
<b>Premium Income from business written:</b>				
In India	2,62,570	4,66,977	2,26,362	3,95,892
Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE  
COMMISSION EXPENSES

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
Commission paid				
Direct - First year premiums	8,679	14,878	8,605	15,476
- Renewal premiums	4,539	7,982	4,103	6,899
- Single premiums	1,109	1,847	639	1,110
<b>Gross Commission</b>	<b>14,327</b>	<b>24,707</b>	<b>13,347</b>	<b>23,485</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>14,327</b>	<b>24,707</b>	<b>13,347</b>	<b>23,485</b>
Rewards and Remuneration to Agents, brokers and other intermediaries	4,428	8,679	1,638	2,179
<b>Total</b>	<b>18,755</b>	<b>33,386</b>	<b>14,985</b>	<b>25,664</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	3,059	5,032	2,176	3,816
Corporate Agents -Others	12,958	23,148	10,393	17,835
Brokers	2,275	4,313	2,271	3,409
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	2	2	8
IMF	463	891	143	595
POS	-	-	-	1
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>	-	-	-	-
<b>In India</b>	<b>18,755</b>	<b>33,386</b>	<b>14,985</b>	<b>25,664</b>
<b>Outside India</b>	-	-	-	-

\*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 SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
1	Employees' remuneration & welfare benefits	25,720	49,507	23,110	45,222
2	Travel, conveyance and vehicle running expenses	418	1,084	575	1,190
3	Training expenses	367	802	1,059	1,654
4	Rents, rates & taxes	831	1,683	767	1,556
5	Repairs	132	226	97	182
6	Printing & stationery	138	395	161	368
7	Communication expenses	285	589	267	561
8	Legal & professional charges	435	1,159	383	823
9	Medical fees	258	496	271	613
10	Auditors' fees, expenses etc				
	a) as auditor	25	49	22	43
	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	2	3	-	1
11	Advertisement and publicity	558	1,769	1,173	2,609
12	Interest & Bank Charges	216	429	193	453
13	Depreciation	216	1,282	1,403	2,457
14	Brand/Trade Mark usage fee/charges	75	150	56	112
15	Business Development, Sales promotion & Sales conference	1,115	1,554	2,074	3,995
16	Stamp duty on policies	631	1,408	686	1,923
17	Information technology expenses	2,920	5,883	2,065	4,357
18	Goods and Services Tax (GST)	24	(229)	41	190
19	Others				
	Office expenses	365	824	426	800
	Others	1,188	2,367	1,390	2,578
	<b>TOTAL</b>	<b>35,919</b>	<b>71,430</b>	<b>36,219</b>	<b>71,687</b>
	In India	35,919	71,430	36,219	71,687
	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 SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
<b>1. Insurance Claims</b>				
(a) Claims by Death	22,747	50,632	21,519	47,452
(b) Claims by Maturity	40,613	70,193	17,885	29,825
(c) Annuities/Pension payment	1,663	3,199	1,257	2,690
(d) Periodical Benefit	18,400	33,589	14,971	26,488
(e) Health	114	300	147	276
(f) Surrenders	69,493	1,28,842	51,042	98,745
(g) Others	-	-	-	-
<b>Benefits Paid (Gross)</b>				
In India	1,53,030	2,86,755	1,06,821	2,05,476
Outside India	-	-	-	-
<b>2. (Amount ceded in reinsurance):</b>				
(a) Claims by Death	(7,758)	(17,957)	(6,319)	(16,450)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(37)	(71)	(33)	(96)
(f) Surrenders	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
<b>Benefits Paid (Net)</b>				
In India	1,45,235	2,68,727	1,00,469	1,88,930
Outside India	-	-	-	-
<b>TOTAL</b>	<b>1,45,235</b>	<b>2,68,727</b>	<b>1,00,469</b>	<b>1,88,930</b>

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
<b>Authorised Capital</b>	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	-	-
<b>Issued Capital</b>	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	-	-
<b>Subscribed Capital</b>		
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	-	-
<b>Called-up Capital</b>		
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	-	-
<b>TOTAL</b>	<b>2,01,288</b>	<b>2,01,288</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

Shareholder	AS AT SEPTEMBER 30, 2024		AS AT SEPTEMBER 30, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
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%
<b>Investors</b>				
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	-	-	-	-
<b>TOTAL</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>

\*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 INDIA INSURANCE COMPANY LTD AS AT QUARTER ENDED SEPTEMBER 30, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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)		-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
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>B.</b>	<b>Non Promoters</b>								
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 Repatriable		-	-	-	-	-	-	-
	- 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	-	-	-	-
	- IEPF		-	-	-	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders		-	-	-	-	-	-	-
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
<b>Total</b>		<b>8</b>	<b>2,01,28,84,283</b>	<b>100.00</b>	<b>2,01,288</b>	<b>17,00,000</b>	<b>0.08</b>	<b>-</b>	<b>-</b>

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)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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	70.0789	16,10,82,51,370	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	32	33,03,48,406	2.8744	66,06,96,812	40,00,000	1.2108	-	-
ii.a)	Foreign Portfolio Investors - Category I	530	93,72,86,205	8.1553	1,87,45,72,410	-	-	-	-
ii.b)	Foreign Portfolio Investors - Category II	25	2,97,71,202	0.2590	5,95,42,404	-	-	-	-
iii)	Financial Institutions/Banks	21	98,57,708	0.8588	1,97,15,416	-	-	-	-
iv)	Insurance Companies	26	98,17,25,575	8.5420	1,96,34,51,150	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	20	57,29,100	0.0498	1,14,58,200	1,959	0.03	-	-
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	3,36,468	0.0029	6,72,936	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	25,41,128	90,12,55,704	7.8418	1,80,25,11,408	12,86,81,490	14.2780	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	347	9,29,93,525	0.8091	18,59,87,050	4,10,19,356	44.1099	-	-
iii)	NBFCs registered with RBI	3	57,62,189	0.0501	1,15,24,378	-	-	-	-
iv)	Others:								
	- Trusts	59	11,26,342	0.0098	22,52,684	58,873	5.2269	-	-
	- Non Resident Indian	6,345	1,65,95,923	0.1444	3,31,91,846	63,489	0.3826	-	-
	- Clearing Members	47	51,83,628	0.0451	1,03,67,256	5,700	3.6850	-	-
	- Non Resident Indian Non Repatriable	5,994	81,58,728	0.0710	1,63,17,456	1,07,869	1.3221	-	-
	- Bodies Corporate	3,367	7,58,73,734	0.6602	15,17,47,468	2,65,25,034	34.9594	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
	- Foreign Body Corporate	1	4,715	-	9,430	-	-	-	-
	- Resident Individuals HUF	21,504	2,98,52,856	0.2597	5,97,05,712	98,76,536	33.0841	-	-
	Other Foreign Institution	28	16,100	0.0001	32,200	-	-	-	-
	Foreign Nationals	3	5,720	-	11,440	-	-	-	-
	Unclaimed Suspense/Escrow A/c	1	4,535	-	9,070	-	-	-	-
	Other Financial Institutions	2	620	-	1,240	-	-	-	-
	Provident Funds/ Pension Fund	1	69,28,485	0	1,38,56,970	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>25,79,491</b>	<b>11,49,29,43,268</b>	<b>100.00</b>	<b>22,98,58,86,536</b>	<b>21,03,40,306</b>	<b>1.83</b>	-	-



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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	670	681
	Less: Depreciation charged on revaluation reserve	7	5
	<b>Closing Balance</b>	<b>663</b>	<b>676</b>
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>Total</b>	<b>663</b>	<b>676</b>

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	In the form of Debentures/ Bonds	40,000	40,000
2	From Banks	-	-
3	From Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>40,000</b>	<b>40,000</b>

**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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	63,560	64,536
2	Other Approved Securities	90,476	70,642
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,640	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	29,462	21,085
	(e) Other Securities (Infrastructure Investment Fund)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	27,697	29,428
5	Other than Approved Investments	899	500
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	500	-
2	Other Approved Securities	-	502
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	538	148
	(e) Other Securities - CP/CBLO/Bank Deposits	1,921	2,436
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	2,352	-
4	Investments in Infrastructure and Social Sector	-	302
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,19,045</b>	<b>1,89,579</b>

The market value of the above total investment is ₹ 2,23,093 (As at September 30, 2023 ₹ 1,87,231)

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	15,39,906	14,05,618
2	Other Approved Securities	6,51,777	4,85,901
3	Other Investments		
	(a) Shares		
	(aa) Equity	2,12,711	1,41,413
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,81,125	4,09,784
	(e) Other Securities (Infrastructure Investment Fund)	5,791	7,229
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	18,890	28,670
4	Investments in Infrastructure and Social Sector	6,91,972	6,01,033
5	Other than Approved Investments	19,054	21,690
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,460	5,141
2	Other Approved Securities	80	5,064
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	29,395	15,228
	(e) Other securities - Other securities - CP/Bank Deposits/CBLO	29,599	48,303
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	9,780	-
4	Investments in Infrastructure and Social Sector	28,639	13,416
5	Other than approved investments-Debenture / Bonds	-	-
	<b>TOTAL</b>	<b>37,27,179</b>	<b>31,88,490</b>

The Market Value of the above total investment is ₹ 38,42,933 (As at September 30, 2023 ₹ 31,94,911 )

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	93,421	82,757
2	Other Approved Securities	9,925	7,478
3	Other Investments		
	(a) Shares		
	(aa) Equity	7,12,703	4,90,707
	(bb) Preference	-	-
	(b) Mutual Funds	49,030	46,947
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	18,136	21,249
	(e) Other Securities-Bank Deposits	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,45,272	1,10,802
5	Other than Approved Investments	47,253	18,342
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	79,996	83,601
2	Other Approved Securities	522	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,980	2
	(e) Other Securities - CP/CBLO/Bank Deposits	57,488	56,860
	(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	8,482	8,998
	<b>TOTAL</b>	<b>12,24,208</b>	<b>9,27,783</b>

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-Sep-24	As at 30-Sep-23	As at 30-Sep-24	As at 30-Sep-23	As at 30-Sep-24	As at 30-Sep-23	As at 30-Sep-24	As at 30-Sep-23
<b>Long Term Investments:</b>								
Book Value	2,11,699.91	1,86,190.90	33,90,118.43	29,46,897.89	1,60,830.39	1,53,066.86	37,62,648.73	32,86,155.65
Market Value	2,15,755.81	1,83,835.87	35,04,927.46	29,53,205.93	1,62,831.80	1,51,794.87	38,83,515.07	32,88,836.68
<b>Short Term Investments:</b>								
Book Value	5,311.18	3,388.00	1,04,849.37	87,152.33	1,48,495.43	1,49,504.26	2,58,655.97	2,40,044.58
Market Value	5,302.83	3,395.17	1,06,066.41	87,445.01	1,48,467.98	1,49,500.65	2,59,837.22	2,40,340.83

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	<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	31,579	25,869
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>31,579</b>	<b>25,869</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	31,579	25,869
	(f) Others	-	-
	<b>TOTAL</b>	<b>31,579</b>	<b>25,869</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	31,579	25,869
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>31,579</b>	<b>25,869</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	3,040	1,884
	(b) Long Term	28,539	23,985
	<b>TOTAL</b>	<b>31,579</b>	<b>25,869</b>

**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	18	18
Loss	-	-
<b>Total</b>	<b>18</b>	<b>18</b>

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 September 30, 2024	As at April 01, 2024	For the Period	On Sales/ Adjustment	As at September 30, 2024	As at September 30, 2023	
Goodwill	-	-	-	-	-	-	-	-	-	-
<u>Intangibles</u>										
Computer Software	15,175	403	7	15,571	11,985	388	7	12,366	3,205	5,505
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	4,236	744	133	4,847	2,837	268	119	2,986	1,861	1,331
Buildings (Including Revaluation)	2,569	-	-	2,569	114	18	7	139	2,430	2,480
Furniture & Fittings	1,214	74	47	1,241	928	65	41	952	289	338
Information technology equipment	9,385	224	340	9,268	6,766	446	340	6,872	2,396	2,417
Vehicles	58	-	58	0	36	2	38	-	0	25
Office Equipment	1,646	291	72	1,864	1,240	95	73	1,262	602	408
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>34,283</b>	<b>1,736</b>	<b>658</b>	<b>35,361</b>	<b>23,906</b>	<b>1,282</b>	<b>625</b>	<b>24,577</b>	<b>10,784</b>	<b>12,504</b>
Work in progress (CWIP)	1,027	1,381	1,736	672	-	-	-	-	672	1,100
<b>Grand Total</b>	<b>35,310</b>	<b>3,117</b>	<b>2,394</b>	<b>36,033</b>	<b>23,906</b>	<b>1,282</b>	<b>625</b>	<b>24,577</b>	<b>11,456</b>	<b>13,604</b>
<b>Previous period</b>	<b>31,477</b>	<b>8,136</b>	<b>4,489</b>	<b>35,383</b>	<b>19,613</b>	<b>2,457</b>	<b>297</b>	<b>21,778</b>	<b>13,604</b>	<b>-</b>



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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	Cash (including cheques*, drafts and stamps)	1,449	1,244
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	15,658	2,097
	(bb) Others	29	29
	(b) Current Accounts	7,804	5,915
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>24,940</b>	<b>9,285</b>
	Balances with non-scheduled banks included above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	24,940	9,285
	Outside India	-	-
	<b>TOTAL</b>	<b>24,940</b>	<b>9,285</b>

\* Cheques in hand amount to ₹ 967.87 lakhs (Previous year ₹ 802.66 lakhs)

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

Sr. No	Particulars	AS AT SEPTEMBER 30, 2024		AS AT SEPTEMBER 30, 2023	
	<b>ADVANCES</b>				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments	-	-	-	-
3	Prepayments	2,873		2,138	
4	Advances to Directors/Officers	-	-	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	516		2,257	
6	<b>Others</b>				
	Advances to Employees	151		194	
	Advances to Suppliers	2,118		2,572	
	Other Advances	1,328	3,597	625	3,391
	<b>TOTAL (A)</b>		<b>6,986</b>		<b>7,786</b>
	<b>OTHER ASSETS</b>				
1	Income accrued on investments	90,864		76,287	
2	Outstanding Premiums	19,619		17,188	
3	Agents' Balances	1,061		827	
	Less: Provision for doubtful recoveries	1,061	-	827	-
4	Foreign Agencies Balances	-		-	
5	Due from other entities carrying on insurance business (including reinsurers)	6,081		3,865	
6	Due from subsidiaries/ holding company	-		-	
7	Assets held for unclaimed amount of policyholders	1,752		16,927	
	Income accrued on unclaimed fund	389		2,688	
8	<b>Others:</b>				
	Goods and Services Tax unutilized credit	2,293		1,772	
	Deposits	4,505		2,752	
	Less: Provision for doubtful recoveries	120	4,385	127	2,625
	Other Receivables	847		975	
	Less: Provision for doubtful recoveries	686	161	701	274
	Derivative Asset	25,967		7,659	
	Proceeds from sale/Maturity of investments	277		-	
	<b>TOTAL (B)</b>		<b>1,51,788</b>		<b>1,29,285</b>
	<b>TOTAL (A+B)</b>		<b>1,58,774</b>		<b>1,37,071</b>

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	Agents' Balances	12,521	9,376
2	Balances due to other insurance companies	3,785	5,775
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,043	996
5	Unallocated premium	19,012	17,548
6	Sundry creditors	22,442	26,702
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	25,524	10,511
9	Annuities Due	1,090	154
10	Due to Officers/ Directors	-	-
11	Unclaimed amount of policyholders	1,752	16,927
12	Income accrued on unclaimed fund	389	2,688
13	Interest payable on debentures/bonds	2,198	2,189
14	<b>Others :</b>		
	(a) Taxes deducted at source payable	1,650	1,015
	(b) Goods and Services Tax payable	2,246	2,596
	(c) Security Deposit	1,689	1,689
	(d) Derivative Margin payable	25,211	8,831
	(e) Due to Policyholders	2,734	2,359
	(f) Book overdraft (As per books)	16,179	5,566
	(g) Payable towards investment purchased	2,586	7,554
	(h) Other Statutory due payable	685	587
	(i) Rental SLM Reserves	551	470
	<b>TOTAL</b>	<b>1,43,286</b>	<b>1,23,533</b>

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	For taxation (less payments and taxes deducted at source)	86	-
2	For Employee Benefits		
	For gratuity	502	1,694
	For compensated absences	1,891	1,710
3	For Others (Litigated Claims & Other Liabilities)		
	Litigated Claims & Other Liabilities	8,451	7,138
	Long Term Incentive Plan Payables	1,458	672
	<b>TOTAL</b>	<b>12,388</b>	<b>11,214</b>

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 SEPTEMBER 30, 2024	AS AT SEPTEMBER 30, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## FORM L-22 Analytical Ratios

## Analytical Ratios for Life Companies

Sr.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	154.98%	154.20%	21.12%	36.83%
	b) Pension	131.66%	84.12%	-42.93%	-24.25%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-15.17%	-16.54%	-7.77%	4.48%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	44.44%	2.19%	48.00%	82.76%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	-19.01%	-18.39%	-2.98%	1.86%
	b) Annuity	106.18%	67.70%	-34.26%	-27.81%
	c) Pension	688.79%	441.64%	-70.34%	59.86%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	15.65%	11.63%	3.52%	4.06%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	56.41%	47.75%	29.89%	22.66%
4	<b>Net Retention Ratio</b>	97.14%	95.88%	95.37%	94.61%
5	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	69.31%	75.07%	71.82%	78.17%
	b) Pension	58.91%	64.28%	87.64%	79.73%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	82.83%	82.37%	82.83%	83.66%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	78.75%	80.23%	74.76%	76.73%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	78.69%	80.86%	77.16%	79.97%
	b) Annuity	104.00%	83.15%	0.00%	0.00%
	c) Pension	0.00%	0.00%	0.00%	0.00%
	d) Health	82.01%	84.52%	92.06%	93.28%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	20.82%	22.45%	22.62%	24.59%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	7.14%	7.15%	6.62%	6.48%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	1.10%	0.85%	2.72%	2.89%
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	0.07%	0.08%	0.07%	0.08%
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	2722.46%	2722.46%	2683.81%	2683.81%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	29,230	29,230	15,442	15,442
12	<b>Growth in Network</b>	18.93%	18.93%	11.11%	11.11%
13	<b>Ratio of Surplus to Policyholders' Fund</b>	0.13%	0.13%	-0.04%	-0.04%
14	<b>Profit after tax / Total Income</b>	1.48%	1.40%	1.47%	1.45%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	1.21%	1.21%	1.32%	1.32%
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	2806.58%	2806.58%	2776.65%	2776.65%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	2.03%	2.03%	1.61%	1.61%
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>				
	<b>A. Without Unrealised Gains</b>				
	Shareholders' fund	7.78%	7.67%	7.67%	7.64%
	Policyholders' fund				
	Non linked				
	Participating	8.56%	8.39%	8.96%	9.01%
	Non Participating	7.64%	7.82%	7.87%	7.74%
	Linked				
	Non Participating	18.71%	19.42%	13.94%	11.09%
	<b>B. With Unrealised Gains</b>				
	Shareholders' fund	15.65%	11.97%	5.27%	9.03%
	Policyholders' fund				
	Non linked				
	Participating	16.11%	13.32%	5.33%	10.38%
	Non Participating	15.83%	12.16%	4.33%	8.34%
	Linked				
	Non Participating	24.58%	31.30%	21.73%	29.05%

## FORM L-22 Analytical Ratios

## Analytical Ratios for Life Companies

Sr.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2024	UPTO THE QUARTER ENDED SEPTEMBER 30, 2024	FOR THE QUARTER ENDED SEPTEMBER 30, 2023	UPTO THE QUARTER ENDED SEPTEMBER 30, 2023
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	78.28%	82.58%	78.29%	81.61%
	For 25th month	68.13%	68.62%	69.31%	69.07%
	For 37th month	62.00%	60.50%	57.14%	56.95%
	For 49th Month	54.22%	53.45%	53.89%	52.40%
	for 61st month	48.33%	48.25%	46.09%	45.19%
	<b>Persistency Ratio - Premium basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	99.11%	99.06%	99.92%	99.97%
	For 25th month	99.85%	99.95%	99.85%	99.92%
	For 37th month	99.84%	99.91%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	92.50%	91.71%	90.02%	94.30%
	<b>Persistency Ratio - Number of Policy basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	74.34%	78.28%	74.41%	78.25%
	For 25th month	65.78%	67.79%	65.82%	67.73%
	For 37th month	59.21%	60.04%	60.62%	60.59%
	For 49th Month	56.96%	56.67%	55.73%	54.80%
	for 61st month	48.74%	48.41%	47.06%	45.82%
	<b>Persistency Ratio - Number of Policy basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	98.97%	98.91%	99.71%	99.88%
	For 25th month	99.42%	99.81%	99.78%	99.82%
	For 37th month	99.77%	99.82%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	92.19%	91.68%	90.46%	95.27%
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	<b>Shareholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	<b>Solvency Ratio</b>	171%	171%	174%	174%
22	<b>Debt Equity Ratio</b>	22%	22%	26%	26%
23	<b>Debt Service Coverage Ratio</b>	788%	755%	705%	676%
24	<b>Interest Service Coverage Ratio</b>	788%	755%	705%	676%
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	72,282	69,937	77,679	72,716
<b>Equity Holding Pattern for Life Insurers and information on earnings:</b>					
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 annualized)	0.29	0.53	0.24	0.45
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not annualized)	0.29	0.53	0.24	0.45
6	Basic EPS after extraordinary items (net of tax expense) for the period (not annualized)	0.29	0.53	0.24	0.45
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not annualized)	0.29	0.53	0.24	0.45
8	Book value per share (Rs)	9.12	9.12	7.67	7.67

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

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

Date: September 30, 2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th September for the year 2023-2024	Mathematical Reserves as at 30th September for the year 2022-2023
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	17,72,418	16,11,897
	General Annuity	-	-
	Pension	34,259	29,679
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
	Life	-	-
	General Annuity	-	-
Pension	-	-	
Health	-	-	
Total Par		<b>18,06,677</b>	<b>16,41,576</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	16,72,352	13,89,406
	General Annuity	57,904	43,859
	Pension	60,484	17,273
	Health	29,579	26,792
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
	Life	11,89,939	9,03,549
	General Annuity	-	-
Pension	39,811	29,290	
Health	-	-	
Total Non Par		<b>30,50,070</b>	<b>24,10,170</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	34,44,770	30,01,303
	General Annuity	57,904	43,859
	Pension	94,743	46,951
	Health	29,579	26,792
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked -Others</b>		
	Life	11,89,939	9,03,549
	General Annuity	-	-
Pension	39,811	29,290	
Health	-	-	
<b>Total</b>		<b>48,56,747</b>	<b>40,51,745</b>

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



## 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: September 30, 2024

For the Quarter September 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)		
<b>STATES</b>												
1	Andhra Pradesh	280	327	4,239	589	872	10,176	869	1,200	14,415	1,940	3,140
2	Arunachal Pradesh	19	27	271	13	10	107	32	37	378	65	102
3	Assam	1,185	712	7,355	867	662	6,720	2,052	1,373	14,075	3,001	4,374
4	Bihar	2,509	1,123	12,974	881	634	5,151	3,390	1,757	18,125	5,560	7,317
5	Chhattisgarh	185	270	2,532	233	258	2,573	418	528	5,105	1,138	1,666
6	Goa	28	27	300	76	97	903	104	123	1,203	292	416
7	Gujarat	264	151	1,604	1,057	753	7,771	1,321	904	9,376	1,975	2,879
8	Haryana	5,031	1,445	40,547	11,067	4,420	2,12,755	16,098	5,866	2,53,302	8,640	14,506
9	Himachal Pradesh	154	145	1,237	4,097	4,106	32,195	4,251	4,252	33,432	9,403	13,655
10	Jharkhand	385	310	2,752	457	476	4,013	842	786	6,765	2,101	2,887
11	Karnataka	911	605	8,583	1,626	1,854	21,005	2,537	2,459	29,588	10,358	12,817
12	Kerala	1,110	1,218	11,426	2,220	2,683	24,792	3,330	3,902	36,218	7,231	11,132
13	Madhya Pradesh	801	665	5,603	1,174	1,111	11,273	1,975	1,776	16,876	3,197	4,973
14	Maharashtra	380	378	4,174	2,432	3,235	30,896	2,812	3,612	35,070	7,703	11,315
15	Manipur	96	70	630	95	34	776	191	103	1,406	116	220
16	Meghalaya	58	18	201	19	9	97	77	27	298	69	95
17	Mizoram	2	0	5	9	4	37	11	4	42	10	15
18	Nagaland	2	1	5	4	1	12	6	1	17	8	10
19	Odisha	15	8	185	2,040	1,513	15,971	2,055	1,521	16,156	3,130	4,651
20	Punjab	1,872	1,440	15,006	3,560	3,782	33,942	5,432	5,222	48,949	12,313	17,535
21	Rajasthan	1,294	999	11,243	942	821	9,365	2,236	1,819	20,608	3,769	5,589
22	Sikkim	28	12	111	33	56	356	61	68	467	31	99
23	Tamil Nadu	30	33	371	935	964	12,237	965	998	12,608	2,857	3,855
24	Telangana	41	51	507	741	948	9,607	782	999	10,114	1,785	2,784
25	Tripura	155	81	698	253	123	965	408	205	1,663	461	665
26	Uttarakhand	48	40	453	2,064	2,347	18,034	2,112	2,387	18,487	3,723	6,111
27	Uttar Pradesh	5,046	4,668	40,024	8,079	9,724	76,789	13,125	14,392	1,16,813	23,823	38,215
28	West Bengal	5,516	2,857	28,530	2,565	2,796	21,578	8,081	5,653	50,108	10,035	15,688
	<b>TOTAL</b>	<b>27,445</b>	<b>17,683</b>	<b>2,01,566</b>	<b>48,128</b>	<b>44,291</b>	<b>5,70,096</b>	<b>75,573</b>	<b>61,974</b>	<b>7,71,662</b>	<b>1,24,737</b>	<b>1,86,711</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	2	2
2	Chandigarh	43	27	345	515	482	4,050	558	510	4,395	1,013	1,522
3	Dadra and Nagar Haveli and Daman & Diu	2	1	13	8	6	68	10	7	81	12	19
4	Govt. of NCT of Delhi	771	453	4,965	7,142	7,744	69,903	7,913	8,197	74,867	19,740	27,936
5	Jammu & Kashmir	8	14	106	5,887	4,416	41,108	5,895	4,430	41,214	9,335	13,765
6	Ladakh	-	-	-	98	69	1,007	98	69	1,007	243	312
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	2	1	5	2	1	5	17	18
	<b>TOTAL</b>	<b>824</b>	<b>495</b>	<b>5,429</b>	<b>13,652</b>	<b>12,718</b>	<b>1,16,141</b>	<b>14,476</b>	<b>13,214</b>	<b>1,21,570</b>	<b>30,360</b>	<b>43,574</b>
	<b>GRAND TOTAL</b>	<b>28,269</b>	<b>18,178</b>	<b>2,06,995</b>	<b>61,780</b>	<b>57,009</b>	<b>6,86,237</b>	<b>90,049</b>	<b>75,187</b>	<b>8,93,232</b>	<b>1,55,097</b>	<b>2,30,285</b>
	<b>IN INDIA</b>											
	<b>OUTSIDE INDIA</b>											

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: September 30, 2024 Up to the Quarter September 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)		
<b>STATES</b>												
1	Andhra Pradesh	462	448	7,958	961	1,193	17,445	1,423	1,641	25,403	3,305	4,946
2	Arunachal Pradesh	35	45	478	25	17	177	60	62	655	111	173
3	Assam	1,975	1,098	12,009	1,475	1,071	11,300	3,450	2,170	23,309	4,718	6,887
4	Bihar	4,907	2,009	25,394	1,754	1,150	10,843	6,661	3,159	36,237	9,361	12,520
5	Chhattisgarh	381	415	5,520	463	437	5,080	844	852	10,600	1,921	2,774
6	Goa	48	46	590	114	127	1,638	162	173	2,228	448	621
7	Gujarat	433	246	2,800	1,909	1,312	13,937	2,342	1,558	16,737	3,614	5,172
8	Haryana	6,294	2,129	58,697	13,985	6,942	3,67,084	20,279	9,071	4,25,782	14,936	24,006
9	Himachal Pradesh	280	202	2,162	7,481	6,197	54,831	7,761	6,400	56,993	15,684	22,084
10	Jharkhand	693	527	4,899	797	734	7,003	1,490	1,261	11,902	3,493	4,754
11	Karnataka	1,561	1,027	18,659	2,657	2,749	36,231	4,218	3,776	54,890	18,075	21,851
12	Kerala	1,761	1,841	18,117	3,429	4,055	38,451	5,190	5,896	56,568	11,712	17,608
13	Madhya Pradesh	1,413	1,002	9,980	1,980	1,781	20,143	3,393	2,783	30,123	5,343	8,127
14	Maharashtra	620	518	7,459	3,915	4,991	54,179	4,535	5,508	61,638	12,777	18,285
15	Manipur	185	94	1,201	170	54	1,267	355	148	2,468	172	320
16	Meghalaya	90	28	317	44	21	249	134	49	566	119	168
17	Mizoram	2	0	5	23	8	85	25	9	90	12	21
18	Nagaland	3	1	10	11	4	40	14	5	50	20	25
19	Odisha	19	4	433	3,602	2,465	29,386	3,621	2,469	29,819	5,229	7,698
20	Punjab	3,358	2,484	25,978	6,150	6,009	54,208	9,508	8,493	80,185	21,727	30,220
21	Rajasthan	2,296	1,332	19,250	1,673	1,284	17,187	3,969	2,615	36,437	6,290	8,905
22	Sikkim	50	18	218	66	64	490	116	82	708	40	122
23	Tamil Nadu	41	40	621	1,546	1,513	19,182	1,587	1,553	19,804	4,716	6,269
24	Telangana	67	85	872	1,249	1,442	16,865	1,316	1,528	17,737	3,235	4,763
25	Tripura	291	126	1,346	453	205	1,959	744	331	3,305	665	996
26	Uttarakhand	85	55	644	3,529	3,361	29,190	3,614	3,416	29,834	6,244	9,660
27	Uttar Pradesh	8,815	6,481	67,092	13,806	14,363	1,22,635	22,621	20,843	1,89,727	40,290	61,134
28	West Bengal	9,665	4,686	51,170	4,496	4,384	35,237	14,161	9,070	86,406	16,493	25,563
	<b>TOTAL</b>	<b>45,830</b>	<b>26,986</b>	<b>3,43,879</b>	<b>77,763</b>	<b>67,933</b>	<b>9,66,321</b>	<b>1,23,593</b>	<b>94,919</b>	<b>13,10,199</b>	<b>2,10,752</b>	<b>3,05,671</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	-	-	-	-	3	-	-	3	-	6	9
2	Chandigarh	63	44	712	906	727	7,592	969	771	8,304	1,889	2,660
3	Dadra and Nagar Haveli and Daman & Diu	2	1	13	14	6	113	16	7	126	19	26
4	Govt. of NCT of Delhi	1,391	794	9,099	12,822	12,534	1,19,649	14,213	13,328	1,28,747	34,196	47,524
5	Jammu & Kashmir	5	8	60	10,377	6,960	67,913	10,382	6,969	67,973	15,529	22,497
6	Ladakh	-	-	-	195	133	2,112	195	133	2,112	405	538
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	11	5	46	11	5	46	39	45
	<b>TOTAL</b>	<b>1,461</b>	<b>847</b>	<b>9,884</b>	<b>24,325</b>	<b>20,370</b>	<b>1,97,425</b>	<b>25,786</b>	<b>21,217</b>	<b>2,07,309</b>	<b>52,082</b>	<b>73,299</b>
	<b>GRAND TOTAL</b>	<b>47,291</b>	<b>27,834</b>	<b>3,53,762</b>	<b>1,02,088</b>	<b>88,302</b>	<b>11,63,746</b>	<b>1,49,379</b>	<b>1,16,136</b>	<b>15,17,508</b>	<b>2,62,834</b>	<b>3,78,970</b>
	<b>IN INDIA</b>							<b>1,49,379</b>	<b>1,16,136</b>	<b>15,17,508</b>	<b>2,62,834</b>	<b>3,78,970</b>
	<b>OUTSIDE INDIA</b>							-	-	-	-	-

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: September 30, 2024

For the Quarter September 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)							
<b>STATES</b>																				
1	Andhra Pradesh	-	128	56	3,266	-	474	151	10,116	-	602	207	13,382	2	209					
2	Arunachal Pradesh	-	7	7	241	-	3	3	104	-	10	10	345	-	10					
3	Assam	-	308	163	5,816	-	262	172	6,269	-	570	335	12,085	-	335					
4	Bihar	-	568	298	12,372	-	388	254	9,709	-	956	552	22,081	1	553					
5	Chhattisgarh	-	78	38	1,601	-	257	128	5,915	-	335	166	7,516	0	167					
6	Goa	-	5	1	275	-	56	1	530	-	61	2	805	-	2					
7	Gujarat	-	163	70	3,838	1	2,660	667	52,790	1	2,823	738	56,629	1	739					
8	Haryana	-	243	121	5,960	-	4,738	4,482	66,210	-	4,981	4,603	72,170	375	4,979					
9	Himachal Pradesh	-	36	9	486	-	974	342	16,526	-	1,010	351	17,012	1	352					
10	Jharkhand	-	86	26	1,211	-	615	85	8,076	-	701	111	9,287	0	112					
11	Karnataka	-	1,134	159	15,114	24	23,306	3,231	7,56,358	24	24,440	3,389	7,71,472	1,984	5,374					
12	Kerala	-	136	52	3,150	-	87,246	574	66,869	-	87,382	626	70,019	2	628					
13	Madhya Pradesh	-	527	110	7,269	-	1,455	451	30,624	-	1,982	561	37,894	1	562					
14	Maharashtra	-	1,071	323	13,481	1	67,203	5,542	9,75,326	1	68,274	5,865	9,88,807	3,729	9,594					
15	Manipur	-	204	67	2,955	-	206	69	3,033	-	410	135	5,988	-	135					
16	Meghalaya	-	10	8	289	-	18	11	389	-	28	19	678	-	19					
17	Mizoram	-	2	1	30	-	7	2	92	-	9	3	122	-	3					
18	Nagaland	-	-	-	-	-	1	0	14	-	1	0	14	-	0					
19	Odisha	-	6	4	138	-	521	256	11,866	-	527	259	12,005	-	259					
20	Punjab	-	438	137	7,242	-	723	310	14,256	-	1,161	447	21,498	3	449					
21	Rajasthan	-	836	331	17,325	1	1,094	524	25,980	1	1,930	855	43,305	2	857					
22	Sikkim	-	17	15	542	-	9	8	254	-	26	23	796	-	23					
23	Tamil Nadu	-	94	10	866	-	3,717	652	63,232	-	3,811	662	64,098	2	664					
24	Telangana	-	6	4	317	-	8,844	482	3,28,206	-	8,850	486	3,28,523	3	489					
25	Tripura	-	54	19	919	-	95	63	1,929	-	149	82	2,847	-	82					
26	Uttarakhand	-	25	18	720	-	716	287	14,658	-	741	305	15,378	-	305					
27	Uttar Pradesh	-	1,186	315	17,892	-	3,169	1,350	77,628	-	4,355	1,665	95,520	4	1,669					
28	West Bengal	-	1,958	593	26,578	-	995	353	15,514	-	2,953	946	42,092	0	946					
	<b>TOTAL</b>	-	<b>9,326</b>	<b>2,957</b>	<b>1,49,892</b>	<b>27</b>	<b>2,09,752</b>	<b>20,449</b>	<b>25,62,475</b>	<b>27</b>	<b>2,19,078</b>	<b>23,406</b>	<b>27,12,366</b>	<b>6,112</b>	<b>29,518</b>					
<b>UNION TERRITORIES</b>																				
1	Andaman and Nicobar Islands	-	-	-	-	-	2	0	18	-	2	0	18	-	0					
2	Chandigarh	-	9	4	227	-	170	129	6,669	-	179	133	6,896	0	134					
3	Dadra and Nagar Haveli and Daman & Diu	-	1	0	7	-	14	5	322	-	15	5	329	-	5					
4	Govt. of NCT of Delhi	-	157	35	2,139	-	6,369	440	63,160	-	6,526	474	65,298	1	475					
5	Jammu & Kashmir	-	46	2	571	-	14,416	2,037	1,06,165	-	14,462	2,039	1,06,736	2	2,042					
6	Ladakh	-	-	-	-	-	(122)	107	(1,834)	-	(122)	107	(1,834)	0	107					
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
8	Puducherry	-	-	-	-	-	40	6	336	-	40	6	336	-	6					
	<b>TOTAL</b>	-	<b>213</b>	<b>41</b>	<b>2,943</b>	-	<b>20,889</b>	<b>2,723</b>	<b>1,74,836</b>	-	<b>21,102</b>	<b>2,765</b>	<b>1,77,779</b>	<b>4</b>	<b>2,769</b>					
	<b>GRAND TOTAL</b>	-	<b>9,539</b>	<b>2,998</b>	<b>1,52,835</b>	<b>27</b>	<b>2,30,641</b>	<b>23,172</b>	<b>27,37,311</b>	<b>27</b>	<b>2,40,180</b>	<b>26,170</b>	<b>28,90,146</b>	<b>6,116</b>	<b>32,287</b>					
	<b>IN INDIA</b>														<b>27</b>	<b>2,40,180</b>	<b>26,170</b>	<b>28,90,146</b>	<b>6,116</b>	<b>32,287</b>
	<b>OUTSIDE INDIA</b>														-	-	-	-	-	-

## 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: September 30, 2024

Up to the Quarter September 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)		
<b>STATES</b>															
1	Andhra Pradesh	-	185	80	4,690	1	781	219	14,130	1	966	299	18,820	3	302
2	Arunachal Pradesh	-	10	9	307	-	4	5	150	-	14	14	457	-	14
3	Assam	-	531	263	9,720	-	429	267	9,746	-	960	530	19,465	0	530
4	Bihar	-	991	544	22,532	-	662	448	16,727	-	1,653	992	39,259	4	996
5	Chhattisgarh	-	135	70	2,719	-	467	223	9,770	-	602	293	12,489	1	294
6	Goa	-	7	2	333	-	51	1	(7)	-	58	3	327	-	3
7	Gujarat	-	294	129	7,099	1	3,632	1,118	79,602	1	3,926	1,247	86,701	4	1,251
8	Haryana	-	451	261	12,022	2	19,790	10,913	5,64,821	2	20,241	11,173	5,76,843	1,125	12,298
9	Himachal Pradesh	-	59	17	898	-	1,808	608	29,755	-	1,867	626	30,653	3	629
10	Jharkhand	-	157	47	2,538	-	715	155	10,741	-	872	202	13,279	0	203
11	Karnataka	-	2,112	301	27,421	53	64,905	5,909	12,58,053	53	67,017	6,210	12,85,475	10,604	16,814
12	Kerala	-	255	92	5,543	-	2,13,544	1,287	1,55,220	-	2,13,799	1,379	1,60,763	3	1,381
13	Madhya Pradesh	-	942	274	14,480	-	1,643	808	42,273	-	2,585	1,082	56,753	2	1,084
14	Maharashtra	-	2,258	608	26,667	4	1,34,852	26,397	12,51,304	4	1,37,110	27,005	12,77,972	9,263	36,268
15	Manipur	-	434	128	6,084	-	461	151	6,724	-	895	279	12,808	-	279
16	Meghalaya	-	23	15	651	-	89	28	2,424	-	112	43	3,075	-	43
17	Mizoram	-	2	1	30	-	25	11	431	-	27	12	461	-	12
18	Nagaland	-	-	-	-	-	1	0	14	-	1	0	14	-	0
19	Odisha	-	9	4	174	-	910	414	19,084	-	919	418	19,257	-	418
20	Punjab	-	708	228	12,246	-	1,302	548	25,147	-	2,010	776	37,393	4	780
21	Rajasthan	-	1,428	591	30,888	1	1,997	1,006	47,483	1	3,425	1,597	78,371	2	1,599
22	Sikkim	-	21	17	652	-	18	15	492	-	39	32	1,144	-	32
23	Tamil Nadu	-	638	77	4,389	-	15,502	1,118	1,15,830	-	16,140	1,195	1,20,220	4	1,200
24	Telangana	-	31	18	1,139	-	22,933	727	6,64,792	-	22,964	746	6,65,931	4	750
25	Tripura	-	87	33	1,391	-	181	99	3,306	-	268	132	4,697	-	132
26	Uttarakhand	-	37	26	1,188	-	1,250	518	26,105	-	1,287	543	27,293	136	680
27	Uttar Pradesh	-	2,172	575	32,576	-	6,074	2,360	1,48,165	-	8,246	2,935	1,80,741	10	2,946
28	West Bengal	-	3,566	1,070	47,718	-	1,802	654	28,724	-	5,368	1,725	76,442	1	1,726
<b>TOTAL</b>		-	<b>17,543</b>	<b>5,482</b>	<b>2,76,093</b>	<b>62</b>	<b>4,95,828</b>	<b>56,007</b>	<b>45,31,009</b>	<b>62</b>	<b>5,13,371</b>	<b>61,489</b>	<b>48,07,102</b>	<b>21,175</b>	<b>82,665</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	-	-	-	-	2	0	18	-	2	0	18	-	0
2	Chandigarh	-	15	7	310	-	302	172	7,352	-	317	179	7,663	1	180
3	Dadra and Nagar Haveli and Daman & Diu	-	3	0	34	-	24	9	506	-	27	9	540	-	9
4	Govt. of NCT of Delhi	-	330	85	4,604	1	11,874	860	97,987	1	12,204	946	1,02,591	2	947
5	Jammu & Kashmir	-	68	3	740	-	28,485	3,976	2,01,702	-	28,553	3,979	2,02,441	3	3,982
6	Ladakh	-	1	0	10	-	266	213	3,970	-	267	213	3,980	0	214
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	1	129	10	863	1	129	10	863	-	10
<b>TOTAL</b>		-	<b>417</b>	<b>96</b>	<b>5,698</b>	<b>2</b>	<b>41,082</b>	<b>5,240</b>	<b>3,12,399</b>	<b>2</b>	<b>41,499</b>	<b>5,336</b>	<b>3,18,097</b>	<b>6</b>	<b>5,342</b>
<b>GRAND TOTAL</b>		-	<b>17,960</b>	<b>5,578</b>	<b>2,81,791</b>	<b>64</b>	<b>5,36,910</b>	<b>61,247</b>	<b>48,43,407</b>	<b>64</b>	<b>5,54,870</b>	<b>66,825</b>	<b>51,25,199</b>	<b>21,181</b>	<b>88,007</b>
<b>IN INDIA</b>															
<b>OUTSIDE INDIA</b>															
		-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



Name of the Insurer: PNB Metlife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: September 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	2,19,045
	Investments (Policyholders)	8A	37,27,179
	Investments (Linked Liabilities)	8B	12,24,208
2	Loans	9	31,579
3	Fixed Assets	10	11,456
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	24,940
	b. Advances & Other Assets	12	1,58,774
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	1,43,286
	b. Provisions	14	12,388
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c	16	(17,726)
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>52,59,233</b>
	<b>Less: Other Assets</b>		
1	Loans (if any)	9	31,579
2	Fixed Assets (if any)	10	11,456
3	Cash & Bank Balance (if any)	11	24,940
4	Advances & Other Assets (if any)	12	1,58,774
5	Current Liabilities	13	1,43,286
6	Provisions	14	12,388
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c	16	(17,726)
	<b>TOTAL (B)</b>		<b>88,801</b>
	<b>Investment Assets</b>	<b>(A-B)</b>	<b>51,70,433</b>

## Reconciliation of Investment Assets

<b>Total Investment Assets (as per Balance Sheet)</b>	<b>51,70,432</b>
<b>Balance Sheet Value of:</b>	
A. Life Fund	36,23,032
B. Pension & General Annuity and Group Business	3,23,192
C. Unit Linked Funds	12,24,208
	<b>51,70,432</b>

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



Name of the Insurer: PNB Metlife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: September 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)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						(f) = [b+c+d+e]
1	Central Govt. Sec	Not Less than 25%	-	64,059	2,812	7,16,488	6,56,197	14,39,557	40.3	-	14,39,557	15,14,133
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	1,54,536	3,532	9,59,040	9,93,098	21,10,205	59.0	-	21,10,205	22,01,011
3	<b>Investment subject to Exposure Norms</b>		-	-	-	-	-	-	-	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
	1. Approved Investments	Not Less than 15%	-	30,028	50	3,69,738	3,31,033	7,30,850	20.4	7,289	7,38,139	7,48,774
	2. Other Investments		-	399	-	2,098	1,999	4,497	0.1	-	4,497	4,473
	b. i) Approved Investments	Not exceeding 35%	-	33,518	2,488	4,43,873	2,33,402	7,13,281	20.0	41,455	7,54,736	7,62,461
	ii) Other Investments		-	500	-	14,414	149	15,063	0.4	393	15,456	15,859
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	-	<b>2,18,980</b>	<b>6,069</b>	<b>17,89,164</b>	<b>15,59,681</b>	<b>35,73,895</b>	<b>100.0</b>	<b>49,137</b>	<b>36,23,032</b>	<b>37,32,578</b>

## Section II B Housing and Infrastructure Reconciliation

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
3 a.(ii) + 3 b.(ii) above	Not exceeding 15%	-	899.02	-	16,512.36	2,148.46	19,559.85	54.73	393.39	19,953.23	20,331.61
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	30,427.45	50.06	3,71,836.85	3,35,109.27	7,37,423.63	2,063.36	7,288.88	7,44,712.51	7,55,455.43
<b>Total Housing &amp; Infrastructure</b>		-	<b>31,326.47</b>	<b>50.06</b>	<b>3,88,349.21</b>	<b>3,37,257.73</b>	<b>7,56,983.47</b>	<b>2,118.09</b>	<b>7,682.27</b>	<b>7,64,665.74</b>	<b>7,75,787.05</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		PAR	NON PAR						
		(a)	(b)						(c)= (a+b)
1	Central Govt. Sec	Not Less than 20%	31,350	1,41,519	1,72,869	53.49	-	1,72,869	1,81,126
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	38,320	2,06,234	2,44,554	75.67	-	2,44,554	2,54,141
3	Balance in Approved investment	Not Exceeding 60%	7,436	71,202	78,638	24.33	-	78,638	79,307
	<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>45,756</b>	<b>2,77,436</b>	<b>3,23,192</b>	<b>100</b>	<b>-</b>	<b>3,23,192</b>	<b>3,33,448</b>

## LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
		PAR (a)	NON PAR (b)			
1	Approved Investments	Not Less than 75%	-	11,76,954	11,76,954	96.14
2	Other Investments	Not More than 25%	-	47,253	47,253	3.86
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	<b>-</b>	<b>12,24,208</b>	<b>12,24,208</b>	<b>100.00</b>

## 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

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: 30 September 2024

PARTICULARS	ULIF00525/01/05ACCEL ERATO117	ULIF02301/01/18BALA NCEOPP117	ULIF01015/12/09BALAN CER2F117	ULIF00425/01/05BALAN CERFN117	ULIF02401/01/18BOND OPPORT117	ULIF02201/01/18CRES TTHEMF117	ULIF01721/12/10DISCONTIN U117	ULIF01315/12/09FLEXICAP FN117	ULGF00205/06/04GRAB ALANCE117
Opening Balance (Market 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
Add: Inflow during the Quarter	86.47	256.57	850.01	4.14	179.21	172.58	3,341.05	-	783.06
Increase / (Decrease) Value of Inv (Net)	926.81	187.82	4,561.99	922.73	44.46	279.87	2,105.52	7,558.49	692.03
Less: Outflow during the Quarter	769.61	71.65	1,626.79	1,261.73	47.94	185.42	8,998.12	8,311.94	102.11
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>16,166.44</b>	<b>3,336.97</b>	<b>89,822.73</b>	<b>19,444.14</b>	<b>1,222.29</b>	<b>4,155.29</b>	<b>1,26,535.89</b>	<b>1,39,934.65</b>	<b>16,118.71</b>

INVESTMENT OF UNIT FUND	ULIF00525/01/05ACCEL ERATO117		ULIF02301/01/18BALA NCEOPP117		ULIF01015/12/09BALAN CER2F117		ULIF00425/01/05BALAN CERFN117		ULIF02401/01/18BOND OPPORT117		ULIF02201/01/18CRES TTHEMF117		ULIF01721/12/10DISCONTIN U117		ULIF01315/12/09FLEXICAP FN117		ULGF00205/06/04GRAB ALANCE117		
	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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	847.61	5.2%	391.00	11.7%	23,100.41	25.7%	3,797.80	19.5%	867.07	70.9%	-	0.0%	79,856.96	63.1%	-	0.0%	6,226.74	38.6%	
State Government Securities	202.17	1.3%	266.15	8.0%	3,016.75	3.4%	87.22	0.4%	51.58	4.2%	-	0.0%	497.72	0.4%	-	0.0%	1,679.04	10.4%	
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	555.42	3.4%	207.41	6.2%	4,906.23	5.5%	2,042.08	10.5%	39.89	3.3%	-	0.0%	-	0.0%	-	0.0%	718.85	4.5%	
Infrastructure Bonds	-	0.0%	-	0.0%	4,590.24	5.1%	531.50	2.7%	214.24	17.5%	-	0.0%	-	0.0%	-	0.0%	1,993.09	12.4%	
Equity	12,686.12	78.5%	2,009.13	60.2%	43,652.02	48.6%	9,921.69	51.0%	-	0.0%	3,410.10	82.1%	-	0.0%	1,25,941.33	90.0%	4,718.52	29.3%	
Money Market Investments	3.35	0.0%	72.01	2.2%	419.35	0.5%	82.75	0.4%	122.74	10.0%	50.13	1.2%	46,526.98	36.8%	911.55	0.7%	118.25	0.7%	
Mutual funds	1,587.20	9.8%	23.66	0.7%	5,167.31	5.8%	1,868.30	9.6%	-	0.0%	149.80	3.6%	-	0.0%	12,001.21	8.6%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (A)</b>	<b>15,881.86</b>	<b>98.2%</b>	<b>2,984.87</b>	<b>89.4%</b>	<b>84,852.31</b>	<b>94.5%</b>	<b>18,340.00</b>	<b>94.3%</b>	<b>1,295.53</b>	<b>106.0%</b>	<b>3,610.03</b>	<b>86.9%</b>	<b>1,26,881.66</b>	<b>100.3%</b>	<b>1,38,854.09</b>	<b>99.2%</b>	<b>15,454.49</b>	<b>95.9%</b>	
<b>Current Assets:</b>																			
Accrued Interest	47.46	0.3%	13.48	0.4%	837.59	0.9%	149.49	0.8%	24.06	2.0%	-	0.0%	11.40	0.0%	-	0.0%	212.06	1.3%	
Dividend Receivable	-	0.0%	0.98	0.0%	8.52	0.0%	-	0.0%	-	0.0%	1.14	0.0%	-	0.0%	40.58	0.0%	1.27	0.0%	
Bank Balance	0.04	0.0%	1.28	0.0%	0.12	0.0%	0.03	0.0%	0.02	0.0%	0.01	0.0%	2.05	0.0%	0.18	0.0%	0.07	0.0%	
Receivable for Sale of Investments	0.00	0.0%	6.72	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Other Current Assets (for Investments)	-	0.0%	10.28	0.3%	180.84	0.2%	-	0.0%	6.12	0.5%	13.85	0.3%	-	0.0%	500.00	0.4%	28.30	0.2%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	103.40	8.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Fund Mgmt Charges Payable	0.91	0.0%	0.12	0.0%	3.32	0.0%	0.94	0.0%	0.04	0.0%	0.17	0.0%	2.05	0.0%	5.59	0.0%	0.34	0.0%	
Other Current Liabilities (for Investments)	10.22	0.1%	-	0.0%	-	0.0%	17.40	0.1%	-	0.0%	-	0.0%	357.17	0.3%	264.26	0.2%	-	0.0%	
<b>Sub Total (B)</b>	<b>36.37</b>	<b>0.2%</b>	<b>32.62</b>	<b>1.0%</b>	<b>1,023.75</b>	<b>1.1%</b>	<b>131.18</b>	<b>0.7%</b>	<b>(73.24)</b>	<b>-6.0%</b>	<b>14.82</b>	<b>0.4%</b>	<b>(345.77)</b>	<b>-0.3%</b>	<b>270.91</b>	<b>0.2%</b>	<b>241.36</b>	<b>1.5%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	248.20	1.5%	-	0.0%	2,600.40	2.9%	972.95	5.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	397.12	2.5%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	319.48	9.6%	1,346.27	1.5%	-	0.0%	-	0.0%	530.44	12.8%	-	0.0%	809.65	0.6%	25.74	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%	
<b>Sub Total (C)</b>	<b>248.20</b>	<b>1.5%</b>	<b>319.48</b>	<b>9.6%</b>	<b>3,946.67</b>	<b>4.4%</b>	<b>972.95</b>	<b>5.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>530.44</b>	<b>12.8%</b>	<b>0.00</b>	<b>0.0%</b>	<b>809.65</b>	<b>0.6%</b>	<b>422.86</b>	<b>2.6%</b>	
<b>Total (A + B + C)</b>	<b>16,166.44</b>	<b>100.0%</b>	<b>3,336.97</b>	<b>100.0%</b>	<b>89,822.73</b>	<b>100.0%</b>	<b>19,444.14</b>	<b>100.0%</b>	<b>1,222.29</b>	<b>100.0%</b>	<b>4,155.29</b>	<b>100.0%</b>	<b>1,26,535.89</b>	<b>100.0%</b>	<b>1,39,934.65</b>	<b>100.0%</b>	<b>16,118.71</b>	<b>100.0%</b>	
<b>Fund Carried Forward (as per LB 2)</b>	<b>16,166.44</b>		<b>3,336.97</b>		<b>89,822.73</b>		<b>19,444.14</b>		<b>1,222.29</b>		<b>4,155.29</b>		<b>1,26,535.89</b>		<b>1,39,934.65</b>		<b>16,118.71</b>		

Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insurance Co  
 Registration Number: 117



Periodicity of Submission: Quarterly  
 Statement as on: 30 September 2024

PARTICULARS	ULGF00105/06/04GRAD EBTFND117	ULIF01909/10/15LIQUI DFUND117	ULIF02501/01/18MIDCA PFUND117	ULIF00325/01/05MODE RATORF117	ULIF01115/12/09MULTI PLIE2117	ULIF01809/10/15MULTI PLIE3117	ULIF00625/01/05MULTIPLIE R117	ULIF02101/01/18MULTI CAPFN117	ULIF00815/12/09PRES ERVER2117
Opening Balance (Market 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
Add: Inflow during the Quarter	872.92	22.65	4,962.52	2.82	9.87	389.17	-	1,087.00	143.94
Increase / (Decrease) Value of Inv [Net]	502.71	2.97	3,609.02	35.88	4,523.62	616.33	9,190.92	807.15	279.52
Less: Outflow during the Quarter	647.36	20.89	167.91	61.87	3,493.52	316.05	7,138.27	224.39	562.78
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>14,623.26</b>	<b>199.62</b>	<b>50,541.48</b>	<b>914.77</b>	<b>71,480.17</b>	<b>9,778.64</b>	<b>1,38,555.55</b>	<b>15,113.72</b>	<b>7,711.36</b>

INVESTMENT OF UNIT FUND	ULGF00105/06/04GRAD EBTFND117		ULIF01909/10/15LIQUI DFUND117		ULIF02501/01/18MIDCA PFUND117		ULIF00325/01/05MODE RATORF117		ULIF01115/12/09MULTI PLIE2117		ULIF01809/10/15MULTI PLIE3117		ULIF00625/01/05MULTIPLIE R117		ULIF02101/01/18MULTI CAPFN117		ULIF00815/12/09PRES ERVER2117		
	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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	7,336.93	50.2%	139.39	69.8%	-	0.0%	390.56	42.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6,397.38	83.0%	
State Government Securities	666.99	4.6%	-	0.0%	-	0.0%	40.40	4.4%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,094.23	14.2%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Corporate Bonds	2,556.13	17.5%	-	0.0%	-	0.0%	88.62	9.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Infrastructure Bonds	2,399.60	16.4%	-	0.0%	-	0.0%	35.51	3.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	-	0.0%	41,018.88	81.2%	198.64	21.7%	62,108.65	86.9%	8,112.46	83.0%	1,22,168.50	88.2%	13,230.71	87.5%	-	0.0%	
Money Market Investments	925.00	6.3%	59.69	29.9%	1,685.25	3.3%	7.25	0.8%	125.70	0.2%	234.23	2.4%	561.75	0.4%	15.30	0.1%	3.20	0.0%	
Mutual funds	-	0.0%	-	0.0%	148.20	0.3%	69.43	7.6%	8,807.36	12.3%	680.06	5.9%	15,504.72	11.2%	94.43	0.6%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (A)</b>	<b>13,884.65</b>	<b>94.9%</b>	<b>199.09</b>	<b>99.7%</b>	<b>42,852.34</b>	<b>84.8%</b>	<b>830.41</b>	<b>90.8%</b>	<b>71,041.71</b>	<b>99.4%</b>	<b>8,926.76</b>	<b>91.3%</b>	<b>1,38,234.97</b>	<b>99.8%</b>	<b>13,340.44</b>	<b>88.3%</b>	<b>7,494.81</b>	<b>97.2%</b>	
<b>Current Assets:</b>																			
Accrued Interest	274.65	1.9%	-	0.0%	-	0.0%	15.38	1.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	211.48	2.7%	
Dividend Receivable	-	0.0%	-	0.0%	27.07	0.1%	-	0.0%	-	0.0%	1.65	0.0%	-	0.0%	5.64	0.0%	-	0.0%	
Bank Balance	0.19	0.0%	0.00	0.0%	0.31	0.0%	0.03	0.0%	0.07	0.0%	0.04	0.0%	0.14	0.0%	0.00	0.0%	0.05	0.0%	
Receivable for Sale of Investments	115.85	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Other Current Assets (for Investments)	265.44	1.8%	0.54	0.3%	690.40	1.4%	-	0.0%	500.00	0.7%	30.41	0.3%	500.00	0.4%	127.55	0.8%	5.27	0.1%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	413.61	2.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Fund Mgmt Charges Payable	0.30	0.0%	0.01	0.0%	2.01	0.0%	0.04	0.0%	2.86	0.0%	0.39	0.0%	7.77	0.0%	0.60	0.0%	0.25	0.0%	
Other Current Liabilities (for Investments)	-	0.0%	-	0.0%	-	0.0%	0.50	0.1%	58.75	0.1%	-	0.0%	171.78	0.1%	-	0.0%	-	0.0%	
<b>Sub Total (B)</b>	<b>242.20</b>	<b>1.7%</b>	<b>0.53</b>	<b>0.3%</b>	<b>715.76</b>	<b>1.4%</b>	<b>14.86</b>	<b>1.6%</b>	<b>438.46</b>	<b>0.6%</b>	<b>31.71</b>	<b>0.3%</b>	<b>320.58</b>	<b>0.2%</b>	<b>132.59</b>	<b>0.9%</b>	<b>216.55</b>	<b>2.8%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	496.40	3.4%	-	0.0%	-	0.0%	69.50	7.6%	-	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%	6,973.38	13.8%	-	0.0%	-	0.0%	820.17	8.4%	-	0.0%	1,640.70	10.9%	-	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%	
<b>Sub Total (C)</b>	<b>496.40</b>	<b>3.4%</b>	<b>0.00</b>	<b>0.0%</b>	<b>6,973.38</b>	<b>13.8%</b>	<b>69.50</b>	<b>7.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>820.17</b>	<b>8.4%</b>	<b>0.00</b>	<b>0.0%</b>	<b>1,640.70</b>	<b>10.9%</b>	<b>0.00</b>	<b>0.0%</b>	
<b>Total (A + B + C)</b>	<b>14,623.26</b>	<b>100.0%</b>	<b>199.62</b>	<b>100.0%</b>	<b>50,541.48</b>	<b>100.0%</b>	<b>914.77</b>	<b>100.0%</b>	<b>71,480.17</b>	<b>100.0%</b>	<b>9,778.64</b>	<b>100.0%</b>	<b>1,38,555.55</b>	<b>100.0%</b>	<b>15,113.72</b>	<b>100.0%</b>	<b>7,711.36</b>	<b>100.0%</b>	
<b>Fund Carried Forward (as per LB 2)</b>	<b>14,623.26</b>		<b>199.62</b>		<b>50,541.48</b>		<b>914.77</b>		<b>71,480.17</b>		<b>9,778.64</b>		<b>1,38,555.55</b>		<b>15,113.72</b>		<b>7,711.36</b>		



Unit Linked Insurance Business

Name of the Insurer: PNB MetLife India Insurance Co  
 Registration Number: 117



Periodicity of Submission: Quarterly  
 Statement as on: 30 September 2024

Rs. Lakhs

PARTICULARS	ULIF00125/01/05PRES ERVERF117	ULIF00915/12/09PROTE CTOR2117	ULIF00225/01/05PROT ECTORF117	ULIF01215/12/09VIRTUE2F ND117	ULIF00719/02/08VIRTU EFUND117	ULGF00410/09/14MET SECUREF117	ULGF00510/09/14MET GROWTHF117	ULIF02710/12/21INDOP PFUND117	ULIF02610/12/21SUSTAIN FND117	ULIF02819/02/24SMAL LCAPFN117	ULIF02901/08/24BHAR ATFUND117	Total of All Funds
Opening Balance (Market Value)	2,834.42	74,988.72	5,519.54	3,28,541.76	8,245.93	2,516.11	2,536.31	8,526.15	941.21	7,450.63	-	11,51,755.00
Add: Inflow during the Quarter	52.05	98.47	133.90	5,984.38	108.88	-	42.31	648.83	70.15	1,089.19	28,549.09	49,941.21
Increase / (Decrease) Value of Inv (Net)	82.43	2,596.36	196.75	23,160.39	556.54	101.31	125.39	508.48	55.59	363.99	1,055.34	65,650.42
Less: Outflow during the Quarter	257.35	4,264.55	340.86	3,086.48	653.99	121.20	130.86	125.64	103.25	46.48	-	43,139.03
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>2,711.55</b>	<b>73,419.00</b>	<b>5,509.33</b>	<b>3,54,600.05</b>	<b>8,257.36</b>	<b>2,498.22</b>	<b>2,573.15</b>	<b>9,557.81</b>	<b>963.70</b>	<b>8,857.32</b>	<b>29,604.43</b>	<b>12,24,207.60</b>

INVESTMENT OF UNIT FUND	ULIF00125/01/05PRES ERVERF117		ULIF00915/12/09PROTE CTOR2117		ULIF00225/01/05PROT ECTORF117		ULIF01215/12/09VIRTUE2F ND117		ULIF00719/02/08VIRTU EFUND117		ULGF00410/09/14MET SECUREF117		ULGF00510/09/14MET GROWTHF117		ULIF02710/12/21INDOP PFUND117		ULIF02610/12/21SUSTAIN FND117		ULIF02819/02/24SMAL LCAPFN117		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		
<b>Approved Investments (&gt;=75%)</b>																								
Central Govt Securities	2,530.82	93.3%	36,962.31	50.3%	2,656.15	48.2%	-	0.0%	-	0.0%	1,183.10	47.4%	732.65	28.5%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	1,73,416.97	14.2%
State Government Securities	78.66	2.9%	2,385.34	3.2%	103.45	1.9%	-	0.0%	-	0.0%	252.86	10.1%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	10,422.57	0.9%
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%	0.00	0.0%	24.19	0.0%
Corporate Bonds	-	0.0%	11,818.78	16.1%	1,054.61	19.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	23,988.03	2.0%
Infrastructure Bonds	-	0.0%	15,185.31	20.7%	1,049.59	19.1%	-	0.0%	-	0.0%	385.17	15.4%	153.91	6.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	26,538.16	2.2%
Equity	-	0.0%	-	0.0%	-	0.0%	3,27,441.71	92.3%	7,404.39	89.7%	391.96	15.7%	1,397.82	54.3%	8,196.90	85.8%	829.30	86.1%	7,439.36	84.0%	25,286.21	85.4%	8,27,564.41	67.6%
Money Market Investments	50.15	1.8%	23.90	0.0%	19.20	0.3%	4,348.10	1.2%	258.75	3.1%	237.14	9.5%	257.56	10.0%	36.56	0.4%	8.99	0.9%	18.00	0.2%	305.16	1.0%	57,487.99	4.7%
Mutual funds	-	0.0%	-	0.0%	-	0.0%	577.40	0.2%	290.22	3.5%	-	0.0%	-	0.0%	144.75	1.5%	74.39	7.7%	0.00	0.0%	1,941.73	6.6%	49,030.16	4.0%
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%	0.00	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>2,659.72</b>	<b>98.1%</b>	<b>66,375.64</b>	<b>90.4%</b>	<b>4,883.01</b>	<b>88.6%</b>	<b>3,32,367.21</b>	<b>93.7%</b>	<b>7,953.36</b>	<b>96.3%</b>	<b>2,450.24</b>	<b>98.1%</b>	<b>2,541.93</b>	<b>98.8%</b>	<b>8,378.20</b>	<b>87.7%</b>	<b>912.68</b>	<b>94.7%</b>	<b>7,457.36</b>	<b>84.2%</b>	<b>27,533.10</b>	<b>93.0%</b>	<b>11,68,472.46</b>	<b>95.4%</b>
<b>Current Assets:</b>																								
Accrued Interest	70.84	2.6%	1,504.78	2.0%	112.58	2.0%	-	0.0%	-	0.0%	43.04	1.7%	24.80	1.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	3,553.08	0.3%
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	125.45	0.0%	3.91	0.0%	0.10	0.0%	0.31	0.0%	3.48	0.0%	0.17	0.0%	3.88	0.0%	0.95	0.0%	225.10	0.0%
Bank Balance	0.02	0.0%	43.64	0.1%	0.03	0.0%	402.57	0.1%	0.08	0.0%	0.03	0.0%	0.05	0.0%	7.01	0.1%	0.00	0.0%	0.00	0.0%	60.06	0.2%	518.15	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.87	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	127.44	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	1,417.64	0.4%	-	0.0%	-	0.0%	-	0.0%	84.48	0.9%	6.25	0.6%	87.88	1.0%	1,460.38	4.9%	5,915.62	0.5%
<b>Less: Current Liabilities</b>																								
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	250.04	0.8%
Fund Mgmt Charges Payable	0.11	0.0%	2.38	0.0%	0.22	0.0%	14.27	0.0%	0.47	0.0%	0.05	0.0%	0.05	0.0%	0.41	0.0%	0.04	0.0%	0.35	0.0%	1.13	0.0%	47.23	0.0%
Other Current Liabilities (for Investments)	18.92	0.7%	136.86	0.2%	7.29	0.1%	-	0.0%	0.01	0.0%	0.00	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	1,043.17	0.1%
<b>Sub Total (B)</b>	<b>51.83</b>	<b>1.9%</b>	<b>1,409.18</b>	<b>1.9%</b>	<b>105.10</b>	<b>1.9%</b>	<b>1,931.39</b>	<b>0.5%</b>	<b>3.52</b>	<b>0.0%</b>	<b>47.98</b>	<b>1.9%</b>	<b>25.10</b>	<b>1.0%</b>	<b>94.56</b>	<b>1.0%</b>	<b>6.37</b>	<b>0.7%</b>	<b>91.41</b>	<b>1.0%</b>	<b>1,270.21</b>	<b>4.3%</b>	<b>8,481.92</b>	<b>0.7%</b>
<b>Other Investments (&lt;=25%)</b>																								
Corporate Bonds	-	0.0%	5,634.17	7.7%	521.22	9.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	10,939.97	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%	0.00	0.0%	-	0.0%
Equity	-	0.0%	-	0.0%	-	0.0%	20,301.45	5.7%	300.48	3.6%	-	0.0%	6.12	0.2%	1,085.05	11.4%	44.65	4.6%	1,308.55	14.8%	801.12	2.7%	36,313.26	3.0%
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	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%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>5,634.17</b>	<b>7.7%</b>	<b>521.22</b>	<b>9.5%</b>	<b>20,301.45</b>	<b>5.7%</b>	<b>300.48</b>	<b>3.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>6.12</b>	<b>0.2%</b>	<b>1,085.05</b>	<b>11.4%</b>	<b>44.65</b>	<b>4.6%</b>	<b>1,308.55</b>	<b>14.8%</b>	<b>801.12</b>	<b>2.7%</b>	<b>47,253.22</b>	<b>3.9%</b>
<b>Total (A + B + C)</b>	<b>2,711.55</b>	<b>100.0%</b>	<b>73,419.00</b>	<b>100.0%</b>	<b>5,509.33</b>	<b>100.0%</b>	<b>3,54,600.05</b>	<b>100.0%</b>	<b>8,257.36</b>	<b>100.0%</b>	<b>2,498.22</b>	<b>100.0%</b>	<b>2,573.15</b>	<b>100.0%</b>	<b>9,557.81</b>	<b>100.0%</b>	<b>963.70</b>	<b>100.0%</b>	<b>8,857.32</b>	<b>100.0%</b>	<b>29,604.43</b>	<b>100.0%</b>	<b>12,24,207.60</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>2,711.55</b>		<b>73,419.00</b>		<b>5,509.33</b>		<b>3,54,600.05</b>		<b>8,257.36</b>		<b>2,498.22</b>		<b>2,573.15</b>		<b>9,557.81</b>		<b>963.70</b>		<b>8,857.32</b>		<b>29,604.43</b>		<b>12,24,207.60</b>	

Note:

- a) The aggregate of all the above Segregated Unit-Funds should reconcile with Item C of FORM 3A (Part A).
- b) Details of Item 13 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be recd.
- 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

Registration Number: 117

Link to FORM 3A (Part B)

Statement as on: 30 September 2024

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

Rs. Lakhs

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return / Yield	3 Year Rolling CAGR	Highest NAV since inception
1	ACCELERATOR	ULIF00525/01/05ACCELERATO117	25-Jan-05	NON PAR	16,166.44	86.8827	86.8827	82.0201	77.8489	75.1005	69.3942	25.2%	12.1%	88.0300
2	BALANCED OPPORTUNITIES FUND	ULIF02301/01/18BALANCEOPP117	01-Jan-18	NON PAR	3,336.97	29.3425	29.3425	27.6393	24.3951	23.3845	21.3364	37.5%	19.2%	29.4676
3	BALANCER	ULIF00425/01/05BALANCERFN117	25-Jan-05	NON PAR	19,444.14	62.4540	62.4540	59.5942	57.1897	55.4825	52.4874	19.0%	9.5%	62.9972
4	BALANCER II FUND	ULIF01015/12/09BALANCER2F117	15-Dec-09	NON PAR	89,822.73	39.9918	39.9918	37.9722	35.9421	34.3388	31.8600	25.5%	11.7%	40.3059
5	BOND OPPORTUNITIES FUND	ULIF02401/01/18BONDOPPORT117	01-Jan-18	NON PAR	1,222.29	16.5744	16.5744	15.9169	15.5257	14.9835	14.6452	13.2%	7.9%	16.5985
6	CREST (THEMATIC FUND)	ULIF02201/01/18CRESTTHEMF117	01-Jan-18	NON PAR	4,155.29	32.2466	32.2466	30.0708	25.9476	24.4520	21.5372	49.7%	23.9%	32.5230
7	DISCONTINUED POLICY FUND	ULIF01721/12/10DISCONTINU117	21-Dec-10	NON PAR	1,26,535.89	22.9591	22.9591	22.5886	22.2280	21.8737	21.5256	6.7%	5.2%	22.9591
8	FLEXI CAP FUND	ULIF01315/12/09FLEXICAPFN117	15-Dec-09	NON PAR	1,39,934.65	56.4158	56.4158	53.4740	48.7405	45.2398	40.5018	39.3%	17.3%	57.1020
9	GRATUITY BALANCED	ULGF00205/06/04GRABALANCE117	05-Jun-04	NON PAR	16,118.71	40.3920	40.3920	38.6415	37.1759	35.8122	34.1664	18.2%	9.6%	40.5636
10	GRATUITY DEBT	ULGF00105/06/04GRADEBTFN117	05-Jun-04	NON PAR	14,623.26	26.9192	26.9192	25.9754	25.4835	24.7124	24.1689	11.4%	6.5%	26.9464
11	LIQUID FUND	ULIF01909/10/15LIQUIDFUND117	09-Oct-15	NON PAR	199.62	14.2682	14.2682	14.0583	13.8552	13.6535	13.4543	6.0%	4.9%	14.2682
12	MID CAP FUND	ULIF02501/01/18MIDCAPFUND117	01-Jan-18	NON PAR	50,541.48	44.3476	44.3476	40.9539	34.2446	32.1950	27.9440	58.7%	31.0%	44.6804
13	MODERATOR	ULIF00325/01/05MODERATORF117	25-Jan-05	NON PAR	914.77	43.1907	43.1907	41.5481	40.3451	39.2046	37.9461	13.8%	7.1%	43.3849
14	MULTIPLIER	ULIF00625/01/05MULTIPLIER117	25-Jan-05	NON PAR	1,38,555.55	109.1709	109.1709	102.1162	94.6538	89.6736	80.8629	35.0%	16.0%	110.7741
15	MULTIPLIER II FUND	ULIF01115/12/09MULTIPLIER2117	15-Dec-09	NON PAR	71,480.17	49.4532	49.4532	46.4072	43.3289	40.8812	36.7210	34.7%	16.0%	50.2062
16	MULTIPLIER III FUND	ULIF01809/10/15MULTIPLIER3117	09-Oct-15	NON PAR	9,778.64	34.9928	34.9928	32.7662	29.3650	27.8405	24.6439	42.0%	20.5%	35.3852
17	PREMIER MULTI-CAP FUND	ULIF02101/01/18MULTICAPFN117	01-Jan-18	NON PAR	15,113.72	35.5443	35.5443	33.5689	28.9119	26.9837	23.8778	48.9%	23.0%	35.9016
18	PRESERVER	ULIF00125/01/05PRESERVERF117	25-Jan-05	NON PAR	2,711.55	33.2491	33.2491	32.2744	31.7316	30.9891	30.4000	9.4%	5.0%	33.2793
19	PRESERVER II FUND	ULIF00815/12/09PRESERVER2117	15-Dec-09	NON PAR	7,711.36	27.9913	27.9913	27.0064	26.5351	25.7927	25.2854	10.7%	6.1%	28.0331
20	PROTECTOR	ULIF00225/01/05PROTECTORF117	25-Jan-05	NON PAR	5,509.33	34.4319	34.4319	33.2223	32.6678	31.8048	31.1927	10.4%	5.7%	34.4638
21	PROTECTOR II FUND	ULIF00915/12/09PROTECTOR2117	15-Dec-09	NON PAR	73,419.00	28.5048	28.5048	27.5220	27.0595	26.3002	25.8729	10.2%	5.7%	28.5333
22	VIRTUE	ULIF00719/02/08VIRTUEFUND117	19-Feb-08	NON PAR	8,257.36	62.3535	62.3535	58.3028	52.8412	49.0324	42.9818	45.1%	17.7%	62.8728
23	VIRTUE II FUND	ULIF01215/12/09VIRTUE2FND117	15-Dec-09	NON PAR	3,54,600.05	79.6200	79.6200	74.3827	65.2913	61.1103	53.5553	48.7%	20.9%	80.1218
24	GROUP MET GROWTH FUND	ULGF00510/09/14METGROWTHF117	10-Sep-14	NON PAR	2,573.15	16.6241	16.6241	15.8269	14.9999	14.3162	13.3226	24.8%	13.0%	16.7415
25	GROUP MET SECURE FUND	ULGF00410/09/14METSECUREF117	10-Sep-14	NON PAR	2,498.22	13.4428	13.4428	12.9071	12.5691	12.1503	11.7521	14.4%	8.2%	13.4773
26	INDIA OPPORTUNITIES FUND	ULIF02710/12/21INDOPPFUND117	10-Dec-21	NON PAR	9,557.81	17.1409	17.1409	16.1870	14.0206	13.0957	11.6144	47.6%	NA	17.3197
27	SUSTAINABLE EQUITY FUND	ULIF02610/12/21SUSTAINFND117	10-Dec-21	NON PAR	963.70	15.4317	15.4317	14.5432	12.8796	12.3214	11.0877	39.2%	NA	15.6169
28	SMALL CAP FUND	ULIF02819/02/24SMALLCAPFN117	19-Feb-24	NON PAR	8,857.32	12.1608	12.1608	11.6144	9.8092	-	-	-	NA	12.4151
29	BHARAT MANUFACTURING FUND	ULIF02901/08/24BHARATFUND117	01-Aug-24	NON PAR	29,604.43	10.4714	10.4714	-	-	-	-	-	NA	10.5626

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sept 2024	as % of total for this class	As at 30th Sept 2023	as % of total for this class	As at 30th Sept 2024	as % of total for this class	As at 30th Sept 2023	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	36,96,254	98.4%	30,91,571	98.6%	35,77,009	98.3%	30,87,510	98.6%
AA or better	45,685	1.2%	33,080	1.1%	45,507	1.3%	33,044	1.1%
Rated below AA but above A	15,173	0.4%	10,373	0.3%	14,794	0.4%	10,397	0.3%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Fixed Deposit)	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	70,070	1.9%	41,547	1.3%	69,965	1.9%	41,248	1.3%
more than 1 year and up to 3years	2,16,069	5.8%	1,43,491	4.6%	2,14,601	5.9%	1,42,662	4.6%
More than 3 years and up to 7years	4,57,181	12.2%	4,63,803	14.8%	4,50,070	12.4%	4,59,220	14.7%
More than 7 years and up to 10 years	7,00,286	18.6%	4,49,108	14.3%	6,87,047	18.9%	4,50,573	14.4%
More than 10 years and up to 15 years	9,96,745	26.5%	8,28,361	26.4%	9,68,277	26.6%	8,35,223	26.7%
More than 15 years and up to 20 years	6,67,799	17.8%	6,00,127	19.1%	6,25,250	17.2%	5,90,762	18.9%
Above 20 years	6,48,962	17.3%	6,08,587	19.4%	6,22,100	17.1%	6,11,262	19.5%
<b>Breakdown by type of the issuer</b>								
a. Central Government	16,98,379	45.2%	14,87,798	47.5%	16,15,476	44.4%	14,78,384	47.2%
b. State Government	7,56,773	20.1%	5,54,912	17.7%	7,39,283	20.3%	5,59,020	17.9%
c. Corporate Securities	13,01,960	34.7%	10,92,314	34.8%	12,82,551	35.3%	10,93,547	34.9%

**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.

Detail Regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sept 2024	as % of total for this class	As at 30th Sept 2023	as % of total for this class	As at 30th Sept 2024	as % of total for this class	As at 30th Sept 2023	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,62,496	93.3%	2,45,399	92.1%	2,59,971	93.0%	2,46,059	91.9%
AA or better	7,965	2.8%	20,532	7.7%	8,052	2.9%	21,141	7.9%
Rated below AA but above A	10,940	3.9%	495	0.2%	11,404	4.1%	500	0.2%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Fixed Deposit)	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,18,569	42.1%	1,14,631	43.0%	1,18,596	42.4%	1,14,634	42.8%
more than 1 year and up to 3years	15,306	5.4%	21,977	8.2%	15,807	5.7%	22,576	8.4%
More than 3 years and up to 7years	20,593	7.3%	53,117	19.9%	20,747	7.4%	53,107	19.8%
More than 7 years and up to 10 years	17,445	6.2%	40,537	15.2%	17,205	6.2%	41,037	15.3%
More than 10 years and up to 15 years	26,447	9.4%	16,543	6.2%	26,001	9.3%	16,618	6.2%
More than 15 years and up to 20 years	12,538	4.5%	2,818	1.1%	12,191	4.4%	2,812	1.1%
Above 20 years	70,502	25.1%	16,804	6.3%	68,879	24.7%	16,917	6.3%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,73,441	61.6%	1,66,382	62.4%	1,71,507	61.4%	1,66,859	62.3%
b. State Government	10,423	3.7%	7,453	2.8%	10,161	3.6%	7,502	2.8%
c. Corporate Securities	97,537	34.7%	92,590	34.8%	97,759	35.0%	93,340	34.9%

**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.

## 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 September 30, 2024	UP TO THE QUARTER ENDED September 30, 2024	FOR THE QUARTER ENDED September 30, 2023	UP TO THE QUARTER ENDED September 30, 2023
1	MetLife International Holdings, LLC	Promoter Shareholder	a) Information technology expenses	320	639	287	574
			b) HR reimbursement expenses	16	16	-	-
2	Punjab National Bank	Promoter Shareholder	a) Commission	7,429	12,876	7,488	12,889
			b) Bank charges	26	47	19	36
			c) Rewards to Intermediaries	1,050	1,898	-	-
			d) Benefits Paid	936	1,296	-	-
			e) Interest on Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures	205	407	205	407
			f) Royalty Charges	75	150	56	112
			g) Interest/Dividend	(53)	(106)	(53)	(106)
			h) Premium Income	(4)	(40)	-	-
			i) Purchase of investments	1,198	1,198	-	-
3	Ashish Kumar Srivastava (Resigned w.e.f June 30, 2024)	Managing Director and CEO	a) Managerial Remuneration	-	123	229	431
4	Sameer Bansal (Appointed w.e.f July 01, 2024)	Managing Director and CEO	a) Managerial Remuneration	172	172	-	-
			b) Premium received	1	1	-	-

## PART-B Related Party Transaction Balances - As at the end of the Quarter September 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	Funding of Information technology equipment	500	Payable	NA	NA	-	-
			HR reimbursement expenses	34	Payable	NA	NA	-	-
2	Punjab National Bank*	Promoter Shareholder	a) Interest/Dividend	147	Receivable	NA	NA	-	-
			b) Bank balances (Current account/short term deposit)	5,700	Receivable	NA	NA	-	-
			c) Investment in fixed deposit & bond	2,496	Receivable	NA	NA	-	-
			d) Premium Income	133	Receivable	NA	NA	-	-
			e) Investments in equity shares	1,238	Receivable	NA	NA	-	-
			a) Commission	3,504	Payable	NA	NA	-	-
			b) Bank charges	17	Payable	NA	NA	-	-
			c) Rewards to Intermediaries	567	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	549	Payable	NA	NA	-	-
f) Royalty Charges	337	Payable	NA	NA	-	-			
3	Sameer Bansal (Appointed w.e.f July 01, 2024)	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	93	Payable	NA	NA	-	-

\*The above doesn't 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 &amp; Key Management Persons



Name of the Insurer: PNB MetLife India Insurance Company Limited

Date : September 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. Sameer Bansal	Managing Director & CEO	Director	Appointed w.e.f. 01 July 2024
3	Mr. Sanjeev Kapur	Director	Director	
4	Mr. Ashish Bhat	Director	Director	
5	Mr. Pawan Verma	Director	Director	Resigned w.e.f. 08 October 2024
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	Director	
11	Mr. Arvind Kumar Jain	Director	Director	
12	Mr. Pheroze Kersasp Mistry	Director	Director	
13	Mr. Erach Kotwal	Director	Director	
14	Ms. Padma Chandrasekaran	Independent Director	Director	
15	Ms. Kavita Venugopal	Independent Director	Director	
Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Sameer Bansal	Managing Director and CEO	CEO & MD	
2	Sanjay Kumar	Chief Investment Officer	Investments	
3	Motty John	Chief Legal Officer & Head - Board Affairs	Legal	
4	Vineet Maheshwari	Chief Audit Officer	Audit	Redesignated as Chief Audit Officer wef Aug 1st, 2024
5	Vijayalakshmi Natarajan	Chief Risk and Compliance Officer	Risk & Compliance	
6	Viraj Taneja	Chief Internal Auditor	Audit	Resigned wef Sept 30, 2024
7	Shishir Vijaykumar Agarwal	Chief Human Resources Officer	HR	
8	Mohit Garg	Chief Strategy Officer & Head of Products	Strategy & Products	Appointed as KMP wef Aug 1st, 2024
9	Yagya Turker	Director - Company Secretary	Legal	
10	Nilesh J Kothari	Chief Financial Officer	Finance	
11	Asfa Kausar Bihari	Appointed Actuary	Actuarial	
12	Mahendra Munot	Chief Operations Officer	Operations & Services	
13	Sudeep P B	Chief Distribution Officer - Proprietary & PNB	Distribution	Appointed as KMP wef Aug 1st, 2024
14	Mohit Bahuguna	Chief Distribution Officer - Banca Retail, Partnerships, Group, Alternate and BD	Distribution	Appointed as KMP wef Aug 1st, 2024
15	Sanjay Kumar Karnatak	Chief Information Technology Officer	IT	Joined on Aug 1st, 2024
16	Sourabh Lohita	Chief Marketing & Communications Officer	Marketing	Appointed as KMP wef Aug 1st, 2024

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



		As at	30-Sep-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	49,27,997
	Deduct:		
02	Mathematical Reserves	2	48,56,747
03	Other Liabilities	3	0
04	<b>Excess in Policyholders' funds</b>		<b>71,251</b>
05	Available Assets in Shareholders Fund:	4	2,24,829
	Deduct:		
06	Other Liabilities of shareholders' fund	3	0
07	<b>Excess in Shareholders' funds</b>		<b>2,24,829</b>
08	Total ASM (04)+(07)		<b>2,96,080</b>
09	Total RSM		<b>1,73,406</b>
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>1.71</b>

## 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, Finance and Investment Functions) Regulations, 2024

Name of the Insurer: PNB MetLife India Insurance Company Limited

Statement as on: 30 September 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 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	12,07,310.07	11,75,016.39	-	-	-	-	23,66,584.90	22,09,617.45	35,73,894.97	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)	12,07,310.07	11,75,016.39	-	-	-	-	23,66,584.90	22,09,617.45	35,73,894.97	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 &amp; 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 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	75,241.11	47,663.40	-	-	-	-	2,47,950.96	2,30,353.30	3,23,192.08	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)	75,241.11	47,663.40	-	-	-	-	2,47,950.96	2,30,353.30	3,23,192.08	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 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on 30 Sep 2024)	Prev. FY ( As on 31 Mar 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	61,466.15	63,431.82	-	-	36,070.90	38,161.58	11,26,670.55	9,77,765.01	12,24,207.60	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)	61,466.15	63,431.82	-	-	36,070.90	38,161.58	11,26,670.55	9,77,765.01	12,24,207.60	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: 30 September 2024

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	14,03,817.3	25,992.8	1.9%	1.9%	13,91,183.4	51,831.4	3.7%	3.7%	12,63,843.8	47,201.6	3.7%	3.7%
2	Treasury Bills	CTRB	8,089.0	135.6	1.7%	1.7%	5,258.1	176.3	3.4%	3.4%	12,347.2	395.2	3.2%	3.2%
3	Green Bond	CSGB	2,076.9	38.3	1.8%	1.8%	2,076.9	76.5	3.7%	3.7%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	6,60,245.1	12,290.0	1.9%	1.9%	6,53,717.6	24,268.2	3.7%	3.7%	5,11,189.7	19,007.8	3.7%	3.7%
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	2,991.0	60.2	2.0%	2.0%	2,991.3	120.4	4.0%	4.0%	3,030.0	121.9	4.0%	4.0%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	81,924.4	1,620.3	2.0%	2.0%	80,903.9	3,168.1	3.9%	3.9%	1,88,009.8	7,712.4	4.1%	4.1%
8	Bonds / Debentures issued by HUDCO	HTHD	9,808.1	187.9	1.9%	1.9%	9,814.7	371.3	3.8%	3.8%	14,079.1	619.5	4.4%	4.4%
9	Reclassified Approved Investments - Debt	HORD	4,495.4	104.4	2.3%	2.3%	4,494.0	205.9	4.6%	4.6%	-	-	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	5,15,040.5	10,150.4	2.0%	2.0%	5,10,338.5	19,883.7	3.9%	3.9%	4,38,257.6	18,121.4	4.1%	4.1%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	5,012.3	161.4	3.2%	3.2%	5,012.3	272.2	5.4%	5.4%	-	-	0.0%	0.0%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	6,169.5	514.7	8.3%	8.3%	5,542.3	655.6	11.8%	11.8%	4,557.4	369.2	8.1%	8.1%
15	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	9,218.5	67.2	0.7%	0.7%	7,925.1	77.1	1.0%	1.0%	2,710.6	306.8	11.3%	11.3%
16	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	75,317.9	1,431.8	1.9%	1.9%	71,132.2	2,711.5	3.8%	3.8%	46,054.2	1,890.8	4.1%	4.1%
17	Debt Instruments of InvITs	IDIT	16,388.3	322.7	2.0%	2.0%	16,385.5	642.0	3.9%	3.9%	9,691.4	378.3	3.9%	3.9%
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	102.5	96.8	94.4%	94.4%	135.4	150.0	110.7%	110.7%	-	-	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	8,005.3	159.8	2.0%	2.0%	8,003.7	317.9	4.0%	4.0%	8,004.4	317.9	4.0%	4.0%
22	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	950.0	41.2	4.3%	4.3%
23	PSU - Equity Shares - Quoted	EAEQ	13,586.4	593.4	4.4%	4.4%	11,651.7	710.3	6.1%	6.1%	6,787.1	763.3	11.2%	11.2%
24	Corporate Securities - Debentures	ECOS	4,70,575.9	9,336.8	2.0%	2.0%	4,70,880.3	18,608.4	4.0%	4.0%	2,85,614.5	11,716.0	4.1%	4.1%
25	CCIL - CBLO	ECBO	32,632.8	526.3	1.6%	1.6%	31,784.4	1,029.1	3.2%	3.2%	34,402.6	1,127.1	3.3%	3.3%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	1,48,454.4	3,347.9	2.3%	2.3%	1,34,058.7	6,185.4	4.6%	4.6%	1,07,798.9	9,170.0	8.5%	8.5%
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	2,496.1	51.7	2.1%	2.1%	2,496.6	100.9	4.0%	4.0%	2,498.9	101.9	4.1%	4.1%
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, FIs (incl. Bank Balance awaiting Investment) - CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Application Money	ECAM	3,332.3	-	0.0%	0.0%	3,332.3	-	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	1,070.4	3.7%	3.7%	28,600.6	1,084.5	3.8%	3.8%
36	Units of Infrastructure Investment Trust	EIIT	2,657.4	13.0	0.5%	0.5%	1,603.2	24.9	1.6%	1.6%	10,551.1	954.5	9.0%	9.0%
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) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Equity Shares (incl Co-op Societies)	OESH	6,994.6	1,512.5	21.6%	21.6%	8,547.9	1,990.8	23.3%	23.3%	13,913.8	1,642.2	11.8%	11.8%
41	Equity Shares in Housing Finance Companies	HOEQ	25.6	29.2	113.9%	113.9%	25.6	29.2	113.9%	113.9%	-	-	0.0%	0.0%
42	Debentures	OLDB	10,297.6	247.7	2.4%	2.4%	10,299.1	489.9	4.8%	4.8%	10,478.5	499.7	4.8%	4.8%
43	Alternate Investment Fund	OAFB	1,000.0	-	0.0%	0.0%	1,000.0	-	0.0%	0.0%	-	-	0.0%	0.0%
44	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
45	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
46	Passively Managed Equity ETF - Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
47	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
48	Derivative Instrument	OCDI	-	(601.6)	0.0%	0.0%	-	681.4	0.0%	0.0%	-	(1,435.8)	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%

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

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> 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&amp;L and Revenue account

Refer IRDAI (Investment) Regulations, 2016

FORM L-34-YIELD ON INVESTMENTS-1 - Pension, General Annuity & Group



Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2024

Name of the Fund Pension, General Annuity & Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	1,70,965.8	3,129.0	1.8%	1.8%	1,69,089.0	6,257.4	3.7%	3.7%	1,52,680.6	5,635.4	3.7%	3.7%
2	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	Green Bond	CSGB	-	-	-	-	-	-	-	-	-	-	-	-
4	State Government Bonds	SGBB	68,454.8	1,266.4	1.8%	1.8%	64,973.6	2,400.5	3.7%	3.7%	39,748.8	1,454.7	3.7%	3.7%
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	59.9	1.2	2.1%	2.1%	59.9	2.5	4.1%	4.1%	59.7	2.5	4.1%	4.1%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	3,850.9	71.6	1.9%	1.9%	3,288.3	120.2	3.7%	3.7%	4,145.0	153.3	3.7%	3.7%
8	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,407.4	29.4	2.1%	2.1%
9	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - PSU - Debentures / Bonds	IPTD	13,438.5	263.1	2.0%	2.0%	13,531.2	525.8	3.9%	3.9%	7,861.8	316.0	4.0%	4.0%
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	19.3	1.9%	1.9%	1,000.0	38.3	3.8%	3.8%	-	-	0.0%	0.0%
17	Debt Instruments of InvITs	IDIT	449.9	8.6	1.9%	1.9%	449.8	17.0	3.8%	3.8%	449.6	17.1	3.8%	3.8%
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	52,980.2	1,084.1	2.0%	2.0%	47,625.5	1,927.7	4.0%	4.0%	19,927.7	773.2	3.9%	3.9%
22	CCIL - CBLO	ECBO	1,945.6	31.3	1.6%	1.6%	2,260.2	73.2	3.2%	3.2%	2,177.5	70.9	3.3%	3.3%
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%	1,434.3	24.3	1.7%	1.7%
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, FIs (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	OEPG	-	-	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 Schemes	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	-	-	0.0%	0.0%	-	9.0	0.0%	0.0%	-	(17.1)	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%
<b>TOTAL</b>			<b>3,13,145.5</b>	<b>5,874.6</b>	<b>1.9%</b>	<b>1.9%</b>	<b>3,02,277.6</b>	<b>11,371.7</b>	<b>3.8%</b>	<b>3.8%</b>	<b>2,29,892.5</b>	<b>8,459.6</b>	<b>3.7%</b>	<b>3.7%</b>

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

<sup>1</sup> Based on daily simple Average of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> 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: 30 September 2024

Name of the Fund Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	83,948.8	3,434.9	4.1%	4.1%	77,799.2	4,973.7	6.4%	6.4%	60,835.2	1,883.8	3.1%	3.1%
2	Treasury Bills	CTRB	86,839.1	1,492.9	1.7%	1.7%	87,302.7	2,983.0	3.4%	3.4%	83,255.6	2,700.9	3.2%	3.2%
3	Green Bond	CSGB	2,104.2	73.6	3.5%	3.5%	2,087.7	135.6	6.5%	6.5%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	13,237.8	529.3	4.0%	4.0%	15,044.8	918.2	6.1%	6.1%	13,795.6	923.7	6.7%	6.7%
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	2.1%	2.1%	24.2	1.0	4.0%	4.0%	24.4	0.9	3.6%	3.6%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	3,934.9	121.3	3.1%	3.1%	3,920.7	196.5	5.0%	5.0%	22,956.5	1,232.9	5.4%	5.4%
8	Reclassified Approved Investments - Debt	HORD	10,412.5	384.5	3.7%	3.7%	10,396.4	614.9	5.9%	5.9%	-	-	0.0%	0.0%
9	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	8,535.0	255.8	3.0%	3.0%
10	INFRASTRUCTURE - PSU - CPS	ICPP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - Other Corporate Securities - CPs	ICOP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - PSU - Debentures / Bonds	IPDT	5,561.5	283.6	5.1%	5.1%	8,947.2	510.3	5.7%	5.7%	20,131.6	862.8	4.3%	4.3%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	7,534.8	92.4	1.2%	1.2%	7,530.4	221.8	2.9%	2.9%	7,575.9	283.5	3.7%	3.7%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	48,827.9	5,573.3	11.4%	11.4%	47,414.4	11,802.2	24.9%	24.9%	36,079.6	9,801.0	27.2%	27.2%
15	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	14,919.2	768.7	5.2%	5.2%	9,592.6	828.6	8.6%	8.6%	930.5	40.7	4.4%	4.4%
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	62,367.8	7,028.5	11.3%	11.3%	58,637.5	14,370.6	24.5%	24.5%	24,057.6	5,752.8	23.9%	23.9%
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	4,656.4	1,133.7	24.3%	24.3%	4,543.5	2,043.7	45.0%	45.0%	-	-	0.0%	0.0%
21	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	-	-	0.0%	0.0%	3,053.0	30.6	1.0%	1.0%	3,082.0	112.5	3.7%	3.7%
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	80,968.3	1,020.7	1.3%	1.3%	79,830.7	9,007.8	11.3%	11.3%	38,440.7	8,654.0	22.5%	22.5%
24	Corporate Securities - Debentures	ECOS	20,053.6	526.5	2.6%	2.6%	22,347.7	924.7	4.1%	4.1%	17,600.9	542.3	3.1%	3.1%
25	CCIL - CBLO	ECBO	26,814.6	431.6	1.6%	1.6%	28,089.2	907.8	3.2%	3.2%	26,189.8	854.5	3.3%	3.3%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	6,01,974.8	43,307.4	7.2%	7.2%	5,68,413.1	1,04,520.3	18.4%	18.4%	4,18,587.8	67,703.8	16.2%	16.2%
27	Equity Shares in Housing Finance Companies	HAEQ	676.2	(54.7)	-8.1%	-8.1%	642.8	54.4	8.5%	8.5%	-	-	0.0%	0.0%
28	Commercial Papers	ECCP	37,267.9	714.6	1.9%	1.9%	36,699.1	1,404.4	3.8%	3.8%	24,759.5	925.3	3.7%	3.7%
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 **	EELG	1,252.1	40.0	3.2%	3.2%	1,252.1	40.0	3.2%	3.2%	-	-	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%	6,033.2	139.1	2.3%	2.3%
34	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	ECDB	1,100.0	1.5	0.1%	0.1%	1,100.0	2.4	0.2%	0.2%	5,000.0	3.9	0.1%	0.1%
35	Application Money	ECAM	5,911.0	-	0.0%	0.0%	5,911.0	-	0.0%	0.0%	1,817.9	-	0.0%	0.0%
36	Passively Managed Equity ETF (Non Promoter Group)	EETF	48,942.1	1,588.2	3.2%	3.2%	48,484.0	6,191.8	12.8%	12.8%	27,110.7	4,443.6	16.4%	16.4%
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	8,481.9	-	0.0%	0.0%	8,481.9	-	0.0%	0.0%	8,998.3	-	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	22,616.8	1,372.4	6.1%	6.1%	25,169.6	2,874.2	11.4%	11.4%	31,724.9	8,483.1	26.7%	26.7%
41	Equity Shares in Housing Finance Companies	HOEQ	1,045.5	(21.8)	-2.1%	-2.1%	1,020.5	43.4	4.3%	4.3%	-	-	0.0%	0.0%
42	Debentures	OLDB	501.5	29.5	5.9%	5.9%	499.9	38.8	7.8%	7.8%	499.0	24.4	4.9%	4.9%
43	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	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%	20,116.1	2,715.8	13.5%	13.5%
46	Equity Shares (PSUs & Unlisted)	OEPU	50.6	(4.4)	-8.6%	-8.6%	52.0	(1.3)	-2.6%	-2.6%	2,029.1	(22.2)	-1.1%	-1.1%
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%
<b>TOTAL</b>			<b>12,02,026.2</b>	<b>69,868.7</b>	<b>5.8%</b>	<b>5.8%</b>	<b>11,64,287.6</b>	<b>1,65,639.4</b>	<b>14.2%</b>	<b>14.2%</b>	<b>9,10,201.0</b>	<b>1,18,320.0</b>	<b>13.0%</b>	<b>13.0%</b>

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

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> 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&amp;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: 30 September 2024

**NAME OF THE FUND : LIFE FUND**

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. <u>During the Quarter</u> <sup>1</sup></b>									
	-----NIL-----								
<b>B. <u>As on Date</u> <sup>2</sup></b>									
	8.43% SAMMAN CAPITAL LTD. NCD 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% SAMMAN CAPITAL LTD. NCD 26-09-2026	HORD	2500.63	04-05-2018	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct.23
	9.00% SAMMAN CAPITAL LTD. NCD 26-09-2026	HORD	1996.46	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	4498.65	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	4492.45	17-02-2016	ICRA	AAA	AA+	21-05-2019	
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	1498.99	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	1000.79	12-02-2016	ICRA	AAA	AA+	21-05-2019	
	9.17% IDFC FIRST BANK 14-10-2024	ECOS	2500.30	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: 30 September 2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

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

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
	-----NIL-----								
B.	<u>As on Date</u> <sup>2</sup>								
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	500.35	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: 30 September 2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

**NAME OF THE FUND : LINKED FUND**

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
	-----NIL-----								
B.	<u>As on Date</u> <sup>2</sup>								
	8.85% SAMMAN CAPITAL LTD. NCD 26-09-2026	HORD	10424.46	09-08-2017	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct,23

**Note:**<sup>1</sup> Provide details of Down Graded Investments during the Quarter.<sup>2</sup> 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 Investment (COI) shall be as per Guidelines issued by the Authority

Refer IRDAI (Investment) Regulations, 2016



Sr.No.	Particulars	For the quarter ended September 2024				For the quarter ended September 2023				Upto the quarter ended September 2024				Upto the quarter ended September 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	52	55	-	198	30	27	-	87	55	60	-	266	51	30	-	107
	From 10,001-25,000	854	489	-	3,473	152	90	-	384	1,016	590	-	4,062	242	151	-	973
	From 25001-50,000	5,065	1,286	-	14,594	224	88	-	294	5,356	1,393	-	15,550	449	188	-	870
	From 50,001-75,000	688	112	-	1,669	46	13	-	78	734	121	-	1,937	88	25	-	130
	From 75,001-100,000	1,993	209	-	4,109	39	18	-	81	2,101	240	-	4,484	108	44	-	178
	From 1,00,001-1,25,000	105	9	-	167	12	3	-	17	105	12	-	169	23	6	-	34
	Above Rs. 1,25,000	2,037	106	-	3,305	113	19	-	169	2,238	120	-	3,751	180	35	-	260
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	252	26	-	3	315	42	-	1	558	57	-	5	693	83	-	4
	From 50,001-100,000	142	12	-	12	323	31	-	4	422	23	-	13	578	56	-	9
	From 1,00,001-150,000	53	2	-	0	185	6	-	1	172	7	-	2	335	16	-	2
	From 150,001-2,00,000	106	2	-	1	238	8	-	2	165	4	-	2	398	14	-	4
	From 2,00,001-250,000	50	1	-	0	25	1	-	0	96	2	-	0	146	6	-	2
	From 2,50,001-3,00,000	204	4	-	1	58	-	-	264	5	-	-	1	147	1	-	0
	Above Rs. 3,00,000	170	2	-	1	200	-	-	-	226	3	-	4	370	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	56	1,051	-	15,643	163	408	-	1,608	117	1,958	-	29,155	374	(2,673)	-	2,890
	From 10,001-25,000	2,135	16,926	-	1,02,976	2,555	12,894	-	1,88,641	3,736	27,642	-	1,98,177	4,649	24,019	-	3,63,247
	From 25001-50,000	12,029	33,062	-	1,99,097	10,452	27,935	-	2,19,159	20,063	58,521	-	3,60,813	19,721	53,743	-	4,14,801
	From 50,001-75,000	3,729	7,881	-	73,163	2,963	5,282	-	64,065	6,257	12,422	-	1,29,452	5,590	10,088	-	1,20,833
	From 75,001-100,000	13,370	14,678	-	1,49,507	9,618	10,383	-	1,13,976	22,054	23,920	-	2,46,658	18,131	20,207	-	2,23,456
	From 1,00,001-1,25,000	2,352	2,624	-	39,078	2,024	1,866	-	32,363	3,775	3,932	-	63,329	3,228	3,168	-	54,214
	Above Rs. 1,25,000	26,779	11,458	-	2,82,319	25,263	10,256	-	2,28,641	41,839	18,207	-	4,54,508	39,244	18,264	-	4,31,373
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	336	6	-	34	49	11	-	56	548	21	-	105	104	10	-	(105)
	From 50,001-100,000	649	17	-	149	114	30	-	199	1,123	42	-	306	273	66	-	425
	From 1,00,001-150,000	190	12	-	193	31	11	-	93	368	33	-	380	91	31	-	261
	From 150,001-2,00,000	438	6	-	148	97	16	-	235	744	11	-	220	207	36	-	506
	From 2,00,001-250,000	140	2	-	53	29	7	-	96	206	8	-	140	87	25	-	417
	From 2,50,001-3,00,000	192	1	-	19	37	8	-	159	301	-	-	(1)	96	12	-	251
	Above Rs. 3,00,000	1,022	10	-	3,316	302	20	-	1,374	1,497	25	-	4,020	585	44	-	2,438
	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 : September 30, 2024

Sr.No.	Channels	For the quarter ended September 2024			For the quarter ended September 2023			Upto the quarter ended September 2024			Upto the quarter ended September 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	9	3,314	839	-	17	61	23	6,001	1,491	1	126	119
2	Corporate Agents-Banks	-	97,044	11,155	-	1,59,629	11,509	-	2,16,673	20,492	-	3,40,834	20,290
3	Corporate Agents -Others	-	8,892	3,154	-	15,631	-	-	18,225	5,496	-	31,089	-
4	Brokers	10	70,567	2,947	8	1,17,807	2,642	24	1,92,988	6,197	12	3,18,585	4,425
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	60,363	8,076	1	48,521	6,393	17	1,20,983	33,150	10	87,418	17,071
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>27</b>	<b>2,40,180</b>	<b>26,170</b>	<b>9</b>	<b>3,41,605</b>	<b>20,605</b>	<b>64</b>	<b>5,54,870</b>	<b>66,825</b>	<b>23</b>	<b>7,78,052</b>	<b>41,905</b>
	Referral Arrangements (B)												
	<b>Grand Total (A+B)</b>	<b>27</b>	<b>2,40,180</b>	<b>26,170</b>	<b>9</b>	<b>3,41,605</b>	<b>20,605</b>	<b>64</b>	<b>5,54,870</b>	<b>66,825</b>	<b>23</b>	<b>7,78,052</b>	<b>41,905</b>



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 : September 30, 2024

Sr.No.	Channels	For the quarter ended September 2024		For the quarter ended September 2023		Upto the quarter ended September 2024		Upto the quarter ended September 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	8,241	8,903	5,757	5,438	12,670	13,193	9,882	9,563
2	Corporate Agents-Banks	55,799	47,129	46,887	36,160	1,00,742	72,868	85,101	61,206
3	Corporate Agents -Others	764	465	1,435	708	1,424	891	3,108	1,465
4	Brokers	14,529	3,871	5,146	2,103	17,587	6,352	11,040	4,410
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	220	91	105	29	275	136	250	59
	- Others	9,940	14,214	9,122	10,442	15,543	21,692	16,344	18,079
7	IMF	561	516	1,001	762	1,139	998	1,907	1,472
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	(5)	(2)	18	13	(1)	6	60	29
10	Point of Sales	-	-	2	0	-	1	6	2
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>90,049</b>	<b>75,187</b>	<b>69,473</b>	<b>55,655</b>	<b>1,49,379</b>	<b>1,16,136</b>	<b>1,27,698</b>	<b>96,285</b>
	Referral Arrangements (B)	-	-	-	1	-	-	-	1
	<b>Grand Total (A+B)</b>	<b>90,049</b>	<b>75,187</b>	<b>69,473</b>	<b>55,656</b>	<b>1,49,379</b>	<b>1,16,136</b>	<b>1,27,698</b>	<b>96,286</b>

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



Name of the Insurer: PNB MetLife India Insurance Company Limited

For the quarter ended September 2024

Date : September 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	5,660	6,864	515	195	72	3	13,309	38,504
2	Survival Benefit	98,771	8,763	1,085	363	185	78	1,09,245	18,188
3	Annuities / Pension	1,831	601	160	101	98	32	2,823	484
4	Surrender	-	18,531	39	12	8	1	18,591	55,062
5	Other benefits	-	2,631	1	-	-	-	2,632	12,592
	Death Claims	-	1,363	-	-	-	-	1,363	10,937

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
2	Survival Benefit	-	21	-	-	-	-	21	209
3	Annuities / Pension	-	77	-	-	-	-	77	1,071
4	Surrender	-	2,816	1	-	-	-	2,817	713
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	1,713	-	-	-	-	1,713	12,104

- 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 September 2024

Date : September 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	9,915	12,197	951	314	87	8	23,472	67,445
2	Survival Benefit	1,88,451	19,178	1,872	664	276	96	2,10,537	33,215
3	Annuities / Pension	3,772	1,055	287	196	159	52	5,521	945
4	Surrender	-	34,287	121	27	11	4	34,450	1,06,551
5	Other benefits	-	4,471	3	-	-	-	4,474	21,926
	Death Claims	-	2,775	1	-	-	-	2,776	21,650

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	1	4	14
2	Survival Benefit	-	37	-	-	-	-	37	392
3	Annuities / Pension	-	138	-	-	-	-	138	2,037
4	Surrender	-	5,310	2	-	-	-	5,312	1,308
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	3,731	-	-	-	-	3,731	23,608

- 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 September 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 : September 30, 2024

Sr.No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	146	57
2	Claims Intimated / Booked during the period	1,350	1,715
(a)	Less than 3 years from the date of acceptance of risk	350	1,323
(b)	Greater than 3 years from the date of acceptance of risk	1,000	392
3	Claims Paid during the period	1,363	1,713
4	Claims Repudiated during the period	10	3
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	123	56
<b>Outstanding Claims:-</b>			
	Less than 3months	123	43
	3 months and less than 6 months	-	12
	6 months and less than 1 year	-	1
	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	2,653	3,499	872	1,341	41
2	Claims Booked during the year	13,917	1,10,226	2,771	18,906	2643
3	Claims Paid during the year	13,301	1,09,222	2,810	18,587	2632
4	Unclaimed	8	23	13	4	-
5	Claims O/S at End of the period	3,261	4,472	820	1,656	43
<b>Outstanding Claims (Individual)</b>		<b>3,261</b>	<b>4,474</b>	<b>820</b>	<b>1,656</b>	<b>46</b>
	Less than 3months	1,437	1,890	367	517	28
	3 months and less than 6 months	1,824	2,584	453	1,139	18
	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 the quarter ended September 2024**

**Name of the Insurer: PNB MetLife India Insurance Company Limited**

**Date : September 30, 2024**

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

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	2,916	3,797
(a)	Less than 3 years from the date of acceptance of risk	767	2,995
(b)	Greater than 3 years from the date of acceptance of risk	2,149	802
3	Claims Paid during the period	2,776	3,731
4	Claims Repudiated during the period	17	10
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	123	56
	<b>Outstanding Claims:-</b>	-	-
	Less than 3months	123	43
	3 months and less than 6 months	-	12
	6 months and less than 1 year	-	1
	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	24,707	2,12,195	5,491	34,444	4,509
3	Claims Paid during the period	23,420	2,10,485	5,508	34,439	4,474
4	Unclaimed	52	52	13	11	-
5	Claims O/S at End of the period	3,261	4,472	820	1,656	43
	<b>Outstanding Claims (Individual)</b>	<b>3,261</b>	<b>4,474</b>	<b>820</b>	<b>1,656</b>	<b>46</b>
	Less than 3months	1,310	1,531	434	530	19
	3 months and less than 6 months	1,343	1,965	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-41 GRIEVANCE DISPOSAL



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

Date : September 30, 2024

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 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	<b>Complaints made by customers</b>							
a)	Death claims	0	25	0	0	25	0	56
b)	Policy servicing	0	38	7	0	31	0	75
c)	Proposal processing	0	6	0	0	6	0	20
d)	Survival Claims	0	46	5	0	41	0	73
e)	ULIP related	0	3	0	0	3	0	6
f)	Unfair business practices	0	514	82	0	432	0	980
g)	Others	0	0	0	0	0	0	0
	<b>Total Number of complaints</b>	<b>0</b>	<b>632</b>	<b>94</b>	<b>0</b>	<b>538</b>	<b>0</b>	<b>1,210</b>

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	1,49,443
5	Total No. of Claims during current year	6,713
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	72
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	83

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



Type	Category of business	Interest Rate		Mortality Rate		Mortality Rate		Range (Minimum to Maximum) of parameters used for valuation				Inflation Rate		Withdrawal of rates		Future Bonus Rates (Assumption)*			
		As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	
		As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	
Par	Non-Linked -VP	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	
	Person	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	70% to 102% of IALM 2012-14 table	72% to 115% of IALM 2012-14 table	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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: 1.80% to 4.70% of Sum Assured > Compound Reversionary bonus: 2.50% to 4.75% of Sum Assured plus accrued reversionary bonus > Cash bonus: 1.50% to 4.00% of Basic Sum Assured	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 bonus > Cash bonus: 1.6% to 2.45% of Basic Sum Assured		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Person	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	72% to 115% of IALM 2012-14 table	NA	NA	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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: 1.80% to 3.20% 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 -VP	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		
Person	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	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		
Person	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 -VP	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	
	Person	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	5.80%	5.80%	35% to 310% of IALM 2012-14 table	27% to 275% of IALM 2012-14 table	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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 345% of Indian Individual Annuities Monthly table 2012-2015, with 1.5% p.a. mortality improvement	34% to 325% of Indian Individual Annuities Monthly table 2012-2015, with 1.5% p.a. mortality improvement	NA	NA	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag Policies Rs 225 p.a.	0%	0%	4.65% pa	4.00% pa	0%	0%				
	Person	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	5.80%	5.80%	35% to 310% of IALM 2012-14 table	27% to 275% of IALM 2012-14 table	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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 -VP	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		
Person	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Life	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	35% to 310% of IALM 2012-14 table	35% to 310% of IALM 2012-14 table	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CIBT 03 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Person	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	35% to 310% of IALM 2012-14 table	35% to 310% of IALM 2012-14 table	NA	NA	Infocore Policies Rs 460 p.a. Reduced Packag & Fully Packag Policies Rs 230 p.a.	Infocore Policies Rs 450 p.a. Reduced Packag & Fully Packag 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					
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

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, "Prospit".  
Valuation Basis/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 September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24	As at 30th September 2024 for the year 2024-25	As at 30th September 2023 for the year 2023-24			
Par	<b>Non-Linked -VIP</b>	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		
	<b>Non-Linked -Others</b>																			
	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 product and policy year	From 2% to 15% , based 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		
	<b>Linked -VIP</b>																			
	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		
	<b>Linked-Others</b>																			
	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	<b>Non-Linked -VIP</b>																			
	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		
	<b>Non-Linked -Others</b>																			
	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 product and policy year	From 0% to 8% , based 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	
	<b>Linked -VIP</b>																			
	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
	<b>Linked-Others</b>																			
	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





Name of the Insurer: PNB MetLife India Insurance Company Limited For the Quarter End: Sep 30, 2024  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

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
04-07-2024	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2024 and the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. Unqualified Financial Statements (except certain non-material qualified/adverse remarks identified in CARO report).
04-07-2024	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2024 and the report of the Auditors thereon.	FOR	FOR	Compliant with law. Unqualified Financial Statements (except certain non-material qualified/adverse remarks identified in CARO report).
04-07-2024	Larsen & Toubro Limited	AGM	Management	To declare a Final Dividend of Rs. 28/- per share of face value of Rs. 2/- each for FY 2023 - 24.	FOR	FOR	Sufficient fund. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. R. Shankar Raman (DIN: 00015708), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Re-appointment compliant with law. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. Subramanian Sarma (DIN: 00054221), who retires by rotation and is eligible for re-appointment.	FOR	FOR	Re-appointment compliant with law. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	Appointment of M/s. MSKA and Associates Chartered Accountants (Firm Registration No. 105047W issued by the Institute of Chartered Accountants of India), as Statutory Auditors of the Company, for a period of 5 consecutive years, to hold office from conclusion of 79th Annual General Meeting till conclusion of 84th Annual General Meeting and fix their remuneration.	FOR	FOR	Appointment Compliant with the law. No governance concern observed.
04-07-2024	Larsen & Toubro Limited	AGM	Management	Appointment of Mr. Sachintha Mohanty (DIN: 08058830) (representing equity interest of Life Insurance Corporation of India), as Director of the Company, liable to retire by rotation.	FOR	FOR	Appointment compliant with law. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	Amendment to Articles of Association of the Company by deleting Article 107 pertaining to qualification shares.	FOR	FOR	Compliant with law. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	The Company for entering into and/ or continuing to enter into transactions with Larsen Toubro Arabia LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, for providing Parent Company Guarantees on behalf of the said subsidiary, aggregating upto an amount not exceeding Rs. 12,500 crore or USD 1,600 Mn, whichever is higher.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Metro Rail (Hyderabad) Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) Providing inter-corporate deposits e) providing parent company guarantees (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,800 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Modular Fabrication Yard LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,300 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.



Name of the Insurer: PNB MetLife India Insurance Company Limited For the Quarter End: Sep 30, 2024  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

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
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T Special Steels and Heavy Forgings Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,500 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with L and T - MHI Power Boilers Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) availing inter corporate borrowings (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,200 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ transactions with LTMindtree Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,000 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	To enter into contracts/ arrangements/ transactions with Nuclear Power Corporation of India Limited, a Related Party of the Company's subsidiary viz. L and T Special Steels and Heavy Forgings Private Limited within the meaning of Section 2 (76) of the Act, in the nature of a) sale, purchase, lease or supply of goods or assets or property or equipment b) rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,800 crore.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
04-07-2024	Larsen & Toubro Limited	AGM	Management	Ratification of remuneration of Rs. 18 lakhs plus applicable taxes and cost of pocket expenses at actuals for travelling and boarding/ lodging for the financial year ending March 31, 2024 to M/s R. Narashay and Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2024 - 25.	FOR	FOR	Compliant with law. No major governance concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2024 along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2024 along with the Report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To consider declaration of dividend on Equity Shares.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To appoint a Director in place of Mr. Shivesh Zaveri (DIN: 01550468), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To appoint a director in place of Mr. Keki Mistry (DIN: 00008886), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	Appointment of Mrs. Baliboo and Purohit, Chartered Accountants, (ICAI Firm Registration No. 101048W) as one of the Joint Statutory Auditors of the Bank, to hold office for a period of 3 (three) years with effect from FY 2024 - 25 till and including FY 2026 - 27 and to fix the overall remuneration.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To issue Long-Term Bonds (financing of infrastructure and affordable housing), Perpetual Debt Instruments (part of additional Tier I capital) and Tier II capital bonds through private placement mode of an amount in aggregate not exceeding Rs. 60,000 Crore.	FOR	FOR	Compliant with law. No concern identified.
09-08-2024	HDFC Bank Limited	AGM	Management	To grant equity stock options under Employees Stock Option Master Scheme - 2024.	FOR	FOR	Compliant with law. No concern identified.
10-07-2024	Infrastructure Leasing & Financial Services	CCM	Management	RESOLVED THAT the total consideration of INR 87,50,00,000/- offered by Oil and Natural Gas Corporation of India (ONGC), pursuant to their acceptance and exercise of the right of first refusal (ROFR) available with the ONGC group (which shall include ONGC's affiliate) under the provisions of the shareholders agreement dated March 29, 2007 executed inter alia between MSEZ (as defined below), ONGC, and IL&FS (as defined below) (SHA), vide letter dated March 13, 2024 (in response to the Non-ONGC Group Transfer Notice (as defined under the SHA) issued by IL&FS on February 19, 2024) for the acquisition of 2,50,00,000 equity shares of Mangalore SEZ Limited (MSEZ), constituting 49.99% of the issued, subscribed and paid up share capital of MSEZ, held by Infrastructure Leasing and Financial Services Limited (IL&FS).	FOR	FOR	Compliant with law. No concern identified.
10-07-2024	Infrastructure Leasing & Financial Services	CCM	Management	RESOLVED THAT the total consideration of INR 87,50,00,000/- offered by Oil and Natural Gas Corporation of India (ONGC), pursuant to their acceptance and exercise of the right of first refusal (ROFR) available with the ONGC group (which shall include ONGC's affiliate) under the provisions of the shareholders agreement dated March 29, 2007 executed inter alia between MSEZ (as defined below), ONGC, and IL&FS (as defined below) (SHA), vide letter dated March 13, 2024 (in response to the Non-ONGC Group Transfer Notice (as defined under the SHA) issued by IL&FS on February 19, 2024) for the acquisition of 2,50,00,000 equity shares of Mangalore SEZ Limited (MSEZ), constituting 49.99% of the issued, subscribed and paid up share capital of MSEZ, held by Infrastructure Leasing and Financial Services Limited (IL&FS).	FOR	FOR	Compliant with law. No concern identified.

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

For the Quarter End: Sep 30, 2024

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
10-09-2024	ITC Limited	PBL	Management	Appointment of Mr. Chandra Kishore Mishra (DIN: 02553130) as a Director and also as an Independent Director of the Company with effect from 14th September, 2024 for a period of five years or till such earlier date to conform with the policy on retirement and as may be determined by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the Financial year ended March 31, 2024, together with the schedules and annexures thereto, reports of the Board of Director's and the Auditor's thereon.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	To re-appoint Shri. Ajayan Mangalath Gopalakrishnan Nair (DIN: 00762616), who retires by rotation this year, and being eligible, offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	To declare a dividend at the rate of Rs. 0.7/- per equity share of Rs. 10/- as recommended by the Board of Directors for the Financial Year 2023 - 24.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	Re-appointment of Shri. Kadambell Paul Thomas (DIN: 00199925) as Managing Director and Chief Executive Officer of the Bank for a period of Three (3) consecutive years with effect from October 01, 2024, who shall not be liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	Appointment of Shri. George Kalaparambil John (DIN: 00694646) as a Whole-time Director designated as Executive Director of the Bank for a period of Three (3) consecutive years with effect from May 18, 2024, who shall not be liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	Re-appointment of Dr. Vinod Vijayalakshmi Vasudevan (DIN: 02503201) as a Non - Executive Independent Director of the Bank to hold office for a term up to Three (3) consecutive years with effect from December 22, 2024 and who shall not be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	To borrow from time to time, any sum or sums of monies through loans, bonds, debentures, or otherwise, in one or more tranches, which together with the monies already borrowed by the Bank (apart from temporary loans obtained or to be obtained from the Bank's bankers in the ordinary course of business and deposits of money from the public repayable on demand or otherwise (withdrawable by cheque, draft, order or otherwise) may exceed the aggregate of the paid up capital of the bank and the bank's free reserves provided that the total amount so borrowed by the Board shall not at any time exceed a total outstanding amount of Rs. 7000,00,00,000/- or the aggregate of the paid up capital, free reserves of the Bank and securities premium, whichever is higher at any time.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	Borrowing / raising of funds, by issue of debt securities on a Private Placement basis for an amount not exceeding in aggregate Rs. 10,00,00,00,000/- within the overall borrowing limits of the Bank.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	Material Related Party Transactions for Acceptance of Deposits in Current / Savings Account or any other similar accounts permitted to be opened under applicable laws together with previous transactions during a financial year, exceeds Rs. 1,000 crore or 10% of the annual consolidated turnover of the listed entity as per the last audited financial statements of the listed entity, whichever is lower.	FOR	FOR	Compliant with law. No concern identified.
14-08-2024	ESAF Small Finance Bank Limited	AGM	Management	To change from the member such fees in advance equivalent to estimated actual expenses of delivery of the documents delivered through registered post or speed post or by courier service or such other mode of delivery of documents pursuant to any request by the shareholder for delivery of documents, through a particular mode of service mentioned above provided such request along with requisite fees has been duly received by the Bank at least 10 days in advance of dispatch of documents by the Bank to the shareholder.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2024 together with the reports of Board of Directors and of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs. 8/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 2/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid - up value of Rs. 1.25/- per share), as recommended by the Board of Directors for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To re-appoint Mr. Tao Yih Arthur Lang (DIN: 07798156), who retires by rotation and being eligible offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	Ratification of remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of actual travel and out of pocket expenses payable to Sanjay Gupta and Associates, Cost Accountants (Firm registration no. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	Appointment of Justice (Retd.) Arjan Kumar Sikri (DIN: 08624955) as an Independent Director of the Company for a term of five consecutive years with effect from the date of appointment i.e. from June 01, 2024 to May 31, 2029, notwithstanding that he will attain the age of 75 years during the currency of his tenure as Independent Director.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Bharti Heacom Limited, a subsidiary company for aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s) arrangement(s) transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Neta Data Limited, a subsidiary company for aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s) arrangement(s) transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.



Name of the Insurer: PNB MetLife India Insurance Company Limited For the Quarter End: Sep 30, 2024  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

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
20-08-2024	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Indus Towers Limited, a joint venture company for aggregate, does not exceed Rs.19,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.
20-08-2024	Bharti Airtel Limited	AGM	Management	To approve Material Related Party Transactions with Dixon Electro Appliances Private Limited, an associate company for aggregate, does not exceed Rs. 2,500 Crore in the financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	To receive, consider and adopt the: (a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2024 and the reports of the Board of Directors and the Auditors thereon and (b) audited consolidated financial statements, for the fiscal year ended 31 March, 2024 together with the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	To re-appoint Rajiv Anand (DIN: 02541753) as a director who retires by rotation and being eligible has offered himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Appointment of M/s. M M Nasim and Co. LLP, Chartered Accountants having (Firm Registration No. 107122W / W100672), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Appointment of M/s. RKC and Associates LLP, Chartered Accountants, having (Firm Registration No. 105146W / W100621), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Re-appointment of Meera Ganesh (DIN: 00528252) as an Independent Director of the Bank for a further period of four years from 1 August, 2024 upto 31 July, 2028 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Re-appointment of G. Padmanabhan (DIN: 07130908) as an Independent Director of the Bank for a further period of four years from 28 October, 2024 upto 27 October, 2028 (both days inclusive), not liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Re-appointment of Amitabh Chaudhry (DIN: 00531120) as the Managing Director and CEO of the Bank, for a period of three years, with effect from 1 January, 2025 upto 31 December, 2027 (both days inclusive) and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Amitabh Chaudhry (DIN: 00531120), as a Managing Director and CEO of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Rajiv Anand (DIN: 02541753), as Deputy Managing Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Subrat Mohanty (DIN: 08679444), as Executive Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Revision in the remuneration payable to Munish Sharda (DIN: 06796060), as Executive Director of the Bank, with effect from 1 April, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Borrowing / raising of funds in Indian rupees / foreign currency, by issue of debt securities on a private placement basis for an amount of upto Rs. 35,000 crores.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Raising of funds by issue of equity shares / depository receipts and / or any other instruments or securities representing either equity shares and / or convertible securities linked to equity shares for an amount of upto Rs. 20,000 crores.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for acceptance of deposits in current / savings account or any other similar accounts permitted to be opened under applicable laws may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for subscription of securities issued by the related parties and / or purchase of securities (of related or other unrelated parties) from related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for sale of securities (of related or other unrelated parties) to related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.



Name of the Insurer: PNB MetLife India Insurance Company Limited For the Quarter End: Sep 30, 2024  
 Registration No. and Date of Registration with the IRDA:117, August 6, 2001

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
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for issue of securities of the Bank to related parties, payment of interest and redemption amount thereof may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for receipt of fees / commission for distribution of insurance products and other related business may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for fund based or non-fund based credit facilities including consequential interest / fees may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be applicable from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions for money market instruments / term borrowing / term lending (including repo / reverse repo) may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or any other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	Axis Bank Limited	AGM	Management	Material related party transactions pertaining to forex and derivative contracts may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2024, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 6.25 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 7.50 per Ordinary Share for the financial year ended 31st March, 2024.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Sunil Panray (DIN: 09251023) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Supratim Dutta (DIN: 01804345) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Re-appointment of Messrs. S R B C and CO LLP, Chartered Accountants (Registration No. 324982E/E300003) as the Auditors of the Company from the conclusion of this Meeting to hold such office for a period of five years till the conclusion of the Hundred and Eighteenth Annual General Meeting at a remuneration not exceeding Rs. 3,85,00,000/- with authority to the Board of Directors of the Company to decide on such remuneration, for conduct of audit for the financial year 2024 - 25, payable in one or more instalments, plus goods and services tax as applicable and reimbursement of out-of-pocket expenses incurred.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Appointment of Dr. Ajok Pande (DIN: 10631871) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Re-appointment of Mr. Sunil Panray (DIN: 09251023) as a Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Sumant Bhargava (DIN: 01732482), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i.e. up to 11th August, 2026.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Supratim Dutta (DIN: 01804345), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i.e. up to 21st July, 2025.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Variation in the terms of remuneration payable to Mr. Hemant Malik (DIN: 06435812), as Wholetime Director, with effect from 1st October, 2024 for the residual period of his current term of appointment, i.e. up to 11th August, 2026.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Re-appointment of Mr. Sumant Bhargava (DIN: 01732482) as a Director, liable to retire by rotation, and also as a Wholetime Director of the Company with effect from 12th July, 2024 for a period of two years.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Re-appointment of Mr. Supratim Dutta (DIN: 01804345) as a Director, liable to retire by rotation, and also as a Wholetime Director of the Company with effect from 22nd July, 2024 for a period of three years.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	To enter into contracts / arrangements / transactions with British American Tobacco (GLP) Limited, United Kingdom (BAT GLP) such that the maximum value of the contracts / arrangements / transactions with BAT GLP in the aggregate, does not exceed Rs. 2,300 Crores during the financial year 2025 - 26.	FOR	FOR	Compliant with law. No concern identified.

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

For the Quarter End: Sep 30, 2024

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
26-07-2024	ITC Limited	AGM	Management	Ratification of remuneration of Rs. 5,00,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. ABK and Associates, Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of Wood Pulp and Paper and Paperboard products for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
26-07-2024	ITC Limited	AGM	Management	Ratification of remuneration Rs. 6,50,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. S. Mahadevan and Co., Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than Wood Pulp and Paper and Paperboard products, for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2024 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	To appoint a director in place of Mr. Rakesh Jha (DIN: 00042075), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Appointment of M/s. B S R and Co. LLP, Chartered Accountants (Registration No. 101246W/100022) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty-First Annual General Meeting of the Bank on such terms including remuneration.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Appointment of M/s. C N K and Associates LLP, Chartered Accountants (Registration No. 101981W/100038) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty-First Annual General Meeting of the Bank on such terms including remuneration.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Payment of remuneration to M/s. M S K A and Associates, Chartered Accountants (Registration No. 105047W) (hereinafter referred to as M S K A and Associates) and M/s. KKC and Associates LLP, Chartered Accountants (formerly M/s. Khimji Kunwani and Co LLP) (Registration No. 105146W/100621) (hereinafter referred to as KKC and Associates), Joint Statutory Auditors of the Bank, approval of the Members of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Appointment of Mr. Rohit Bhasin (DIN: 02478962) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from July 26, 2024.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Bakshi (DIN: 0109298) as Managing Director and Chief Executive Officer (MD and CEO) of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Sandeep Batra (DIN: 03629913) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795) as Executive Director of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for subscription of securities issued by the Related Party and purchase of securities from the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Modification of earlier approved Material Related Party Transactions for sale of securities to the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.



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

For the Quarter End: Sep 30, 2024

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
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for subscription of securities issued by the Related Parties and purchase of securities from the Related Parties (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for sale of securities to the Related Parties (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for granting of fund based and/ or non-fund based credit facilities by the Bank to the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for purchase/ sale of loans by the Bank from/ to the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short-term borrowing transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.

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

For the Quarter End: Sep 30, 2024

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
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing insurance services by the Bank from the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To consider and adopt Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended 31st March 2024, the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To confirm payment an interim dividend @ 45% (Rs. 4.50 per equity share of Rs. 10/-) on the paid-up equity share capital of the Company and final dividend @ 32.50% (Rs. 3.25 per equity share of Rs. 10/-) as recommended by the Board of Directors out of the profits of the Company for the financial year 2023 - 24.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To appoint Shri Pyush Surendrapal Singh (DIN: 07492389) Government Nominee Director, who retires by rotation as a Director.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To fix the remuneration of the Statutory Auditors of the company appointed by the Comptroller and Auditor General of India for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To appoint Shri K. Shanmuga Sundaram (DIN: 10347322) as Director (Projects) of the Company and he shall be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To appoint Shri Ravindra Kumar (DIN: 10523088) as Director (Operations) of the Company and he shall be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	Ratification of remuneration of Rs. 47,40,000/- as approved by the Board of Directors payable to Cost Auditors appointed by the Board of Directors of the Company to conduct the audit of the cost records of the Company for the financial year 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To make offer(s) or invitation(s) to subscribe to the secured unsecured, redeemable, taxable tax-free, cumulative non-cumulative, non-convertible debentures (NCDs/ Bonds) up to Rs. 12,000 Crore in one or more tranches/ series not exceeding 12 (twelve), through private placement, in domestic market for capex, working capital and general corporate purposes, during the period commencing from the date of passing of Special Resolution till completion of one year thereof or the date of next Annual General Meeting in the financial year 2025 - 26.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	NTPC Limited	AGM	Management	To appoint Shri Mahabir Prasad (DIN: 07094229) as Government Nominee Director of the Company and he shall be liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	(a) the audited financial statement of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors and Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	To consider and adopt (b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2024 and the report of Auditors thereon.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	To declare dividend at the rate of Rs. 10/- per equity share of Rs. 10/- each fully paid-up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2024 and the same be paid out of the profits of the Company.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	To appoint Shri Hital R. Meswani (DIN: 0001623), who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	To appoint Shri P. M. S. Prasad (DIN: 00012144), who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Compliant with law. No concern identified.





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

For the Quarter End: Sep 30, 2024

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
29-08-2024	Reliance Industries Limited	AGM	Management	Ratification of remuneration, a) to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2025 and b) to be paid to Shome and Banerjee, Cost Accountants (FRN: 000011), the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ended March 31, 2024.	FOR	FOR	Compliant with law. No concern identified.
29-08-2024	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions with Star India Private Limited (SIPL) by investing in equity shares for an amount not exceeding Rs. 11,500 crore, for licensing of content by Jio Studios a division of the Company, transactions to be upto Rs.300 crore and brand integration services, transactions to be upto Rs. 30 crore during the FY 2024 - 25.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Company for the Financial Year ended March 31, 2024 together with Reports of the Board of Directors, the Auditors thereon and the comments of the Comptroller and Auditor General of India.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	To declare the Final Dividend of Rs. 2.50 per equity share for the FY 24.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	To appoint a Director in place of Mr. Pankaj Kumar (DIN: 09252235), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	To authorize the Board of Directors for fixing the remuneration of Statutory Auditors as appointed by the Comptroller and Auditor General of India for FY 25.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Appointment of Mr. Vivek Chandrakant Tongaonkar (DIN: 10143854) as Director (Finance) of the Company, liable to retire by rotation and including remuneration.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Ratification of Remuneration of Rs. 7.50 Lakh per Cost Audit firm plus applicable GST and reimbursement of out-of-pocket expenses, to conduct audit of cost records of the Company to six firms of Cost Auditors as appointed by the Board of Directors for FY 24.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with Oil and Natural Gas Corporation Employees Contributory Provident Fund Trust for value upto Rs. 1,104 Crore for FY 26.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with Petronet LNG Limited for value upto Rs. 3,248.40 crore for FY 26.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction(s) with ONGC Petro additions Limited (OPaL) for value upto Rs. 4,472.60 Crore for FY 26.	FOR	FOR	Compliant with law. No concern identified.
30-08-2024	Oil & Natural Gas Corporation Limited	AGM	Management	Approval of Material Related Party Transaction for providing Letter of Comfort (LoC) for raising debt by OPaL up to a value of Rs. 5,400 crore.	FOR	FOR	Compliant with law. No concern identified.

**FORM L-45 OFFICES AND OTHER INFORMATION**

As at : September 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	<b>No of branches at the end of the year</b>	153
7	No. of branches approved but not opened	
8	No. of rural branches	1
9	No. of urban branches	152
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	12
	(d) Women Director	3
	(e) Whole time director	0
11	No. of Employees	
	(a) On-roll:	25,130
	(b) Off-roll:	187
	(c) Total	25,317
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	32,930
	(b) Corporate Agents-Banks	16
	(c) Corporate Agents-Others	18
	(d) Insurance Brokers	168
	(e) Web Aggregators	8
	(f) Insurance Marketing Firm	22
	(g) Micro Agents	0
	(h) Point of Sales persons (DIRECT)	87
	(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	24,595	30,566
Recruitments during the quarter	2,430	2,842
Attrition during the quarter	1,895	159
<b>Number at the end of the quarter</b>	<b>25,130</b>	<b>33,249</b>