



PNB MetLife India Insurance Company Limited

IRDAI PUBLIC DISCLOSURES
FOR THE PERIOD ENDED DECEMBER 31, 2024

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



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REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL				
							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	48,525	1,854	-	-	50,379	70,167	-	1,535	-	-	71,702	1,08,798	1,995	5,722	501	-	1,17,016	2,39,097		
(b) Reinsurance ceded		(200)	-	-	-	(200)	(99)	-	-	-	(99)	(5,914)	-	-	(40)	-	(5,954)	(6,253)			
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																					
(a) Interest, Dividends & Rent – Gross		4,563	394	-	-	4,957	30,161	-	689	-	-	30,850	25,451	761	326	479	-	27,017	62,824		
(b) Profit on sale/redemption of investments		13,648	173	-	-	13,821	3,885	-	10	-	-	3,895	1,554	-	-	-	-	1,554	19,270		
(c) (Loss on sale/ redemption of investments)		(1,821)	(116)	-	-	(1,937)	(3)	-	-	-	(3)	(233)	-	-	-	-	-	(233)	(2,173)		
(d) Transfer/Gain on revaluation/change in fair value *		68,379	906	-	-	69,285	-	-	-	-	-	(1,245)	(7)	-	-	-	-	(1,252)	68,033		
(e) Amortisation of Premium / Discount on investments		2,513	41	-	-	2,554	120	-	1	-	-	121	530	29	40	8	-	607	3,282		
Other Income																					
(a) Interest on policy loans		-	-	-	-	-	441	-	-	-	-	441	190	-	-	-	-	190	631		
(b) Miscellaneous income		8	-	-	-	8	65	-	2	-	-	67	78	-	-	-	-	78	153		
Contribution from Shareholders' A/c																					
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(b) Others (Towards Remuneration of MD & CEO)		54	-	-	-	54	105	-	1	-	-	106	135	3	1	-	-	139	299		
TOTAL (A)		1,35,669	3,252	-	-	1,38,921	1,04,842	-	2,238	-	-	1,07,080	1,29,344	2,781	6,089	948	-	1,39,162	3,85,163		
Commission	L-5	2,591	9	-	-	2,600	5,678	-	41	-	-	5,719	8,709	113	5	8	-	8,835	17,154		
Operating Expenses related to Insurance Business	L-6	8,182	15	-	-	8,197	11,790	-	127	-	-	11,917	16,553	158	74	32	-	16,817	36,931		
Provision for doubtful debts		12	-	-	-	12	57	-	1	-	-	58	131	(1)	1	4	-	135	205		
Bad debts written off		-	-	-	-	-	1	-	-	-	-	1	(1)	(1)	-	1	-	(1)	-		
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		1,610	11	-	-	1,621	1	-	-	-	-	1	-	-	-	-	-	-	1,622		
TOTAL (B)		12,395	35	-	-	12,430	17,527	-	169	-	-	17,696	25,392	269	80	45	-	25,786	55,912		
Benefits Paid (Net)	L-7	42,860	787	-	-	43,647	26,111	-	402	-	-	26,513	30,467	582	136	351	-	31,536	1,01,696		
Interim Bonuses Paid		-	-	-	-	-	46	-	1	-	-	47	-	-	-	-	-	-	47		
Change in valuation of liability in respect of life policies																					
(a) Gross **		(351)	1	-	-	(350)	63,854	-	1,289	-	-	65,143	67,768	1,973	5,709	497	-	75,947	1,40,740		
(b) Amount ceded in Reinsurance		64	-	-	-	64	17	-	-	-	-	17	2,006	-	-	22	-	2,028	2,109		
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Fund Reserve for Linked Policies		82,707	2,456	-	-	85,163	-	-	-	-	-	-	-	-	-	-	-	-	85,163		
(e) Fund for Discontinued Policies		(108)	-	-	-	(108)	-	-	-	-	-	-	-	-	-	-	-	-	(108)		
TOTAL (C)		1,25,172	3,244	-	-	1,28,416	90,028	-	1,692	-	-	91,720	1,00,241	2,555	5,845	870	-	1,09,511	3,29,647		
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(1,898)	(27)	-	-	(1,925)	(2,713)	-	377	-	-	(2,336)	3,711	(43)	164	33	-	3,865	(396)		
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	43	-	-	-	-	43	43		
AMOUNT AVAILABLE FOR APPROPRIATION		(1,898)	(27)	-	-	(1,925)	(2,713)	-	377	-	-	(2,336)	3,711	(0)	164	33	-	3,908	(354)		
APPROPRIATIONS																					
Transfer to Shareholders' Account		(1,898)	(27)	-	-	(1,925)	-	-	-	-	-	-	3,712	-	164	33	-	3,909	1,984		
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Balance being Funds for Future Appropriations		-	-	-	-	-	(2,713)	-	378	-	-	(2,335)	-	-	-	-	-	-	(2,335)		
TOTAL		(1,898)	(27)	-	-	(1,925)	(2,713)	-	378	-	-	(2,335)	3,712	-	164	33	-	3,909	(351)		
Details of Total Surplus/(Deficit)																					
(a) Interim Bonuses Paid		-	-	-	-	-	47	-	1	-	-	48	-	-	-	-	-	-	48		
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Surplus shown in the Revenue Account		(1,898)	(27)	-	-	(1,925)	(2,713)	-	377	-	-	(2,336)	3,711	(43)	164	33	-	3,865	(396)		
(d) Total Surplus/(Deficit): [(a)+(b)-(c)]		(1,898)	(27)	-	-	(1,925)	(2,666)	-	378	-	-	(2,288)	3,711	(43)	164	33	-	3,865	(348)		

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

** Represents mathematical reserves after allocation of bonus

Components may not add up to the total due to rounding off

FORM L-2-A-PL



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 PERIOD ENDED DECEMBER 31, 2024

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	FOR THE QUARTER ENDED DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
Amounts transferred from the Policyholders Account (Technical Account)		12,290	24,641	1,984	7,149
Income From Investments				-	
(a) Interest, Dividends & Rent – Gross		3,943	11,505	3,447	10,123
(b) Profit on sale/redemption of investments		6	72	457	473
(c) (Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortisation of Premium / Discount on Investments		116	320	107	244
Other Income		-	-	-	-
TOTAL (A)		16,355	36,538	5,995	17,989
Expense other than those directly related to the insurance business		126	562	477	751
Contribution to the Policyholder's Account		-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others (Towards Remuneration of MD & CEO)		105	200	299	530
Interest on subordinated debt		819	2,447	819	2,447
Expenses towards CSR activities		107	222	26	94
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		4,582	11,831	43	449
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		5,739	15,262	1,664	4,271
		-	-	-	-
Profit/ (Loss) before tax		10,616	21,276	4,331	13,718
Provision for Taxation		17	17	214	541
Profit / (Loss) after tax		10,599	21,259	4,117	13,177
APPROPRIATIONS					
(a) Balance at the beginning of the year		(17,726)	(28,386)	(46,892)	(55,952)
(b) Interim dividends paid during the period		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
Profit/(Loss) carried forward to Balance Sheet		(7,127)	(7,127)	(42,775)	(42,775)

Components may not add up to the total due to rounding off

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 DECEMBER 31, 2024

(Amount in Rs. Lakhs)

Particulars	Schedule	AS AT DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	2,01,288	2,01,288
RESERVES AND SURPLUS	L-10	660	673
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(121)	-
Sub-Total		2,01,828	2,01,961
BORROWINGS	L-11	40,000	40,000
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		57,992	47,359
POLICY LIABILITIES		37,67,670	32,66,812
FUNDS FOR DISCONTINUED POLICIES			
- Discontinued on account of non- payment of premium		1,29,245	1,19,601
- Others		-	-
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES		10,77,438	8,93,237
Sub-Total		50,32,346	43,27,009
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		1,260	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		72,728	74,111
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		53,48,161	46,43,081
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	2,24,747	1,95,600
Policyholders'	L-13	38,54,276	33,31,270
Assets held to cover Linked liabilities	L-14	12,06,685	10,12,838
LOANS	L-15	33,305	27,411
FIXED ASSETS	L-16	12,101	12,735
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	11,134	11,497
Advances and Other Assets	L-18	1,45,980	1,44,771
Sub-Total (A)		1,57,114	1,56,268
CURRENT LIABILITIES	L-19	1,34,534	1,23,731
PROVISIONS	L-20	12,658	12,085
Sub-Total (B)		1,47,193	1,35,816
NET CURRENT ASSETS (C) = (A – B)		9,922	20,452
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		7,127	42,775
DEBIT BALANCE OF REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		53,48,161	46,43,081

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	AS AT DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	34	127
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)	14,799	12,217
Unclaimed amount of policyholders transferred to Senior Citizens' Welfare Fund	-	-
TOTAL	16,368	13,879

Components may not add up to the total due to rounding off

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 DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
First year premiums	54,290	1,60,743	59,577	1,55,432
Renewal Premiums	1,71,555	4,55,571	1,54,512	4,12,213
Single Premiums	92,878	1,69,386	25,008	67,344
TOTAL PREMIUM	3,18,723	7,85,700	2,39,097	6,34,989
Premium Income from business written:				
In India	3,18,723	7,85,700	2,39,097	6,34,989
Outside India	-	-	-	-

**FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES**

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
Commission paid				
Direct - First year premiums	6,641	21,519	8,977	24,453
- Renewal premiums	5,101	13,084	4,464	11,363
- Single premiums	1,803	3,650	921	2,031
Gross Commission	13,545	38,253	14,362	37,847
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	13,545	38,253	14,362	37,847
Rewards and Remuneration to Agents, brokers and other intermediaries	5,003	13,682	2,792	4,971
Total	18,548	51,935	17,154	42,818
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	2,744	7,776	2,393	6,209
Corporate Agents -Others	12,953	36,102	14,191	32,026
Brokers	2,516	6,829	230	3,639
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	5	7	3	11
IMF	329	1,220	337	932
POS	1	1	-	1
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	18,548	51,935	17,154	42,818
Outside India	-	-	-	-

*Commission on Business procured through Company website

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

(Amount in Rs. Lakhs)

Sr.No	Particulars	FOR THE QUARTER ENDED DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
1	Employees' remuneration & welfare benefits	24,672	74,180	25,260	70,482
2	Travel, conveyance and vehicle running expenses	359	1,443	567	1,757
3	Training expenses	578	1,380	650	2,304
4	Rents, rates & taxes	844	2,527	685	2,241
5	Repairs	115	341	89	271
6	Printing & stationery	99	494	265	633
7	Communication expenses	287	876	307	868
8	Legal & professional charges	595	1,754	394	1,217
9	Medical fees	161	657	265	878
10	Auditors' fees, expenses etc				
	a) as auditor	22	71	24	67
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity				
	(i) Certification Fees	1	4	-	1
11	Advertisement and publicity	577	2,346	1,515	4,124
12	Interest & Bank Charges	185	614	202	655
13	Depreciation	747	2,029	1,375	3,832
14	Brand/Trade Mark usage fee/charges	75	225	56	168
15	Business Development, Sales promotion & Sales conference	239	1,793	666	4,661
16	Stamp duty on policies	605	2,013	522	2,445
17	Information technology expenses	2,918	8,801	2,304	6,661
18	Goods and Services Tax (GST)	44	(185)	65	255
19	Others				
	Office expenses	423	1,247	422	1,222
	Others	1,248	3,616	1,298	3,876
	TOTAL	34,794	1,06,226	36,931	1,08,618
	In India	34,794	1,06,226	36,931	1,08,618
	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 DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
1. Insurance Claims				
(a) Claims by Death	24,875	75,507	23,302	70,754
(b) Claims by Maturity	44,459	1,14,652	15,733	45,558
(c) Annuities/Pension payment	1,947	5,146	1,174	3,864
(d) Periodical Benefit	20,255	53,845	16,768	43,256
(e) Health	88	388	341	617
(f) Surrenders	59,267	1,88,109	53,166	1,51,911
(g) Others	-	-	-	-
Benefits Paid (Gross)				
In India	1,50,891	4,37,647	1,10,484	3,15,960
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):				
(a) Claims by Death	(9,440)	(27,397)	(8,658)	(25,108)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(11)	(82)	(130)	(226)
(f) Surrenders	-	-	-	-
3. Amount accepted in reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
Benefits Paid (Net)				
In India	1,41,440	4,10,168	1,01,696	2,90,626
Outside India	-	-	-	-
TOTAL	1,41,440	4,10,168	1,01,696	2,90,626

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
Authorised Capital		
3,000,000,000 (Previous year - 3,000,000,000) equity shares of Rs 10/- each	3,00,000	3,00,000
Preference Shares of Rs..... each	-	-
Issued Capital		
2,012,884,283 (Previous year - 2,012,884,283) equity shares of Rs 10/- each	2,01,288	2,01,288
Preference Shares of Rs..... each	-	-
Subscribed Capital		
2,012,884,283 (Previous year - 2,012,884,283) equity shares of Rs 10/- each	2,01,288	2,01,288
Preference Shares of Rs..... each	-	-
Called-up Capital		
Equity Shares of Rs.....each		
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on	-	-
Underwriting or subscription of shares	-	-
Preference Shares of Rs..... each	-	-
TOTAL	2,01,288	2,01,288

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

Shareholder	AS AT DECEMBER 31, 2024		AS AT DECEMBER 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	60,38,65,285	30.00%	60,38,65,285	30.00%
Foreign	98,46,13,298	48.92%	94,35,02,187	46.87%
Investors				
Indian *	42,44,05,700	21.08%	42,44,05,700	21.08%
Foreign (through indirect FDI)	-	0.00%	4,11,11,111	2.04%
Others	-	-	-	-
TOTAL	2,01,28,84,283	100.00%	2,01,28,84,283	100.00%

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

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF PNB METIFE INDIA INSURANCE COMPANY LTD AS AT QUARTER ENDED DECEMBER 31, 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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Punjab National Bank	1	60,38,65,285	30.00	60,387	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) MetLife International Holdings LLC	1	98,46,13,298	48.92	98,461	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks								
	- Jammu & Kashmir Bank	1	6,10,78,078	3.03	6,108	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter		-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
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 Repariable		-	-	-	-	-	-	-
	- 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	-	-
	- Eipro International Limited	1	1,63,67,424	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)		-	-	-	-	-	-	-
Total		7	2,01,28,84,283	100.00	2,01,288	17,00,000	0.08	-	-

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

PART B:

Name of the Indian Promoter / Indian Investor: Punjab National Bank



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

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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	8,05,41,25,685	70.0789	16,10,82,51,370.00	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	37	61,57,62,024	5.3577	1,23,15,24,048.00	1,35,04,000	2.1931	-	-
ii.a)	Foreign Portfolio Investors - Category I	538	63,35,65,108	5.5126	1,26,71,30,216.00	-	-	-	-
ii.b)	Foreign Portfolio Investors - Category II	20	2,19,39,934	0.1909	4,38,79,868.00	-	-	-	-
iii)	Financial Institutions/Banks	18	58,09,869	0.0506	1,16,19,738.00	-	-	-	-
iv)	Insurance Companies	23	1,02,12,50,578	8.8859	2,04,25,01,156.00	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	7	13,66,908	0.0119	27,33,816.00	6,02,168	44.0533	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	- Other-Foreign Fin Inst/Bank	1	115	0.0000	230.00	-	-	-	-
	- Other-QIB	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	3,55,641	0.0031	7,11,282.00	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	26,00,269	91,08,69,718	7.9255	1,82,17,39,436.00	13,07,26,241	14.3518	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	345	9,06,07,788	0.7884	18,12,15,576.00	3,63,43,517	40.1108	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	54	5,42,728	0.0047	10,85,456.00	57,773	10.6449	-	-
	- Non Resident Indian	6,561	1,69,46,219	0.1474	3,38,92,438.00	62,989	0.3717	-	-
	- Clearing Members	43	2,63,327	0.0023	5,26,654.00	5,700	3.5013	-	-
	- Non Resident Indian Non Repatriable	6,465	88,12,296	0.0767	1,76,24,592.00	1,08,399	1.2301	-	-
	- Bodies Corporate	3,500	7,95,88,557	0.6925	15,91,77,114.00	3,44,02,743	43.2257	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)	-	-	-	-	-	-	-	-
	- Foreign Body Corporate	1	4,715	0.0000	9,430.00	-	-	-	-
	- Resident Individuals HUF	22,597	3,10,42,658	0.2701	6,20,85,316.00	1,10,56,356	35.6167	-	-
	Other Foreign Institution	28	16,100	0.0001	32,200.00	-	-	-	-
	Foreign Nationals	3	5,720	0.0000	11,440.00	-	-	-	-
	Unclaimed Suspense/ Escrow A/c	1	66,960	0.0006	1,33,920.00	-	-	-	-
	Other Financial Institutions	2	620	0.0000	1,240.00	-	-	-	-
	Provident Funds/ Pension Fund	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total		26,40,520	11,49,29,43,268	100.00	22,98,58,86,536	22,68,69,886	1.97	-	-

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	670	682
	Less: Depreciation charged on revaluation reserve	10	9
	Closing Balance	660	673
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	Total	660	673

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	In the form of Debentures/ Bonds	40,000	40,000
2	From Banks	-	-
3	From Financial Institutions	-	-
4	Others	-	-
	TOTAL	40,000	40,000

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

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



(Amount in Rs. Lakhs)

Sr. No.	Particulars	AS AT DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	63,678	66,166
2	Other Approved Securities	92,247	74,734
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,692	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	33,212	20,336
	(e) Other Securities (Infrastructure Investment Fund)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	27,983	29,205
5	Other than Approved Investments	899	899
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	503
2	Other Approved Securities	-	502
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,039	149
	(e) Other Securities - CP/CBLO/Bank Deposits	1,946	2,503
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	2,051	-
4	Investments in Infrastructure and Social Sector	-	603
5	Other than Approved Investments	-	-
	TOTAL	2,24,747	1,95,600

The market value of the above total investment is ₹ 227,526 (As at December 31, 2023 ₹ 192,184)

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,05,305	14,33,550
2	Other Approved Securities	6,78,434	5,39,780
3	Other Investments		
	(a) Shares		
	(aa) Equity	2,01,599	1,49,537
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,05,522	4,36,800
	(e) Other Securities (Infrastructure Investment Fund)	5,782	2,976
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	18,890	28,670
4	Investments in Infrastructure and Social Sector	7,09,484	6,08,370
5	Other than Approved Investments	18,447	31,757
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,096	7,558
2	Other Approved Securities	80	5,020
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	31,403	19,336
	(e) Other securities - Other securities - CP/Bank Deposits/CBLO	44,509	42,439
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	9,780	-
4	Investments in Infrastructure and Social Sector	18,945	25,477
5	Other than approved investments-Debenture / Bonds	-	-
	TOTAL	38,54,276	33,31,270

The Market Value of the above total investment is ₹ 39,47,157 (As at December 31, 2023 ₹ 33,27,428)

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	91,605	61,641
2	Other Approved Securities	4,503	10,856
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,99,311	5,55,212
	(bb) Preference	-	-
	(b) Mutual Funds	46,664	48,231
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	13,702	33,223
	(e) Other Securities-Bank Deposits	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,31,638	1,26,287
5	Other than Approved Investments	58,527	38,399
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	90,793	81,737
2	Other Approved Securities	527	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,984	2
	(e) Other Securities - CP/CBLO/Bank Deposits	58,518	52,881
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector (including Housing)	-	-
5	Other than Approved Investments	-	-
6	Other net current assets	8,912	4,369
	TOTAL	12,06,685	10,12,838

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 31-Dec-24	As at 31-Dec-23	As at 31-Dec-24	As at 31-Dec-23	As at 31-Dec-24	As at 31-Dec-23	As at 31-Dec-24	As at 31-Dec-23
Long Term Investments:								
Book Value	2,17,675	1,91,339	35,26,712	30,52,864	1,58,528	1,53,386	39,02,915	33,97,589
Market Value	2,20,459	1,87,916	36,18,671	30,49,229	1,58,768	1,52,721	39,97,907	33,89,866
Short Term Investments:								
Book Value	5,036	4,260	1,09,709	99,831	1,60,757	1,38,989	2,75,503	2,43,080
Market Value	5,030	4,269	1,10,878	99,985	1,60,735	1,38,989	2,76,643	2,43,242

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments as specified

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	33,305	27,411
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	33,305	27,411
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	33,305	27,411
	(f) Others	-	-
	TOTAL	33,305	27,411
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	33,305	27,411
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	33,305	27,411
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	3,838	2,378
	(b) Long Term	29,467	25,033
	TOTAL	33,305	27,411

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	15	15
Doubtful	8	8
Loss	-	-
Total	23	23

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 December 31, 2024	As at April 01, 2024	For the Period	On Sales/ Adjustment	As at December 31, 2024	As at December 31, 2024	As at December 31, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
<u>Intangibles</u>										
Computer Software	15,175	492	7	15,660	11,985	592	7	12,570	3,090	4,957
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	4,236	1,080	543	4,773	2,837	458	517	2,778	1,995	1,482
Buildings (Including Revaluation)	2,569	-	-	2,569	114	27	10	151	2,418	2,466
Furniture & Fittings	1,214	144	61	1,297	928	121	54	995	302	305
Information technology equipment	9,385	488	741	9,132	6,766	670	739	6,697	2,435	2,231
Vehicles	58	81	58	81	36	5	38	3	78	24
Office Equipment	1,646	311	95	1,861	1,240	155	97	1,298	563	440
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	34,283	2,596	1,506	35,373	23,906	2,028	1,462	24,492	10,881	11,905
Work in progress (CWIP)	1,027	2,790	2,597	1,220	-	-	-	-	1,220	830
Grand Total	35,310	5,386	4,102	36,594	23,906	2,028	1,462	24,492	12,101	12,735
Previous period	31,477	13,099	8,713	35,863	19,613	3,840	325	23,128	12,735	-

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	Cash (including cheques*, drafts and stamps)	2,362	2,122
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	4,987	1,325
	(bb) Others	29	29
	(b) Current Accounts	3,756	8,021
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	11,134	11,497
	Balances with non-scheduled banks included above	-	-
	CASH & BANK BALANCES		
	In India	11,134	11,497
	Outside India	-	-
	TOTAL	11,134	11,497

* Cheques in hand amount to ₹ 1,562 lakhs (As at December 31, 2023 ₹ 1,441 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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,899	2,066
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,230	3,090
6	Others		
	Advances to Employees	166	140
	Advances to Suppliers	1,570	2,015
	Other Advances	1,455	744
		3,191	2,899
	TOTAL (A)	7,320	8,055
	OTHER ASSETS		
1	Income accrued on investments	80,055	73,892
2	Outstanding Premiums	23,330	23,650
3	Agents' Balances	1,058	854
	Less: Provision for doubtful recoveries	1,058	854
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,173	5,772
6	Due from subsidiaries/ holding company	-	-
7	Assets held for unclaimed amount of policyholders	1,294	13,632
	Income accrued on unclaimed fund	360	2,598
8	Others:		
	Goods and Services Tax unutilized credit	5,022	1,238
	Deposits	4,763	3,155
	Less: Provision for doubtful recoveries	120	127
	Other Receivables	1,131	10,356
	Less: Provision for doubtful recoveries	723	730
	Derivative Asset	18,375	3,280
	Proceeds from sale/Maturity of investments	-	-
	TOTAL (B)	1,38,660	1,36,716
	TOTAL (A+B)	1,45,980	1,44,771

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	Agents' Balances	13,882	11,238
2	Balances due to other insurance companies	248	3,776
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,054	1,232
5	Unallocated premium	29,323	20,377
6	Sundry creditors	23,958	39,309
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	25,390	10,855
9	Annuities Due	1,151	174
10	Due to Officers/ Directors	-	-
11	Unclaimed amount of policyholders	1,294	13,632
12	Income accrued on unclaimed fund	360	2,598
13	Interest payable on debentures/bonds	3,017	3,008
14	Others :		
	(a) Taxes deducted at source payable	1,538	1,312
	(b) Goods and Services Tax payable	5,401	2,277
	(c) Security Deposit	1,689	1,689
	(d) Derivative Margin payable	18,152	2,884
	(e) Due to Policyholders	2,559	2,052
	(f) Book overdraft (As per books)	2,215	11,933
	(g) Payable towards investment purchased	2,120	(4,615)
	(h) Other Statutory due payable	616	-
	(i) Rental SLM Reserves	568	-
	TOTAL	1,34,534	1,23,731

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	For taxation (less payments and taxes deducted at source)	-	-
2	For Employee Benefits		
	For gratuity	818	1,459
	For compensated absences	1,304	1,179
3	For Others (Litigated Claims & Other Liabilities)		
	Litigated Claims & Other Liabilities	8,723	7,590
	Long Term Incentive Plan Payables	1,813	1,857
	TOTAL	12,658	12,085

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 DECEMBER 31, 2024	AS AT DECEMBER 31, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 Analytical Ratios

Analytical Ratios for Life Companies

Sr.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life	218.80%	186.16%	24.83%	30.62%
	b) Pension	-21.79%	35.08%	45.92%	-2.55%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-31.76%	-21.86%	-10.58%	-1.33%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	-94.02%	-57.49%	703.52%	250.93%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	Non Participating:				
	a) Life	-21.93%	-19.57%	-2.20%	0.47%
	b) Annuity	683.88%	238.48%	-59.72%	-40.80%
	c) Pension	365.36%	403.63%	30.52%	43.76%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	48.53%	28.98%	3.27%	3.76%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	66.12%	56.39%	35.42%	27.57%
4	Net Retention Ratio	97.88%	96.69%	97.38%	95.65%
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life	71.70%	73.61%	71.07%	75.20%
	b) Pension	75.53%	67.61%	81.68%	80.30%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	79.69%	81.34%	83.48%	83.59%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	86.74%	83.15%	74.85%	76.12%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	Non Participating:				
	a) Life	84.69%	82.20%	82.93%	80.99%
	b) Annuity	77.70%	80.27%	90.37%	90.37%
	c) Pension	0.00%	0.00%	0.00%	0.00%
	d) Health	83.75%	84.34%	91.00%	92.72%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
6	Expense of Management to Gross Direct Premium Ratio	16.74%	20.13%	22.50%	23.76%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	5.82%	6.61%	7.17%	6.74%
8	Business Development and Sales Promotion Expenses to New Business Premium	0.16%	0.54%	0.79%	2.09%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.05%	0.07%	0.07%	0.08%
10	Ratio of Policyholders' Fund to Shareholders' funds	2622.66%	2622.66%	2764.77%	2764.77%
11	Change in net worth (Amount in Rs. Lakhs)	35,527	35,527	14,266	14,266
12	Growth in Network	22.41%	22.41%	9.89%	9.89%
13	Ratio of Surplus to Policyholders' Fund	0.12%	0.24%	-0.01%	-0.05%
14	Profit after tax / Total Income	3.25%	1.95%	1.06%	1.30%
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.22%	1.22%	1.29%	1.29%
16	Total Investments/(Capital + Reserves and Surplus)	2713.11%	2713.11%	2851.82%	2851.82%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	1.28%	1.28%	1.57%	1.57%
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
	A. Without Unrealised Gains				
	Shareholders' fund	7.57%	7.62%	8.67%	7.98%
	Policyholders' fund				
	Non linked				
	Participating	8.05%	8.27%	8.47%	8.82%
	Non Participating	7.55%	7.72%	7.68%	7.71%
	Linked				
	Non Participating	10.24%	16.18%	8.58%	10.25%
	B. With Unrealised Gains				
	Shareholders' fund	4.72%	9.45%	6.39%	8.13%
	Policyholders' fund				
	Non linked				
	Participating	0.78%	8.99%	11.15%	10.63%
	Non Participating	4.60%	9.49%	6.09%	7.65%
	Linked				
	Non Participating	-19.62%	11.56%	42.18%	33.27%

FORM L-22 Analytical Ratios

Analytical Ratios for Life Companies

Sr.No.	Particular	FOR THE QUARTER ENDED DECEMBER 31, 2024	UPTO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UPTO THE QUARTER ENDED DECEMBER 31, 2023
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	77.10%	82.40%	77.55%	81.13%
	For 25th month	65.60%	68.38%	65.29%	68.39%
	For 37th month	57.94%	60.13%	58.04%	58.14%
	For 49th Month	54.31%	54.43%	50.88%	52.73%
	for 61st month	48.52%	49.17%	45.31%	45.19%
	Persistency Ratio - Premium basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.01%	98.31%	99.05%	99.69%
	For 25th month	98.56%	99.54%	100.00%	99.95%
	For 37th month	99.78%	99.89%	99.88%	99.95%
	For 49th Month	99.75%	99.90%	100.00%	100.00%
	for 61st month	92.48%	92.03%	90.93%	92.42%
	Persistency Ratio - Number of Policy basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	72.91%	78.05%	73.23%	77.67%
	For 25th month	63.00%	67.22%	64.04%	67.20%
	For 37th month	56.94%	59.52%	57.52%	60.42%
	For 49th Month	53.61%	56.38%	54.08%	55.72%
	for 61st month	48.84%	49.49%	45.83%	46.48%
	Persistency Ratio - Number of Policy basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	98.84%	98.78%	98.83%	99.54%
	For 25th month	97.53%	99.12%	100.00%	99.89%
	For 37th month	99.54%	99.77%	99.74%	99.89%
	For 49th Month	99.47%	99.78%	100.00%	100.00%
	for 61st month	92.58%	92.07%	90.58%	92.71%
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Shareholders' Funds				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	Solvency Ratio	171%	171%	170%	170%
22	Debt Equity Ratio	21%	21%	25%	25%
23	Debt Service Coverage Ratio	1396%	969%	629%	660%
24	Interest Service Coverage Ratio	1396%	969%	629%	660%
25	Average ticket size in Rs. - Individual premium (Non-Single)	92,581	76,294	85,564	77,204
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283
2	Percentage of shareholding				
	Indian	51.08%	51.08%	51.08%	51.08%
	Foreign	48.92%	48.92%	48.92%	48.92%
3	Percentage of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not annualized)	0.53	1.06	0.20	0.65
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not annualized)	0.53	1.06	0.20	0.65
6	Basic EPS after extraordinary items (net of tax expense) for the period (not annualized)	0.53	1.06	0.20	0.65
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not annualized)	0.53	1.06	0.20	0.65
8	Book value per share (Rs)	9.64	9.64	7.87	7.87

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 December 31, 2023 have been calculated on January 31, 2024 for the policies issued in October to December period of the relevant years. For example, the 13th month persistency for quarter ended December 31, 2023 is calculated for policies issued from October 1, 2022 to December 31, 2022.
- Persistency ratios for the year ended December 31, 2023 have been calculated on January 31, 2024 for the policies issued in January to December period of the relevant years. For example, the 13th month persistency for year ended December 31, 2023 is calculated for policies issued from January 1, 2022 to December 31, 2022.
- Persistency ratios for the quarter ended December 31, 2024 have been calculated on January 31, 2025 for the policies issued in October to December period of the relevant years. For example, the 13th month persistency for quarter ended December 31, 2024 is calculated for policies issued from October 1, 2023 to December 31, 2023.
- Persistency ratios for the year ended December 31, 2024 have been calculated on January 31, 2025 for the policies issued in January to December period of the relevant years. For example, the 13th month persistency for year ended December 31, 2024 is calculated for policies issued from January 1, 2023 to December 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: December 31, 2024

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st December for the year 2024-25	Mathematical Reserves as at 31st December for the year 2023-24
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	18,05,496	16,75,770
	General Annuity	-	-
	Pension	35,301	30,967
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	-	-
	General Annuity	-	-
Pension	-	-	
Health	-	-	
Total Par		18,40,797	17,06,737
Non-Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	17,35,784	14,59,180
	General Annuity	68,684	45,831
	Pension	87,261	22,982
	Health	29,891	27,312
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	11,71,945	9,85,863
	General Annuity	-	-
Pension	39,993	31,746	
Health	-	-	
Total Non Par		31,33,557	25,72,912
Total Business	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	35,41,279	31,34,950
	General Annuity	68,684	45,831
	Pension	1,22,562	53,949
	Health	29,891	27,312
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	11,71,945	9,85,863
	General Annuity	-	-
Pension	39,993	31,746	
Health	-	-	
Total		49,74,354	42,79,650

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: December 31, 2024

For the Quarter December 2024



Geographical Distribution of Total Business - Individuals												
Sr.No	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES												
1	Andhra Pradesh	329	309	4,153	655	772	7,078	984	1,081	11,230	2,330	3,411
2	Arunachal Pradesh	12	13	155	18	16	130	30	29	285	42	71
3	Assam	829	1,118	4,837	717	937	5,148	1,546	2,055	9,985	3,070	5,124
4	Bihar	2,544	1,940	13,876	869	898	5,341	3,413	2,837	19,217	5,448	8,285
5	Chhattisgarh	191	487	2,814	257	387	2,760	448	873	5,574	1,185	2,059
6	Goa	21	18	245	52	88	443	73	106	688	350	455
7	Gujarat	266	171	1,660	1,062	896	7,772	1,328	1,067	9,433	2,171	3,238
8	Haryana	1,463	2,136	21,335	3,429	5,718	1,35,783	4,892	7,854	1,57,117	9,102	16,956
9	Himachal Pradesh	130	239	1,484	3,734	6,928	28,714	3,864	7,167	30,197	10,260	17,426
10	Jharkhand	318	386	1,966	430	524	2,954	748	910	4,920	1,979	2,889
11	Karnataka	1,071	831	8,688	1,969	2,076	20,894	3,040	2,906	29,582	10,235	13,141
12	Kerala	1,361	1,776	11,124	2,278	2,858	20,724	3,639	4,634	31,848	7,575	12,209
13	Madhya Pradesh	639	943	4,999	1,052	1,291	9,163	1,691	2,234	14,162	3,475	5,709
14	Maharashtra	347	482	3,646	2,103	3,504	27,201	2,450	3,987	30,847	8,040	12,027
15	Manipur	61	23	197	52	20	177	113	43	375	133	176
16	Meghalaya	38	35	242	17	11	77	55	46	319	58	104
17	Mizoram	1	0	3	1	0	3	2	1	6	6	7
18	Nagaland	1	1	5	7	7	56	8	8	61	6	13
19	Odisha	22	42	191	2,268	2,215	17,061	2,290	2,257	17,253	3,449	5,707
20	Punjab	1,293	1,924	11,275	2,633	4,992	24,368	3,926	6,916	35,642	13,378	20,294
21	Rajasthan	818	1,211	7,090	789	1,106	8,778	1,607	2,317	15,868	4,266	6,584
22	Sikkim	13	26	38	21	38	208	34	64	247	27	91
23	Tamil Nadu	10	9	134	1,015	1,295	9,722	1,025	1,304	9,856	2,737	4,041
24	Telangana	21	13	90	765	1,013	9,491	786	1,026	9,581	2,001	3,027
25	Tripura	171	117	619	233	205	1,030	404	322	1,649	490	812
26	Uttarakhand	40	23	175	1,549	3,650	13,017	1,589	3,674	13,192	3,763	7,437
27	Uttar Pradesh	4,203	8,592	33,007	6,782	14,047	60,038	10,985	22,639	93,045	26,471	49,110
28	West Bengal	4,444	5,236	21,793	2,172	3,087	13,488	6,616	8,323	35,281	10,889	19,211
	TOTAL	20,657	28,101	1,55,839	36,929	58,579	4,31,620	57,586	86,679	5,87,458	1,32,937	2,19,616
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	3	3
2	Chandigarh	31	45	208	440	982	3,104	471	1,028	3,311	1,107	2,134
3	Dadra and Nagar Haveli and Daman & Diu	3	1	4	11	20	64	14	21	68	10	31
4	Govt. of NCT of Delhi	470	439	3,210	6,439	10,927	60,820	6,909	11,366	64,029	21,637	33,003
5	Jammu & Kashmir	7	2	31	4,940	3,857	30,308	4,947	3,859	30,339	10,260	14,119
6	Ladakh	1	2	20	85	70	828	86	72	848	299	371
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	1	0	3	1	0	200	2	0	203	25	25
	TOTAL	513	490	3,475	11,916	15,856	95,323	12,429	16,346	98,798	33,340	49,686
	GRAND TOTAL	21,170	28,591	1,59,314	48,845	74,435	5,26,943	70,015	1,03,025	6,86,256	1,66,277	2,69,302
	IN INDIA											
								70,015	1,03,025	6,86,256	1,66,277	2,69,302
	OUTSIDE INDIA											

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

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

Date: December 31, 2024 Up to the Quarter December 2024



Geographical Distribution of Total Business - Individuals												
Sr.No	State / Union Territory	New Business - Rural (Individual)			New Business - Urban (Individual)			Total New Business (Individual)			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
STATES												
1	Andhra Pradesh	791	757	12,111	1,616	1,965	24,523	2,407	2,722	36,634	5,635	8,357
2	Arunachal Pradesh	47	57	633	43	33	307	90	90	940	154	244
3	Assam	2,804	2,216	16,846	2,192	2,008	16,447	4,996	4,224	33,294	7,788	12,012
4	Bihar	7,451	3,948	39,270	2,623	2,048	16,184	10,074	5,996	55,454	14,809	20,805
5	Chhattisgarh	572	902	8,334	720	823	7,840	1,292	1,726	16,174	3,107	4,833
6	Goa	69	64	835	166	215	2,081	235	278	2,916	798	1,076
7	Gujarat	699	417	4,460	2,971	2,208	21,710	3,670	2,625	26,169	5,785	8,410
8	Haryana	7,757	4,265	80,032	17,414	12,660	5,02,867	25,171	16,925	5,82,899	24,038	40,963
9	Himachal Pradesh	410	441	3,646	11,215	13,125	83,544	11,625	13,566	87,190	25,944	39,510
10	Jharkhand	1,011	913	6,865	1,227	1,259	9,957	2,238	2,171	16,822	5,472	7,643
11	Karnataka	2,632	1,857	27,346	4,626	4,825	57,126	7,258	6,682	84,472	28,310	34,992
12	Kerala	3,122	3,617	29,241	5,707	6,913	59,175	8,829	10,529	88,416	19,287	29,816
13	Madhya Pradesh	2,052	1,945	14,979	3,032	3,072	29,306	5,084	5,017	44,285	8,818	13,836
14	Maharashtra	967	1,000	11,105	6,018	8,495	81,380	6,985	9,495	92,485	20,817	30,312
15	Manipur	246	117	1,399	222	74	1,444	468	192	2,843	304	496
16	Meghalaya	128	63	559	61	32	326	189	95	885	177	272
17	Mizoram	3	1	8	24	9	88	27	9	96	19	28
18	Nagaland	4	1	15	18	11	95	22	12	110	26	38
19	Odisha	41	47	624	5,870	4,680	46,447	5,911	4,726	47,071	8,678	13,405
20	Punjab	4,651	4,408	37,252	8,783	11,001	78,576	13,434	15,409	1,15,828	35,106	50,514
21	Rajasthan	3,114	2,542	26,340	2,462	2,390	25,965	5,576	4,933	52,305	10,556	15,489
22	Sikkim	63	44	256	87	102	698	150	146	954	67	213
23	Tamil Nadu	51	48	755	2,561	2,809	28,904	2,612	2,857	29,660	7,453	10,310
24	Telangana	88	99	961	2,014	2,455	26,356	2,102	2,554	27,318	5,237	7,791
25	Tripura	462	244	1,965	686	409	2,989	1,148	653	4,954	1,155	1,808
26	Uttarakhand	125	79	819	5,078	7,011	42,206	5,203	7,090	43,026	10,007	17,097
27	Uttar Pradesh	13,018	15,073	1,00,099	20,588	28,410	1,82,672	33,606	43,482	2,82,771	66,762	1,10,244
28	West Bengal	14,109	9,922	72,962	6,668	7,471	48,725	20,777	17,392	1,21,687	27,382	44,774
	TOTAL	66,487	55,087	4,99,717	1,14,692	1,26,511	13,97,940	1,81,179	1,81,598	18,97,658	3,43,688	5,25,287
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	-	3	-	-	3	-	9	12
2	Chandigarh	94	89	920	1,346	1,710	10,696	1,440	1,799	11,616	2,996	4,795
3	Dadra and Nagar Haveli and Daman & Diu	5	2	18	25	26	177	30	29	194	28	57
4	Govt. of NCT of Delhi	1,861	1,233	12,309	19,261	23,461	1,80,468	21,122	24,694	1,92,777	55,833	80,527
5	Jammu & Kashmir	12	10	90	15,317	10,817	98,221	15,329	10,829	98,311	25,789	36,616
6	Ladakh	1	2	20	280	203	2,940	281	205	2,960	704	908
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	1	0	3	12	5	246	13	6	248	64	70
	TOTAL	1,974	1,337	13,359	36,241	36,226	2,92,748	38,215	37,563	3,06,107	85,422	1,22,985
	GRAND TOTAL	68,461	56,424	5,13,076	1,50,933	1,62,737	16,90,688	2,19,394	2,19,161	22,03,764	4,29,111	6,48,272
IN INDIA												
OUTSIDE INDIA												

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

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

Date: December 31, 2024

For the Quarter December 2024



Geographical Distribution of Total Business- GROUP																
Sr.No	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)			
STATES																
1	Andhra Pradesh	-	111	51	2,980	-	248	156	8,854	-	359	207	11,833	0	207	
2	Arunachal Pradesh	-	4	3	111	-	8	8	295	-	12	11	405	-	11	
3	Assam	-	331	175	6,197	-	224	127	4,919	-	555	302	11,116	1	302	
4	Bihar	-	494	310	11,939	-	240	203	7,345	-	734	513	19,285	1	514	
5	Chhattisgarh	-	78	25	1,172	-	229	110	4,782	-	307	135	5,954	0	135	
6	Goa	-	8	1	145	-	110	6	1,422	-	118	7	1,568	-	7	
7	Gujarat	-	218	64	3,347	-	1,326	555	36,533	-	1,544	619	39,880	1	620	
8	Haryana	-	242	128	6,403	-	3,281	2,541	1,54,763	-	3,523	2,669	1,61,165	19	2,688	
9	Himachal Pradesh	-	26	7	399	-	944	355	16,185	-	970	361	16,584	0	362	
10	Jharkhand	-	87	37	1,726	-	152	78	3,396	-	239	116	5,121	0	116	
11	Karnataka	-	1,328	154	14,935	10	43,222	2,727	9,12,591	10	44,550	2,881	9,27,526	1,312	4,193	
12	Kerala	-	158	53	3,306	3	99,274	681	68,644	3	99,432	734	71,950	1	735	
13	Madhya Pradesh	-	943	218	10,395	-	2,716	414	35,918	-	3,659	632	46,313	1	633	
14	Maharashtra	-	1,413	411	16,617	-	53,931	23,179	7,00,725	-	55,344	23,590	7,17,342	3,929	27,519	
15	Manipur	-	235	77	3,545	-	215	81	3,473	-	450	158	7,017	-	158	
16	Meghalaya	-	14	9	272	-	14	6	236	-	28	16	508	-	16	
17	Mizoram	-	2	0	12	-	20	4	208	-	22	4	220	-	4	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	5	2	171	-	481	236	10,881	-	486	238	11,052	1	239	
20	Punjab	-	277	119	5,500	-	481	226	9,641	-	758	346	15,142	1	346	
21	Rajasthan	-	1,034	417	19,751	-	1,328	1,469	22,350	-	2,362	1,885	42,101	-	1,885	
22	Sikkim	-	18	17	785	-	17	20	757	-	35	38	1,542	-	38	
23	Tamil Nadu	-	279	43	1,861	-	6,204	720	52,221	-	6,483	763	54,082	1	764	
24	Telangana	-	7	6	344	-	5,584	411	1,68,441	-	5,591	417	1,68,784	3	420	
25	Tripura	-	57	28	1,232	-	113	59	2,023	-	170	87	3,254	-	87	
26	Uttarakhand	-	18	7	400	-	633	258	12,857	-	651	265	13,256	0	266	
27	Uttar Pradesh	-	1,148	334	17,726	-	3,056	3,115	62,681	-	4,204	3,449	80,407	0	3,449	
28	West Bengal	-	1,743	513	22,799	-	916	368	15,413	-	2,659	881	38,212	2	883	
	TOTAL	-	10,278	3,209	1,54,069	13	2,24,967	38,114	23,17,553	13	2,35,245	41,323	24,71,622	5,272	46,595	
UNION TERRITORIES																
1	Andaman and Nicobar Islands	-	-	-	-	-	1	0	15	-	1	0	15	-	0	
2	Chandigarh	-	10	5	235	-	157	127	5,852	-	167	132	6,086	1	133	
3	Dadra and Nagar Haveli and Daman & Diu	-	3	1	63	-	13	4	257	-	16	6	320	-	6	
4	Govt. of NCT of Delhi	-	241	38	2,265	-	6,562	501	53,496	-	6,803	539	55,761	1	540	
5	Jammu & Kashmir	-	51	4	547	-	15,726	2,044	1,04,669	-	15,777	2,048	1,05,216	3	2,051	
6	Ladakh	-	-	0	-	-	-	87	-	-	-	87	-	0	88	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	40	8	454	-	40	8	454	0	8	
	TOTAL	-	305	48	3,110	-	22,499	2,771	1,64,743	-	22,804	2,820	1,67,853	7	2,826	
	GRAND TOTAL	-	10,583	3,257	1,57,179	13	2,47,466	40,886	24,82,296	13	2,58,049	44,143	26,39,475	5,278	49,421	
	IN INDIA	-	-	-	-	-	-	-	-	-	13	2,58,049	44,143	26,39,475	5,278	49,421
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

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

Date: December 31, 2024 Up to the Quarter December 2024



Geographical Distribution of Total Business- GROUP															
Sr.No	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)	
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)			Sum Assured (Rs Lakhs)
STATES															
1	Andhra Pradesh	-	296	130	7,670	1	1,029	376	22,984	1	1,325	506	30,653	4	510
2	Arunachal Pradesh	-	14	12	417	-	12	13	445	-	26	24	862	-	24
3	Assam	-	862	437	15,916	-	653	394	14,665	-	1,515	832	30,581	1	832
4	Bihar	-	1,485	855	34,471	-	902	651	24,072	-	2,387	1,505	58,543	4	1,509
5	Chhattisgarh	-	213	96	3,891	-	696	333	14,552	-	909	428	18,443	1	429
6	Goa	-	15	3	479	-	161	7	1,416	-	176	10	1,894	-	10
7	Gujarat	-	512	193	10,446	1	4,958	1,673	1,16,135	1	5,470	1,866	1,26,581	4	1,871
8	Haryana	-	693	389	18,425	2	23,071	13,454	7,19,584	2	23,764	13,843	7,38,008	1,144	14,986
9	Himachal Pradesh	-	85	24	1,297	-	2,752	963	45,940	-	2,837	987	47,237	4	991
10	Jharkhand	-	244	85	4,263	-	867	234	14,137	-	1,111	318	18,400	1	319
11	Karnataka	-	3,440	454	42,356	63	1,08,127	8,636	21,70,644	63	1,11,567	9,091	22,13,000	11,916	21,007
12	Kerala	-	413	145	8,849	3	3,12,818	1,968	2,23,864	3	3,13,231	2,113	2,32,713	4	2,116
13	Madhya Pradesh	-	1,885	492	24,875	-	4,359	1,222	78,191	-	6,244	1,714	1,03,066	3	1,717
14	Maharashtra	-	3,671	1,019	43,284	4	1,88,783	49,576	19,52,030	4	1,92,454	50,595	19,95,314	13,192	63,787
15	Manipur	-	669	205	9,629	-	676	231	10,196	-	1,345	437	19,825	-	437
16	Meghalaya	-	37	25	923	-	103	34	2,660	-	140	59	3,583	-	59
17	Mizoram	-	4	1	42	-	45	14	639	-	49	16	681	-	16
18	Nagaland	-	-	-	-	-	1	0	14	-	1	0	14	-	0
19	Odisha	-	14	6	345	-	1,391	650	29,965	-	1,405	656	30,310	1	657
20	Punjab	-	985	347	17,746	-	1,783	774	34,789	-	2,768	1,122	52,535	4	1,126
21	Rajasthan	-	2,462	1,007	50,639	1	3,325	2,474	69,833	1	5,787	3,482	1,20,472	2	3,484
22	Sikkim	-	39	34	1,437	-	35	35	1,249	-	74	69	2,686	-	69
23	Tamil Nadu	-	917	120	6,250	-	21,706	1,839	1,68,052	-	22,623	1,959	1,74,302	5	1,964
24	Telangana	-	38	25	1,483	-	28,517	1,138	8,33,232	-	28,555	1,163	8,34,715	7	1,170
25	Tripura	-	144	61	2,623	-	294	158	5,329	-	438	219	7,951	-	219
26	Uttarakhand	-	55	33	1,587	-	1,883	776	38,962	-	1,938	809	40,549	137	945
27	Uttar Pradesh	-	3,320	909	50,301	-	9,130	5,475	2,10,847	-	12,450	6,384	2,61,148	10	6,395
28	West Bengal	-	5,309	1,584	70,517	-	2,718	1,022	44,136	-	8,027	2,606	1,14,654	4	2,609
TOTAL		-	27,821	8,691	4,30,162	75	7,20,795	94,122	68,48,562	75	7,48,616	1,02,813	72,78,724	26,447	1,29,259
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	3	1	33	-	3	1	33	-	1
2	Chandigarh	-	25	12	545	-	459	298	13,204	-	484	311	13,749	2	313
3	Dadra and Nagar Haveli and Daman & Diu	-	6	2	98	-	37	13	763	-	43	15	860	-	15
4	Govt. of NCT of Delhi	-	571	123	6,869	1	18,436	1,361	1,51,484	1	19,007	1,484	1,58,353	3	1,487
5	Jammu & Kashmir	-	119	7	1,287	-	44,211	6,020	3,06,371	-	44,330	6,027	3,07,657	6	6,033
6	Ladakh	-	1	0	10	-	266	300	3,970	-	267	300	3,980	1	301
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	1	169	18	1,317	1	169	18	1,317	0	18
TOTAL		-	722	144	8,808	2	63,581	8,011	4,77,142	2	64,303	8,156	4,85,950	13	8,168
GRAND TOTAL		-	28,543	8,836	4,38,970	77	7,84,376	1,02,133	73,25,703	77	8,12,919	1,10,968	77,64,673	26,460	1,37,428
IN INDIA															
OUTSIDE INDIA															

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



Name of the Insurer: PNB Metlife India Insurance Company Limited
 Registration Number: 117
 Statement as on: 31 December 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	2,24,748
	Investments (Policyholders)	8A	38,54,278
	Investments (Linked Liabilities)	8B	12,06,683
2	Loans	9	33,305
3	Fixed Assets	10	12,099
4	Current Assets		-
	a. Cash & Bank Balance	11	11,134
	b. Advances & Other Assets	12	1,45,980
5	Current Liabilities		-
	a. Current Liabilities	13	1,34,534
	b. Provisions	14	12,658
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c	16	(7,127)
	Application of Funds as per Balance Sheet (A)		53,48,161
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	33,305
2	Fixed Assets (if any)	10	12,099
3	Cash & Bank Balance (if any)	11	11,134
4	Advances & Other Assets (if any)	12	1,45,980
5	Current Liabilities	13	1,34,534
6	Provisions	14	12,658
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c	16	(7,127)
	TOTAL (B)		62,452
	Investment Assets	(A-B)	52,85,709

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	52,85,709
Balance Sheet Value of:	
A. Life Fund	37,08,395
B. Pension & General Annuity and Group Business	3,70,631
C. Unit Linked Funds	12,06,683
	52,85,709

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



Name of the Insurer: PNB Metlife India Insurance Company Limited
 Registration Number: 117
 Statement as on: 31 December 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)					
1 Central Govt. Sec	Not Less than 25%	-	63,678	2,809	7,17,417	7,09,098	14,93,003	40.6	-	14,93,003	15,55,050
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	1,55,926	3,529	9,61,397	10,61,545	21,82,396	59.3	-	21,82,396	22,58,682
3 Investment subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not Less than 15%	-	30,062	50	3,75,846	3,35,678	7,41,636	20.1	3,756	7,45,392	7,52,281
2. Other Investments		-	399	-	2,097	1,998	4,494	0.1	-	4,494	4,474
b. i) Approved Investments	Not exceeding 35%	-	37,982	5,091	4,60,517	2,34,671	7,38,261	20.1	23,000	7,61,261	7,65,725
ii) Other Investments		-	500	-	13,819	149	14,468	0.4	384	14,852	15,162
TOTAL LIFE FUND	100%	-	2,24,869	8,670	18,13,677	16,34,040	36,81,256	100.0	27,139	37,08,395	37,96,323

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%	-	898.95	-	15,916.25	2,147.15	18,962.35	51.51	383.90	19,346.25	19,635.79
Total Housing & Infrastructure From 1, 2 & 3	Not Less than 15%	-	30,460.94	50.03	3,77,943.59	3,39,752.72	7,48,207.29	2,032.48	3,755.66	7,51,962.94	7,58,922.95
Total Housing & Infrastructure		-	31,359.89	50.03	3,93,859.84	3,41,899.88	7,67,169.64	2,083.99	4,139.55	7,71,309.20	7,78,558.74

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)					
1 Central Govt. Sec	Not Less than 20%	30,851	1,51,225	1,82,076	49.13	-	1,82,076	1,88,301
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	38,676	2,24,768	2,63,444	71.08	-	2,63,444	2,70,777
3 Balance in Approved investment	Not Exceeding 60%	8,668	98,519	1,07,186	28.92	-	1,07,186	1,07,583
TOTAL PENSION, GENERAL ANNUITY FUND	100%	47,344	3,23,287	3,70,631	100	-	3,70,631	3,78,360

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%	-	11,48,157	11,48,157	95.15
2 Other Investments	Not More than 25%	-	58,527	58,527	4.85
TOTAL LINKED INSURANCE FUND	100%	-	12,06,683	12,06,683	100.00

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Name of the Insurer:

PNB MetLife India Insurance Company Limited

Registration Number: 117

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

Periodicity of Submission: Quarterly

Statement as on: 31 December 2024



PARTICULARS	ULIF00525/01/05ACCELE RAT0117	ULIF02301/01/18BALANCEOPP11 7	ULIF01015/12/09BALANCER2F 117	ULIF00425/01/05BALANCER FN117	ULIF02401/01/18BOND OPPORT117	ULIF02201/01/18CREST THEMP117	ULIF01721/12/10DISCONTINU11 7	ULIF01315/12/09FLEXICAPFN11 7	ULIF00205/06/04GRABALAN CE117
Opening Balance (Market Value)	16,166.44	3,336.97	89,822.73	19,444.14	1,222.29	4,155.29	1,26,535.89	1,39,994.66	16,118.71
Add: Inflow during the Quarter	19.92	268.04	1,029.56	2.80	932.18	272.36	8,610.01	114.38	565.92
Increase / (Decrease) Value of Inv (Net)	(1,240.69)	(91.43)	(3,905.00)	(935.44)	5.40	(235.79)	2,992.50	(11,236.77)	(324.51)
Less: Outflow during the Quarter	437.99	113.49	1,554.91	1,235.90	913.97	116.71	7,993.29	5,498.31	88.69
TOTAL INVESTIBLE FUNDS (MKT VALUE)	14,508.58	3,400.06	85,392.47	17,295.60	1,249.89	4,086.19	1,29,245.12	1,23,413.96	16,271.42

INVESTMENT OF UNIT FUND	ULIF00525/01/05ACCELE		ULIF02301/01/18BALANCEOPP11		ULIF01015/12/09BALANCER2F		ULIF00425/01/05BALANCER		ULIF02401/01/18BOND		ULIF02201/01/18CREST		ULIF01721/12/10DISCONTINU11		ULIF01315/12/09FLEXICAPFN11		ULIF00205/06/04GRABALAN		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (=75%)																			
Central Govt Securities	455.84	3.1%	551.70	16.2%	24,215.70	28.4%	3,187.58	18.4%	861.88	69.0%	-	0.0%	90,646.14	70.1%	-	0.0%	6,740.52	41.4%	
State Government Securities	-	0.0%	205.00	6.0%	1,566.57	1.8%	10.93	0.1%	-	0.0%	-	0.0%	498.31	0.4%	-	0.0%	1,176.59	7.2%	
Other Approved Securities	-	0.0%	15.46	0.5%	-	0.0%	8.63	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Corporate Bonds	391.31	2.7%	188.92	5.6%	5,384.24	6.3%	2,475.89	14.3%	99.84	8.0%	-	0.0%	-	0.0%	-	0.0%	718.55	4.4%	
Infrastructure Bonds	-	0.0%	-	0.0%	4,745.67	5.6%	238.78	1.4%	268.81	21.5%	-	0.0%	-	0.0%	-	0.0%	2,281.22	14.0%	
Equity	12,061.24	83.1%	1,928.00	56.7%	39,254.96	46.0%	8,859.77	51.2%	-	0.0%	3,216.57	78.7%	-	0.0%	1,09,997.96	89.1%	4,057.94	28.6%	
Money Market Investments	91.00	0.6%	109.24	3.2%	838.50	1.0%	276.95	1.6%	0.50	0.0%	119.40	2.9%	37,940.76	29.4%	463.05	0.4%	78.50	0.5%	
Mutual funds	1,212.37	8.4%	20.74	0.6%	4,729.89	5.5%	1,147.40	6.6%	-	0.0%	128.23	3.1%	-	0.0%	12,206.86	9.9%	-	0.0%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Sub Total (A)	14,211.76	98.0%	3,019.07	88.8%	80,795.54	94.5%	16,205.93	93.7%	1,231.03	98.5%	3,464.20	84.8%	1,29,085.21	99.9%	1,22,667.87	99.4%	15,653.34	96.2%	
Current Assets:																			
Accrued Interest	33.48	0.2%	13.20	0.4%	786.81	0.9%	150.33	0.9%	16.05	1.3%	-	0.0%	3.97	0.0%	-	0.0%	207.06	1.3%	
Dividend Receivable	-	0.0%	0.47	0.0%	-	0.0%	-	0.0%	-	0.0%	1.45	0.0%	-	0.0%	-	0.0%	-	0.0%	
Bank Balance	0.03	0.0%	0.02	0.0%	0.18	0.0%	0.09	0.0%	0.00	0.0%	0.02	0.0%	0.35	0.0%	80.12	0.1%	0.02	0.0%	
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.18	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Other Current Assets (for Investments)	5.88	0.0%	0.11	0.0%	321.41	0.4%	-	0.0%	2.62	0.2%	36.97	0.9%	157.68	0.1%	42.14	0.0%	-	0.0%	
Less: Current Liabilities																			
Payable for Investments	0.00	0.0%	0.00	0.0%	0.79	0.0%	0.00	0.0%	4.94	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Fund Mgmt Charges Payable	0.82	0.0%	0.13	0.0%	3.15	0.0%	0.84	0.0%	0.04	0.0%	0.16	0.0%	2.09	0.0%	4.91	0.0%	0.34	0.0%	
Other Current Liabilities (for Investments)	-	0.0%	-	0.0%	-	0.0%	33.29	0.2%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6.48	0.0%	
Sub Total (B)	38.58	0.3%	13.68	0.4%	1,104.46	1.3%	116.29	0.7%	18.86	1.5%	38.27	0.9%	159.91	0.1%	117.35	0.1%	200.26	1.2%	
Other Investments (=25%)																			
Corporate Bonds	258.24	1.8%	-	0.0%	2,597.41	3.0%	973.38	5.6%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	397.30	2.4%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	367.32	10.8%	955.05	1.1%	-	0.0%	-	0.0%	583.72	14.3%	-	0.0%	628.74	0.5%	20.52	0.1%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Sub Total (C)	258.24	1.8%	367.32	10.8%	3,552.47	4.2%	973.38	5.6%	0.00	0.0%	583.72	14.3%	0.00	0.0%	628.74	0.5%	417.82	2.6%	
Total (A + B + C)	14,508.58	100.0%	3,400.06	100.0%	85,392.47	100.0%	17,295.60	100.0%	1,249.89	100.0%	4,086.19	100.0%	1,29,245.12	100.0%	1,23,413.96	100.0%	16,271.42	100.0%	
Fund Carried Forward (as per LB 2)	14,508.58		3,400.06		85,392.47		17,295.60		1,249.89		4,086.19		1,29,245.12		1,23,413.96		16,271.42		

Unit Linked Insurance Business

Name of the Insurer:

PNB MetLife India Insurance Company Limited

Registration Number: 117



Periodicity of Submission: Quarterly

Statement as on: 31 December 2024

PARTICULARS	ULGF00105/06/04GRADEBTND117	ULIF01909/10/15LIQUIDFUND117	ULIF02501/0/1/18MIDCAPFUND117	ULIF00325/01/05MODERATORF117	ULIF01115/12/09MULTIPLIER117	ULIF01809/10/15MULTIPLIER117	ULIF00625/01/05MULTIPLIER117	ULIF02101/01/18MULTIPLIER117	ULIF00815/12/09PRESERVER2117
Opening Balance (Market Value)	14,633.26	199.62	50,541.48	914.77	71,400.17	9,778.64	1,38,555.55	15,113.72	7,711.36
Add: Inflow during the Quarter	737.00	34.22	8,308.94	3.78	39.40	538.70	71.71	949.07	57.99
Increase / (Decrease) Value of Inv [Net]	105.61	3.12	(1,562.55)	(21.17)	(5,578.10)	(705.77)	(11,364.30)	(346.11)	38.24
Less: Outflow during the Quarter	130.66	12.47	456.71	45.60	2,612.23	223.36	5,147.35	165.40	739.79
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15,335.22	224.49	56,831.16	851.78	63,329.15	9,388.20	1,22,095.60	15,551.29	7,067.80

INVESTMENT OF UNIT FUND	ULGF00105/06/04GRADEBTND117		ULIF01909/10/15LIQUIDFUND117		ULIF02501/0/1/18MIDCAPFUND117		ULIF00325/01/05MODERATORF117		ULIF01115/12/09MULTIPLIER117		ULIF01809/10/15MULTIPLIER117		ULIF00625/01/05MULTIPLIER117		ULIF02101/01/18MULTIPLIER117		ULIF00815/12/09PRESERVER2117		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (=75%)																			
Central Govt Securities	8,643.25	56.4%	146.96	65.5%	-	0.0%	348.90	41.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6,479.16	91.7%	
State Government Securities	663.46	4.3%	-	0.0%	-	0.0%	40.23	4.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	221.99	3.1%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Corporate Bonds	1,883.83	12.3%	-	0.0%	-	0.0%	91.54	10.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Infrastructure Bonds	2,875.93	18.8%	-	0.0%	-	0.0%	50.30	5.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Equity	-	0.0%	-	0.0%	42,949.26	75.6%	177.95	20.9%	55,339.01	87.4%	7,909.45	84.2%	1,06,676.36	87.4%	12,787.61	82.2%	-	-	0.0%
Money Market Investments	512.70	3.3%	75.82	33.8%	3,256.93	5.7%	12.00	1.4%	107.75	1.2%	269.00	2.9%	327.70	0.3%	51.19	0.3%	257.50	3.6%	
Mutual Funds	-	0.0%	-	0.0%	124.93	0.2%	52.49	6.2%	7,895.56	12.5%	520.46	5.5%	15,348.43	12.6%	-	0.0%	-	-	0.0%
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Sub Total (A)	14,579.17	95.1%	222.78	99.2%	46,331.12	81.5%	773.41	90.8%	63,342.32	100.0%	8,698.91	92.7%	1,22,352.49	100.2%	12,838.80	82.6%	6,958.65	98.5%	
Current Assets:																			
Accrued Interest	259.76	1.7%	-	0.0%	-	0.0%	9.47	1.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	104.08	1.5%	
Dividend Receivable	-	0.0%	-	0.0%	10.13	0.0%	-	0.0%	-	0.0%	1.30	0.0%	-	0.0%	1.28	0.0%	-	-	0.0%
Bank Balance	0.10	0.0%	0.00	0.0%	0.56	0.0%	0.02	0.0%	0.06	0.0%	0.05	0.0%	20.07	0.0%	0.01	0.0%	0.10	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%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.18	0.1%	
Other Current Assets (for Investments)	-	0.0%	1.71	0.8%	932.81	1.9%	-	0.0%	-	0.0%	57.15	0.6%	-	0.0%	69.87	0.4%	0.03	0.0%	
Less: Current Liabilities																			
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%	
Fund Mgmt Charges Payable	0.32	0.0%	0.01	0.0%	2.26	0.0%	0.04	0.0%	2.53	0.0%	0.38	0.0%	6.85	0.0%	0.63	0.0%	0.23	0.0%	
Other Current Liabilities (for Investments)	0.11	0.0%	-	0.0%	-	0.0%	0.61	0.1%	10.70	0.0%	-	0.0%	270.11	0.2%	-	0.0%	-	0.0%	
Sub Total (B)	259.43	1.7%	1.70	0.8%	941.25	1.7%	8.84	1.0%	(13.16)	0.0%	58.11	0.6%	(256.89)	-0.2%	70.54	0.5%	109.15	1.5%	
Other Investments (=25%)																			
Corporate Bonds	496.62	3.2%	-	0.0%	-	0.0%	69.53	8.2%	-	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%	9,558.79	16.8%	-	0.0%	-	0.0%	631.18	6.7%	-	0.0%	2,641.96	17.0%	-	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Sub Total (C)	496.62	3.2%	0.00	0.0%	9,558.79	16.8%	69.53	8.2%	0.00	0.0%	631.18	6.7%	0.00	0.0%	2,641.96	17.0%	0.00	0.00	
Total (A + B + C)	15,335.22	100.0%	224.49	100.0%	56,831.16	100.0%	851.78	100.0%	63,329.15	100.0%	9,388.20	100.0%	1,22,095.60	100.0%	15,551.29	100.0%	7,067.80	100.0%	
Fund Carried Forward (as per LB 2)	15,335.22		224.49		56,831.16		851.78		63,329.15		9,388.20		1,22,095.60		15,551.29		7,067.80		

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Name of the Insurer:

PNB MetLife India Insurance Company Limited

Registration Number: 117

Periodicity of Submission: Quarterly

Statement as on: 31 December 2024



PARTICULARS	ULIF00125/01/05PRESERVE RF117	ULIF000915/12/09PROTECTOR 2117	ULIF00225/01/05PROTECTOR RF117	ULIF01215/12/09VIRTUE2FND1 17	ULIF00719/02/08VIRTUEFUN D117	ULGF00410/09/14METSECU RF117	ULGF00510/09/14METGROW THF117	ULIF02710/12/21INDOPPFU ND117	ULIF02610/12/21SUSTAINFN D117	ULIF02819/02/24SMALLCAP FN117	ULIF02901/08/24BHARATFUN D117	ULIF03015/11/24CONSUMFUN D117
Opening Balance (Market Value)	2,711.55	73,419.00	5,509.33	3,54,600.05	8,257.36	2,498.22	2,573.15	9,557.81	963.70	8,857.32	29,604.43	-
Add: Inflow during the Quarter	128.25	415.37	13.64	9,802.60	47.88	18.80	54.74	784.22	148.95	939.65	10,697.55	38,346.73
Increase / (Decrease) Value of Inv (Net)	21.42	411.71	28.34	(8,658.47)	(868.73)	(13.32)	(103.09)	(184.60)	(69.41)	130.10	(2,531.07)	(57.64)
Less: Outflow during the Quarter	298.38	3,680.04	523.90	2,564.55	403.77	55.81	58.22	693.74	118.71	248.27	8.87	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,652.84	70,566.04	5,027.22	3,35,279.63	7,032.74	2,447.89	2,466.58	9,517.69	924.53	9,678.80	37,762.09	37,789.09

INVESTMENT OF UNIT FUND	ULIF00125/01/05PRESERVE		ULIF000915/12/09PROTECTOR		ULIF00225/01/05PROTECTOR		ULIF01215/12/09VIRTUE2FND1		ULIF00719/02/08VIRTUEFUN		ULGF00410/09/14METSECU		ULGF00510/09/14METGROW		ULIF02710/12/21INDOPPFU		ULIF02610/12/21SUSTAINFN		ULIF02819/02/24SMALLCAP		ULIF02901/08/24BHARATFUN		ULIF03015/11/24CONSUMFUN			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (=75%)																										
Central Govt Securities	2,605.26	98.2%	33,366.96	47.3%	2,286.59	45.5%	-	0.0%	-	0.0%	1,149.48	47.0%	712.35	28.9%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
State Government Securities	-	0.0%	371.43	0.5%	-	0.0%	-	0.0%	-	0.0%	252.25	10.3%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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%	0.00	0.0%	0.00	0.0%
Corporate Bonds	-	0.0%	10,742.86	15.2%	883.22	17.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	-	0.0%	18,629.60	26.4%	1,268.38	25.2%	-	0.0%	-	0.0%	331.07	13.5%	152.95	6.2%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	-	0.0%	-	0.0%	-	0.0%	3,02,104.85	90.1%	6,439.20	91.0%	356.05	14.5%	1,394.62	52.9%	7,726.94	81.2%	770.48	83.3%	7,739.25	80.0%	32,616.29	86.4%	28,056.68	74.2%	2,840.58	7.5%
Money Market Investments	9.80	0.4%	65.90	0.1%	9.60	0.2%	9,476.15	2.8%	45.15	0.6%	329.04	13.4%	280.17	11.4%	60.52	0.6%	54.79	0.6%	55.14	0.6%	502.21	1.3%	2,840.58	7.5%		
Mutual funds	-	0.0%	-	0.0%	-	0.0%	485.90	0.1%	300.52	0.4%	-	0.0%	-	0.0%	97.48	1.0%	74.21	0.8%	0.00	0.0%	2,318.11	6.1%	0.00	0.0%	0.00	0.0%
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%	0.00	0.0%	0.00	0.0%
Sub Total (A)	2,615.06	98.0%	63,176.75	89.5%	4,447.79	88.5%	3,12,066.90	93.1%	6,784.87	96.5%	2,418.49	98.8%	2,450.10	99.3%	7,884.05	82.8%	899.48	97.3%	7,794.39	80.5%	35,436.61	93.8%	30,897.26	81.8%		
Current Assets:																										
Accrued Interest	39.00	1.5%	1,506.11	2.1%	98.54	2.0%	-	0.0%	-	0.0%	34.48	1.4%	16.66	0.7%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	59.88	0.2%	-	0.0%	-	0.0%	-	0.0%	0.83	0.0%	0.08	0.0%	0.00	0.0%	18.38	0.2%	0.00	0.0%	0.00	0.0%
Bank Balance	0.05	0.0%	0.06	0.0%	0.05	0.0%	701.64	0.2%	0.03	0.0%	0.02	0.0%	0.05	0.0%	0.01	0.0%	5.19	0.6%	0.01	0.0%	80.09	0.2%	300.49	0.8%		
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%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.89	0.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	-	0.0%	223.89	0.3%	-	0.0%	1,557.70	0.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	33.63	0.3%	144.62	0.4%	1,289.62	3.3%		
Less: Current Liabilities																										
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%	32.56	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.11	0.0%	2.27	0.0%	0.20	0.0%	13.49	0.0%	0.40	0.0%	0.05	0.0%	0.05	0.0%	0.42	0.0%	0.04	0.0%	0.39	0.0%	1.51	0.0%	1.48	0.0%		
Other Current Liabilities (for Investments)	1.16	0.0%	-	0.0%	5.64	0.1%	-	0.0%	19.35	0.3%	5.06	0.2%	5.05	0.2%	48.90	0.5%	11.22	1.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%		
Sub Total (B)	37.78	1.4%	1,727.79	2.4%	92.74	1.8%	2,305.73	0.7%	(13.72)	-0.3%	29.40	1.2%	11.61	0.5%	(48.48)	-0.5%	(31.07)	-0.4%	33.25	0.3%	238.58	0.6%	1,548.63	4.1%		
Other Investments (=25%)																										
Corporate Bonds	-	0.0%	5,661.50	8.0%	486.69	9.7%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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%	0.00	0.0%	0.00	0.0%
Equity	-	0.0%	-	0.0%	-	0.0%	20,907.00	6.2%	267.59	3.8%	-	0.0%	4.88	0.2%	1,681.21	17.7%	56.72	0.6%	1,851.15	19.1%	2,086.90	5.5%	5,343.19	14.1%		
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%	0.00	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%	0.00	0.0%		
Sub Total (C)	0.00	0.0%	5,661.50	8.0%	486.69	9.7%	20,907.00	6.2%	267.59	3.8%	0.00	0.0%	4.88	0.2%	1,681.21	17.7%	56.72	0.6%	1,851.15	19.1%	2,086.90	5.5%	5,343.19	14.1%		
Total (A + B + C)	2,652.84	100.0%	70,566.04	100.0%	5,027.22	100.0%	3,35,279.63	100.0%	7,032.74	100.0%	2,447.89	100.0%	2,466.58	100.0%	9,517.69	100.0%	924.53	100.0%	9,678.80	100.0%	37,762.09	100.0%	37,789.09	100.0%		
Fund Carried Forward (as per LB 2)	2,652.84		70,566.04		5,027.22		3,35,279.63		7,032.74		2,447.89		2,466.58		9,517.69		924.53		9,678.80		37,762.09		37,789.09			

Note:
a) The aggregate of all the above Segregated Unit Funds should reconcile with Item C of FORM 3A (Part A), for both Par & Non Par Business
b) Details of Item 13 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
c) Other Investments are as permitted under Sec 27A(2)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Link to FORM 3A (Part B)

Statement as on: 31 December 2024

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

Rs. Lakhs

PART - C

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	14,508.58	80.1608	80.1608	86.8827	82.0201	77.8489	75.1005	6.7%	9.5%	88.0300
2	BALANCED OPPORTUNITIES FUND	ULIF02301/01/18BALANCEOPP117	01-Jan-18	NON PAR	3,400.06	28.5348	28.5348	29.3425	27.6393	24.3951	23.3845	22.0%	17.4%	29.4676
3	BALANCER	ULIF00425/01/05BALANCERFN117	25-Jan-05	NON PAR	17,295.60	59.4268	59.4268	62.4540	59.5942	57.1897	55.4825	7.1%	8.0%	62.9972
4	BALANCER II FUND	ULIF01015/12/09BALANCER2F117	15-Dec-09	NON PAR	85,392.47	38.2420	38.2420	39.9918	37.9722	35.9421	34.3388	11.4%	10.2%	40.3059
5	BOND OPPORTUNITIES FUND	ULIF02401/01/18BONDOPPORT117	01-Jan-18	NON PAR	1,249.89	16.6966	16.6966	16.5744	15.9169	15.5257	14.9835	11.4%	8.0%	16.7203
6	CREST (THEMATIC FUND)	ULIF02201/01/18CRESTTHEMF117	01-Jan-18	NON PAR	4,086.19	30.5044	30.5044	32.2466	30.0708	25.9476	24.4520	24.8%	21.0%	32.5230
7	DISCONTINUED POLICY FUND	ULIF01721/12/10DISCONTINU117	21-Dec-10	NON PAR	1,29,245.12	23.3310	23.3310	22.9591	22.5886	22.2280	21.8737	6.7%	5.5%	23.3310
8	FLEXI CAP FUND	ULIF01315/12/09FLEXICAPFN117	15-Dec-09	NON PAR	1,23,413.96	51.8219	51.8219	56.4158	53.4740	48.7405	45.2398	14.5%	14.4%	57.1020
9	GRATUITY BALANCED	ULGF00205/06/04GRABALANCE117	05-Jun-04	NON PAR	16,271.42	39.5819	39.5819	40.3920	38.6415	37.1759	35.8122	10.5%	8.8%	40.5636
10	GRATUITY DEBT	ULGF00105/06/04GRADEBTFN117	05-Jun-04	NON PAR	15,335.22	27.1018	27.1018	26.9192	25.9754	25.4835	24.7124	9.7%	6.5%	27.1334
11	LIQUID FUND	ULIF01909/10/15LIQUIDFUND117	09-Oct-15	NON PAR	224.49	14.4832	14.4832	14.2682	14.0583	13.8552	13.6535	6.1%	5.2%	14.4832
12	MID CAP FUND	ULIF02501/01/18MIDCAPFUND117	01-Jan-18	NON PAR	56,831.16	42.9581	42.9581	44.3476	40.9539	34.2446	32.1950	33.4%	27.9%	44.6804
13	MODERATOR	ULIF00325/01/05MODERATORF117	25-Jan-05	NON PAR	851.78	42.1802	42.1802	43.1907	41.5481	40.3451	39.2046	7.6%	6.3%	43.3849
14	MULTIPLIER	ULIF00625/01/05MULTIPLIER117	25-Jan-05	NON PAR	1,22,095.60	100.0875	100.0875	109.1709	102.1162	94.6538	89.6736	11.6%	13.1%	110.7741
15	MULTIPLIER II FUND	ULIF01115/12/09MULTIPLIE2117	15-Dec-09	NON PAR	63,329.15	45.5435	45.5435	49.4532	46.4072	43.3289	40.8812	11.4%	13.4%	50.2062
16	MULTIPLIER III FUND	ULIF01809/10/15MULTIPLIE3117	09-Oct-15	NON PAR	9,388.20	32.4922	32.4922	34.9928	32.7662	29.3650	27.8405	16.7%	17.1%	35.3852
17	PREMIER MULTI-CAP FUND	ULIF02101/01/18MULTICAPFN117	01-Jan-18	NON PAR	15,551.29	34.7069	34.7069	35.5443	33.5689	28.9119	26.9837	28.6%	21.0%	35.9016
18	PRESERVER	ULIF00125/01/05PRESERVERF117	25-Jan-05	NON PAR	2,652.84	33.5144	33.5144	33.2491	32.2744	31.7316	30.9891	8.1%	5.2%	33.5914
19	PRESERVER II FUND	ULIF00815/12/09PRESERVER2117	15-Dec-09	NON PAR	7,067.80	28.1453	28.1453	27.9913	27.0064	26.5351	25.7927	9.1%	6.2%	28.2028
20	PROTECTOR	ULIF00225/01/05PROTECTORF117	25-Jan-05	NON PAR	5,027.22	34.6194	34.6194	34.4319	33.2223	32.6678	31.8048	8.8%	5.7%	34.6589
21	PROTECTOR II FUND	ULIF00915/12/09PROTECTOR2117	15-Dec-09	NON PAR	70,566.04	28.6714	28.6714	28.5048	27.5220	27.0595	26.3002	9.0%	5.8%	28.6954
22	VIRTUE	ULIF00719/02/08VIRTUEFUND117	19-Feb-08	NON PAR	7,032.74	55.7024	55.7024	62.3535	58.3028	52.8412	49.0324	13.6%	13.2%	62.8728
23	VIRTUE II FUND	ULIF01215/12/09VIRTUE2FND117	15-Dec-09	NON PAR	3,35,279.63	73.6555	73.6555	79.6200	74.3827	65.2913	61.1103	20.5%	16.2%	80.1218
24	GROUP MET GROWTH FUND	ULGF00510/09/14METGROWTHF117	10-Sep-14	NON PAR	2,466.58	15.9504	15.9504	16.6241	15.8269	14.9999	14.3162	11.4%	11.3%	16.7415
25	GROUP MET SECURE FUND	ULGF00410/09/14METSECUREF117	10-Sep-14	NON PAR	2,447.89	13.3711	13.3711	13.4428	12.9071	12.5691	12.1503	10.0%	7.8%	13.4773
26	INDIA OPPORTUNITIES FUND	ULIF02710/12/21INDOPPFUND117	10-Dec-21	NON PAR	9,517.69	16.8068	16.8068	17.1409	16.1870	14.0206	13.0957	28.3%		17.3197
27	SUSTAINABLE EQUITY FUND	ULIF02610/12/21SUSTAINFND117	10-Dec-21	NON PAR	924.53	14.3052	14.3052	15.4317	14.5432	12.8796	12.3214	16.1%		15.6169
28	SMALL CAP FUND	ULIF02819/02/24SMALLCAPFN117	19-Feb-24	NON PAR	9,678.80	12.3095	12.3095	12.1608	11.6144	9.8092	-	-	-	12.6205
29	BHARAT MANUFACTURING FUND	ULIF02901/08/24BHARATFUND117	01-Aug-24	NON PAR	37,762.09	9.6462	9.6462	10.4714	-	-	-	-	-	10.5626
30	BHARAT CONSUMPTION FUND	ULIF03015/11/24CONSUMFUND117	15-Nov-24	NON PAR	37,789.09	9.8388	9.8388	-	-	-	-	-	-	10.1024

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class
Break down by credit rating								
AAA rated	37,99,457	98.3%	32,18,538	98.5%	37,04,244	98.3%	32,25,699	98.5%
AA or better	50,167	1.3%	33,061	1.0%	50,012	1.3%	33,052	1.0%
Rated below AA but above A	15,091	0.4%	14,685	0.4%	14,793	0.4%	14,791	0.5%
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%
Breakdown by residual maturity								
Up to 1 year	60,189	1.6%	60,786	1.9%	60,130	1.6%	60,623	1.9%
more than 1 year and up to 3years	2,44,510	6.3%	1,33,328	4.1%	2,43,376	6.5%	1,32,830	4.1%
More than 3 years and up to 7years	4,81,586	12.5%	4,56,126	14.0%	4,76,686	12.6%	4,53,553	13.9%
More than 7 years and up to 10 years	7,70,786	19.9%	5,50,902	16.9%	7,61,548	20.2%	5,55,396	17.0%
More than 10 years and up to 15 years	9,67,557	25.0%	8,54,783	26.2%	9,43,503	25.0%	8,63,889	26.4%
More than 15 years and up to 20 years	7,49,285	19.4%	6,47,190	19.8%	7,07,486	18.8%	6,37,094	19.5%
Above 20 years	5,90,802	15.3%	5,63,169	17.2%	5,76,319	15.3%	5,70,157	17.4%
Breakdown by type of the issuer								
a. Central Government	17,46,462	45.2%	15,18,670	46.5%	16,78,128	44.5%	15,10,830	46.2%
b. State Government	7,82,997	20.3%	6,07,402	18.6%	7,67,712	20.4%	6,16,983	18.8%
c. Corporate Securities	13,35,256	34.5%	11,40,212	34.9%	13,23,208	35.1%	11,45,729	35.0%

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 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class
Break down by credit rating								
AAA rated	2,70,346	93.7%	2,49,817	92.3%	2,69,573	93.5%	2,49,748	92.0%
AA or better	7,258	2.5%	10,066	3.7%	7,352	2.5%	10,236	3.8%
Rated below AA but above A	10,941	3.8%	10,842	4.0%	11,403	4.0%	11,405	4.2%
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%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,29,776	45.0%	1,18,004	43.6%	1,29,799	45.0%	1,18,004	43.5%
more than 1 year and up to 3years	15,064	5.2%	30,015	11.1%	15,570	5.4%	30,522	11.2%
More than 3 years and up to 7years	13,646	4.7%	36,723	13.6%	13,682	4.7%	36,804	13.6%
More than 7 years and up to 10 years	18,986	6.6%	48,882	18.1%	18,888	6.6%	49,043	18.1%
More than 10 years and up to 15 years	29,819	10.3%	8,653	3.2%	29,652	10.3%	8,648	3.2%
More than 15 years and up to 20 years	8,949	3.1%	3,409	1.3%	8,734	3.0%	3,408	1.3%
Above 20 years	72,305	25.1%	25,038	9.2%	72,002	25.0%	24,959	9.2%
Breakdown by type of the issuer								
a. Central Government	1,82,422	63.2%	1,43,401	53.0%	1,82,017	63.1%	1,43,258	52.8%
b. State Government	5,007	1.7%	10,832	4.0%	4,935	1.7%	10,924	4.0%
c. Corporate Securities	1,01,116	35.0%	1,16,493	43.0%	1,01,375	35.2%	1,17,208	43.2%

Note

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

FORM L-30 : Related Party Transactions

Name of the Insurer: PNB MetLife India Insurance Company Limited

Quarter End: December 31, 2024



Date: December 31, 2024

PART-A Related Party Transactions

Sr.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				FOR THE QUARTER ENDED DECEMBER 31, 2024	UP TO THE QUARTER ENDED DECEMBER 31, 2024	FOR THE QUARTER ENDED DECEMBER 31, 2023	UP TO THE QUARTER ENDED DECEMBER 31, 2023
1	MetLife International Holdings, LLC	Promoter Shareholder	a) Information technology expenses	320	959	287	861
			b) HR reimbursement expenses	-	16	-	-
2	Punjab National Bank	Promoter Shareholder	a) Commission	7,292	20,168	7,949	20,839
			b) Bank charges	17	64	17	53
			c) Rewards to Intermediaries	1,100	2,998	-	-
			d) Benefits Paid	444	1,740	-	-
			e) Interest on Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures	205	612	205	612
			f) Royalty Charges	75	225	56	168
			g) Interest/Dividend	(53)	(159)	(53)	(158)
			h) Premium Income	30	(10)	-	-
			i) Purchase of investments	-	1,198	-	-
			j) Sale of investments	(431)	(431)	-	-
3	Ashish Kumar Srivastava (Resigned w.e.f. June 30, 2024)	Managing Director and CEO	a) Managerial Remuneration	-	123	400	830
4	Sameer Bansal (Appointed w.e.f. July 01, 2024)	Managing Director and CEO	a) Managerial Remuneration	205	377	-	-
			b) Premium received	2	3	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter December 31, 2024

17:09	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	749	Payable	NA	NA	-	-
			HR reimbursement expenses	34	Payable	NA	NA	-	-
2	Punjab National Bank*	Promoter Shareholder	a) Interest/Dividend	199	Receivable	NA	NA	-	-
			b) Bank balances (Current account/short term deposit)	6,597	Receivable	NA	NA	-	-
			c) Investment in fixed deposit & bond	2,498	Receivable	NA	NA	-	-
			d) Premium Income	-	Receivable	NA	NA	-	-
			e) Investments in equity shares	771	Receivable	NA	NA	-	-
			a) Commission	4,311	Payable	NA	NA	-	-
			b) Bank charges	7	Payable	NA	NA	-	-
			c) Rewards to Intermediaries	521	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	754	Payable	NA	NA	-	-
f) Royalty Charges	404	Payable	NA	NA	-	-			
3	Sameer Bansal (Appointed w.e.f. July 01, 2024)	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	219	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 & Key Management Persons



Name of the Insurer: PNB MetLife India Insurance Company Limited

Date : December 31, 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	
3	Mr. Sanjeev Kapur	Director	Director	
4	Mr. Ashish Bhat	Director	Director	
5	Mr. Pawan Verma	Director	Director	Resigned w.e.f. 08.10.2024
6	Ms. Kastity Ha	Director	Director	
7	Mr. Derwyn Thomas	Director	Director	
8	Mr. Atul Kumar Goel	Director	Director	Resigned w.e.f. 31.12.2024
9	Mr. Binod Kumar	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	Mr. Nitin Chopra	Independent Director	Director	Appointed w.e.f. 01.10.2024
15	Ms. Padma Chandrasekaran	Independent Director	Director	
16	Ms. Kavita Venugopal	Independent Director	Director	
Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	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	
5	Vijayalakshmi Natarajan	Chief Risk and Compliance Officer	Risk & Compliance	
6	Shishir Vijaykumar Aganwal	Chief Human Resources Officer	HR	
7	Mohit Garg	Chief Strategy Officer & Head of Products	Strategy & Products	
8	Yagya Turker	Director - Company Secretary	Legal	
9	Nilesh J Kothari	Chief Financial Officer	Finance	
10	Asfa Kausar Bihari	Appointed Actuary	Actuarial	
11	Mahendra Munot	Chief Operations Officer	Operations & Services	
12	Sudeep P B	Chief Distribution Officer - Proprietary & PNB	Distribution	
13	Mohit Bahuguna	Chief Distribution Officer - Banca Retail, Partnerships, Group, Alternate and BD	Distribution	
14	Sanjay Kumar Karnatak	Chief Information Technology Officer	IT	
15	Sourabh Lohtia	Chief Marketing & Communications Officer	Marketing	

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



		As at	<u>31-Dec-24</u>
Name of Insurer:	PNB MetLife India Insurance Co. Ltd.	Form Code	<u>KT 3</u>
Classification:	Total Business	Registration Number:	<u>117</u>

Item	Description	Notes No...	Adjusted Value
			[Amount (in rupees lakhs)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	50,48,695
	Deduct:		
02	Mathematical Reserves	2	49,74,354
03	Other Liabilities	3	0
04	Excess in Policyholders' funds		74,341
05	Available Assets in Shareholders Fund:	4	2,30,598
	Deduct:		
06	Other Liabilities of shareholders' fund	3	0
07	Excess in Shareholders' funds		2,30,598
08	Total ASM (04)+(07)		3,04,939
09	Total RSM		1,78,442
10	Solvency Ratio (ASM/RSM)		1.71

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: 31 December 2024

Registration Number: 117

NAME OF THE FUND : LIFE FUND

Rs.Lakhs

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	12,20,233.85	11,75,016.39	-	-	-	-	24,61,022.09	22,09,617.45	36,81,255.94	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)	12,20,233.85	11,75,016.39	-	-	-	-	24,61,022.09	22,09,617.45	36,81,255.94	33,84,633.85
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Rs. Lakhs

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	1,02,458.40	47,663.40	-	-	515.99	-	2,67,656.19	2,30,353.30	3,70,630.59	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)	1,02,458.40	47,663.40	-	-	515.99	-	2,67,656.19	2,30,353.30	3,70,630.59	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 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)	YTD (As on 31 December 2024)	Prev. FY (As on 31 March 2024)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	64,644.19	63,431.82	-	-	36,471.35	38,161.58	11,05,567.60	9,77,765.01	12,06,683.14	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)	64,644.19	63,431.82	-	-	36,471.35	38,161.58	11,05,567.60	9,77,765.01	12,06,683.14	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:

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Central Government Bonds	CGSB	14,43,401.0	26,849.9	1.9%	1.9%	14,08,652.6	78,681.3	5.6%	5.6%	12,83,359.8	73,173.4	5.7%	5.7%
2	Treasury Bills	CTRB	8,127.4	139.5	1.7%	1.7%	6,218.0	315.8	5.1%	5.1%	9,912.2	481.7	4.9%	4.9%
3	Green Bond	CSGB	2,076.9	38.3	1.8%	1.8%	2,076.9	114.8	5.5%	5.5%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	6,80,120.3	12,565.0	1.8%	1.8%	6,62,550.5	36,833.2	5.6%	5.6%	5,19,406.3	28,884.2	5.6%	5.6%
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	2,989.8	60.2	2.0%	2.0%	2,990.8	180.6	6.0%	6.0%	3,027.3	182.8	6.0%	6.0%
7	Bonds / Debentures issued by NHB / institutions accredited by NHB	HTDN	86,405.8	1,694.0	2.0%	2.0%	82,744.6	4,862.1	5.9%	5.9%	1,51,702.9	9,355.6	6.2%	6.2%
8	Bonds / Debentures issued by HUDCO	HTHD	9,793.5	184.8	1.9%	1.9%	9,807.6	556.1	5.7%	5.7%	12,663.5	805.4	6.4%	6.4%
9	Reclassified Approved Investments - Debt	HORD	4,495.5	98.3	2.2%	2.2%	4,494.5	304.2	6.8%	6.8%	4,493.2	87.7	2.0%	2.0%
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	5,18,074.8	10,060.4	1.9%	1.9%	5,12,926.6	29,944.1	5.8%	5.8%	4,48,026.0	27,691.4	6.2%	6.2%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	5,012.3	272.2	5.4%	5.4%	5,017.0	29.4	0.6%	0.6%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	8,124.2	90.4	1.1%	1.1%	6,406.0	746.0	11.6%	11.6%	4,411.9	750.7	17.0%	17.0%
15	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	9,941.1	385.3	3.9%	3.9%	8,599.5	462.4	5.4%	5.4%	2,787.1	458.3	16.4%	16.4%
16	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	81,601.6	1,545.2	1.9%	1.9%	74,634.7	4,256.7	5.7%	5.7%	48,979.0	2,929.3	6.0%	6.0%
17	Debt Instruments of InvTs	IDIT	16,394.0	322.8	2.0%	2.0%	16,388.3	964.8	5.9%	5.9%	10,257.0	601.8	5.9%	5.9%
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	-	-	0.0%	0.0%	135.4	150.0	110.7%	110.7%	22.1	0.5	2.1%	2.1%
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	8,003.1	153.9	1.9%	1.9%	8,003.5	471.8	5.9%	5.9%	8,004.1	471.8	5.9%	5.9%
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	15,716.9	325.0	2.1%	2.1%	13,011.7	1,035.3	8.0%	8.0%	6,618.0	1,020.9	15.4%	15.4%
24	Corporate Securities - Debentures	ECOS	4,81,156.3	9,659.0	2.0%	2.0%	4,74,318.1	28,267.4	6.0%	6.0%	3,35,878.3	20,625.2	6.1%	6.1%
25	CCIL - CBLO	ECBO	38,084.7	618.3	1.6%	1.6%	33,892.1	1,647.5	4.9%	4.9%	35,665.0	1,776.7	5.0%	5.0%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	1,56,778.9	2,501.1	1.6%	1.6%	1,41,659.7	8,686.5	6.1%	6.1%	1,08,078.6	11,705.0	10.8%	10.8%
27	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Equity Shares (incl. Equity related instruments) - Promoter Group **	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	2,497.2	53.8	2.2%	2.2%	2,496.8	154.8	6.2%	6.2%	2,498.9	154.7	6.2%	6.2%
32	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Application Money	ECAM	-	-	0.0%	0.0%	3,332.3	-	0.0%	0.0%	999.9	-	0.0%	0.0%
35	Investment Properties - Immovable	EINP	28,600.6	535.2	1.9%	1.9%	28,600.6	1,605.7	5.6%	5.6%	28,600.6	1,570.6	5.5%	5.5%
36	Units of Infrastructure Investment Trust	EIIT	5,542.5	154.3	2.8%	2.8%	2,921.1	179.2	6.1%	6.1%	8,792.1	892.8	10.2%	10.2%
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	1,629.5	218.3	13.4%	13.4%	6,233.4	2,209.1	35.4%	35.4%	13,078.1	2,520.9	19.3%	19.3%
41	Equity Shares in Housing Finance Companies	HOEQ	-	-	0.0%	0.0%	25.6	29.2	113.9%	113.9%	-	-	0.0%	0.0%
42	Debentures	OLDB	10,297.5	250.7	2.4%	2.4%	10,298.6	740.6	7.2%	7.2%	10,444.5	753.0	7.2%	7.2%
43	Alternate Investment Fund	OAFB	1,739.1	-	0.0%	0.0%	1,515.2	-	0.0%	0.0%	-	-	0.0%	0.0%
44	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	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	-	(588.6)	0.0%	0.0%	-	92.8	0.0%	0.0%	-	(2,719.1)	0.0%	0.0%
47	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
TOTAL			36,21,592.2	67,915,428.0	1.9%	1.9%	35,29,947.1	2,03,764,128.9	5.8%	5.8%	30,63,673.8	1,84,245.79	6.0%	6.0%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
1	Central Government Bonds	CGSB	1,74,927.6	3,227.3	1.8%	1.8%	1,71,042.3	9,484.7	5.5%	5.5%	1,55,334.8	8,607.7	5.5%	5.5%
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	77,069.1	1,415.3	1.8%	1.8%	69,020.1	3,815.8	5.5%	5.5%	42,645.5	2,344.7	5.5%	5.5%
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	3.7	6.2%	6.2%	59.7	3.7	6.2%	6.2%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,239.9	79.1	1.9%	1.9%	3,606.7	199.2	5.5%	5.5%	3,502.4	192.5	5.5%	5.5%
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	12,799.5	245.8	1.9%	1.9%	13,286.4	771.6	5.8%	5.8%	7,985.6	476.5	6.0%	6.0%
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	57.6	5.8%	5.8%	-	-	0.0%	0.0%
17	Debt Instruments of InwTs	IDIT	449.9	8.6	1.9%	1.9%	449.9	25.6	5.7%	5.7%	449.7	25.7	5.7%	5.7%
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	75,261.4	1,531.8	2.0%	2.0%	56,871.0	3,459.5	6.1%	6.1%	21,043.1	1,228.1	5.8%	5.8%
22	CCIL - CBLO	ECBO	3,806.2	61.9	1.6%	1.6%	2,777.4	135.1	4.9%	4.9%	2,236.2	110.9	5.0%	5.0%
23	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
24	Commercial Papers	ECCP	720.4	8.6	1.2%	1.2%	720.4	8.6	1.2%	1.2%	1,448.3	52.8	3.6%	3.6%
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 **	EPPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
30	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment), CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Units of Infrastructure Investment Trust	EIIT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Equity Shares (Incl. Equity Related Instruments) - Promoter Group	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	-	(6.1)	0.0%	0.0%	-	3.0	0.0%	0.0%	-	(24.3)	0.0%	0.0%
44	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
TOTAL			3,50,333.9	6,592.7	1.9%	1.9%	3,18,834.0	17,964.4	5.6%	5.6%	2,36,112.6	13,047.7	5.5%	5.5%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown Form shall be prepared in respect of each fund. In case of UIIP, disclosure will be at consolidated level. YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 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) ¹			
			Investment (Rs.) ²	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs.) ²	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ³	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ³	Net Yield (%) ³
1	Central Government Bonds	CGSB	92,920.9	387.4	0.4%	0.4%	82,858.1	5,361.1	6.5%	6.5%	64,104.5	3,362.9	5.2%	5.2%
2	Treasury Bills	CTRB	89,747.3	1,507.4	1.7%	1.7%	88,120.5	4,490.3	5.1%	5.1%	83,347.3	4,114.1	4.9%	4.9%
3	Green Bond	CSGB	1,057.7	(0.1)	0.0%	0.0%	2,000.1	135.6	6.8%	6.8%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	9,291.6	136.3	1.5%	1.5%	13,120.1	1,054.5	8.0%	8.0%	12,259.7	1,133.3	9.2%	9.2%
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	24.1	0.4	1.7%	1.7%	24.2	1.4	5.7%	5.7%	24.3	1.3	5.5%	5.5%
7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	4,749.1	60.3	1.3%	1.3%	4,197.8	256.7	6.1%	6.1%	17,613.2	1,334.5	7.6%	7.6%
8	Reclassified Approved Investments - Debt	HORD	10,436.9	238.8	2.3%	2.3%	10,410.0	853.8	8.2%	8.2%	10,341.2	149.7	1.4%	1.4%
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	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - PSU - Debentures / Bonds	IPTD	9,923.4	132.3	1.3%	1.3%	9,273.8	642.6	6.9%	6.9%	17,513.5	1,074.3	6.1%	6.1%
13	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	7,530.4	221.8	2.9%	2.9%	7,558.1	412.2	5.5%	5.5%
14	Infrastructure - PSU - Equity shares - Quoted	ITPE	40,142.7	(9,422.2)	-23.5%	-23.5%	44,981.7	2,380.1	5.3%	5.3%	39,162.0	20,896.8	53.4%	53.4%
15	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	16,283.8	208.1	1.3%	1.3%	11,831.1	1,036.7	8.8%	8.8%	1,165.9	86.2	7.4%	7.4%
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	58,481.5	(6,051.4)	-10.3%	-10.3%	58,585.3	8,319.2	14.2%	14.2%	26,519.8	9,594.7	36.2%	36.2%
18	Infrastructure - Debentures / Bonds / CPS / Loans	IDDS	-	-	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%	-	87.9	0.0%	0.0%
20	Infrastructure - Equity (including unlisted)	IOEQ	8,585.5	(816.8)	-9.5%	-9.5%	5,895.7	1,226.9	20.8%	20.8%	1,448.4	171.5	11.8%	11.8%
21	Infrastructure - Infrastructure Development Fund (idf)	IDDF	-	-	0.0%	0.0%	3,053.0	30.6	1.0%	1.0%	3,072.9	165.4	5.4%	5.4%
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	67,794.7	(8,891.5)	-13.1%	-13.1%	75,804.1	116.2	0.2%	0.2%	41,445.3	17,415.3	42.0%	42.0%
24	Corporate Securities - Debentures	ECDS	18,649.8	321.6	1.7%	1.7%	21,110.6	1,246.3	5.9%	5.9%	20,503.5	1,095.2	5.3%	5.3%
25	CCIL - CBLO	ECBO	21,250.1	342.5	1.6%	1.6%	25,801.2	1,250.3	4.8%	4.8%	25,437.3	1,262.5	5.0%	5.0%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	6,20,022.7	(40,207.4)	-6.5%	-6.5%	5,85,678.8	64,312.9	11.0%	11.0%	4,33,146.2	1,18,893.4	27.4%	27.4%
27	Equity Shares in Housing Finance Companies	HAEQ	725.6	(137.0)	-18.9%	-18.9%	676.2	(82.6)	-12.2%	-12.2%	-	-	0.0%	0.0%
28	Commercial Papers	ECCP	37,036.0	727.8	2.0%	2.0%	36,794.9	2,132.2	5.8%	5.8%	27,832.6	1,568.4	5.6%	5.6%
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 **	EEPG	788.5	(35.8)	-4.5%	-4.5%	812.4	4.1	0.5%	0.5%	-	-	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	EADB	-	-	0.0%	0.0%	1,100.0	2.4	0.2%	0.2%	4,636.5	29.9	0.6%	0.6%
35	Application Money	ECAM	-	-	0.0%	0.0%	5,911.0	-	0.0%	0.0%	1,595.8	-	0.0%	0.0%
36	Passively Managed Equity ETF (Non Promoter Group)	EETF	48,734.3	(2,910.9)	-6.0%	-6.0%	48,567.7	3,280.9	6.8%	6.8%	33,009.5	9,157.8	27.7%	27.7%
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	8,912.3	-	0.0%	0.0%	8,912.3	-	0.0%	0.0%	4,369.4	-	0.0%	0.0%
39	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Equity Shares (incl Co-op Societies)	OESH	30,326.7	3,117.9	10.3%	10.3%	28,894.9	5,992.2	22.3%	22.3%	27,905.5	11,708.3	42.0%	42.0%
41	Equity Shares in Housing Finance Companies	HOEQ	930.1	(86.2)	-9.3%	-9.3%	980.9	(42.8)	-4.4%	-4.4%	-	-	0.0%	0.0%
42	Debentures	QDOB	512.7	8.1	1.6%	1.6%	504.2	46.9	9.3%	9.3%	497.0	35.0	7.0%	7.0%
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)	OESU	29.4	(4.3)	-14.5%	-14.5%	45.2	(5.6)	-12.4%	-12.4%	1,978.5	(20.9)	-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%
TOTAL			11,97,355.5	(61,374.8)	-5.1%	-5.1%	11,81,478.2	1,04,264.5	8.8%	8.8%	9,41,225.8	2,06,841.6	22.0%	22.0%

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 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
A. <u>During the Quarter</u> ¹									
NIL.....								
B. <u>As on Date</u> ²									
	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	2498.85	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	1995.45	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	4499.93	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	4492.19	17-02-2016	ICRA	AAA	AA+	21-05-2019	
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	1498.04	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	999.45	12-02-2016	ICRA	AAA	AA+	21-05-2019	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2


(Read with Regulation 10)

PART - A

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 2024

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

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
A.	<u>During the Quarter</u> ¹								
	-----NIL-----								
B.	<u>As on Date</u> ²								
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	499.81	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)

PART - A

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 31 December 2024

NAME OF THE FUND : LINKED 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
A.	<u>During the Quarter</u> ¹								
	-----NIL-----								
B.	<u>As on Date</u> ²								
	8.85% SAMMAN CAPITAL LTD. NCD 26-09-2026	HORD	10429.07	09-08-2017	CARE	AAA	AA-	10-10-2023	CARE has downgraded this security from AA to AA- on 10th Oct.23

¹ Provide details of Down Graded Investments during the Quarter.

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

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



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

Quarter End: December 31, 2024

Date : December 31, 2024
 Rs. Lakhs

Sr.No.	Particulars	For the quarter ended December 2024				For the quarter ended December 2023				Upto the quarter ended December 2024				Upto the quarter ended December 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	2,291	3,923	-	2,921	22	12	-	39	2,346	3,983	-	3,187	73	42	-	146
	From 10,001-25,000	3,358	1,883	-	5,346	187	105	-	418	4,374	2,473	-	9,408	429	256	-	1,391
	From 25001-50,000	16,660	4,522	-	30,389	282	93	-	484	22,016	5,915	-	45,939	731	281	-	1,354
	From 50,001- 75,000	4,790	845	-	6,814	74	19	-	132	5,524	966	-	8,752	161	44	-	262
	From 75,001-100,000	8,733	1,032	-	12,816	104	22	-	140	10,834	1,272	-	17,299	212	66	-	318
	From 1,00,001 -1.25,000	975	101	-	1,347	21	3	-	27	1,080	113	-	1,516	45	9	-	61
	Above Rs. 1.25,000	8,041	406	-	10,319	274	17	-	353	10,279	526	-	14,070	454	52	-	612
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	1,987	19	-	2	274	41	-	3	2,545	76	-	7	966	124	-	7
	From 50,001-100,000	1,580	9	-	1	344	29	-	5	2,002	32	-	13	1,022	85	-	15
	From 1,00,001-150,000	577	1	-	0	144	10	-	3	749	8	-	2	480	26	-	5
	From 150,001- 2,00,000	307	(1)	-	(0)	75	3	-	0	472	3	-	2	473	17	-	4
	From 2,00,001-250,000	136	-	-	1	(23)	-	-	-	232	2	-	2	122	6	-	2
	From 2,50,001 -3,00,000	109	-	-	-	30	-	-	-	373	5	-	1	177	1	-	0
	Above Rs. 3,00,000	456	-	-	0	168	3	-	1	682	3	-	4	538	6	-	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	43	1,093	-	19,752	155	(1,145)	-	(17,605)	159	3,051	-	48,907	529	(3,818)	-	(14,716)
	From 10,001-25,000	1,746	7,765	-	70,273	2,450	12,187	-	1,26,773	5,482	35,407	-	2,68,449	7,100	36,206	-	4,90,020
	From 25001-50,000	9,467	22,311	-	1,35,018	10,205	26,665	-	1,88,320	29,531	80,832	-	4,95,831	29,925	80,408	-	6,03,121
	From 50,001- 75,000	3,103	4,665	-	49,868	2,808	4,888	-	67,132	9,360	17,087	-	1,79,319	8,398	14,976	-	1,87,965
	From 75,001-100,000	9,189	10,525	-	1,01,736	10,656	11,591	-	1,25,568	31,243	34,445	-	3,48,394	28,787	31,798	-	3,49,024
	From 1,00,001 -1.25,000	1,737	1,335	-	24,052	1,690	1,676	-	30,961	5,512	5,267	-	87,382	4,918	4,844	-	85,176
	Above Rs. 1.25,000	21,883	9,547	-	2,14,966	29,092	12,175	-	2,97,218	63,722	27,754	-	6,69,475	68,336	30,439	-	7,28,590
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	805	12	-	55	41	5	-	(434)	1,353	33	-	159	145	15	-	(539)
	From 50,001-100,000	1,548	7	-	66	127	49	-	345	2,671	49	-	372	399	115	-	770
	From 1,00,001-150,000	423	3	-	29	60	30	-	251	790	36	-	409	151	61	-	512
	From 150,001- 2,00,000	844	4	-	91	114	25	-	422	1,588	15	-	311	321	61	-	928
	From 2,00,001-250,000	256	1	-	13	55	15	-	283	462	9	-	153	142	40	-	701
	From 2,50,001 -3,00,000	362	-	-	(7)	58	12	-	279	663	-	-	(8)	154	24	-	531
	Above Rs. 3,00,000	1,622	7	-	390	850	33	-	5,771	3,119	32	-	4,410	1,435	77	-	8,209
	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-36: Premium and Number of lives covered by policy type



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

Quarter End: December 31, 2024

Date : December 31, 2024
 Rs. Lakhs

Sr.No.	Particulars	For the quarter ended December 2024				For the quarter ended December 2023				Upto the quarter ended December 2024				Upto the quarter ended December 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)
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	1,292	13,770	-	2,50,694	1,331	15,181	-	2,53,828	4,101	66,984	-	17,46,276	4,186	69,077	-	16,94,985
	From 10,001-25,000	11,811	56,491	-	11,18,996	12,161	57,572	-	9,81,960	34,230	2,02,694	-	56,05,405	35,000	2,09,434	-	53,16,550
	From 25001-50,000	36,241	87,274	-	9,13,794	34,596	81,521	-	7,93,987	98,570	2,74,820	-	34,04,880	91,889	2,56,061	-	31,37,252
	From 50,001- 75,000	13,991	21,240	-	3,07,017	14,545	21,866	-	2,59,968	37,788	70,832	-	10,63,454	38,661	72,087	-	9,85,804
	From 75,001-100,000	32,053	31,499	-	3,86,792	28,828	27,764	-	3,27,714	83,642	88,916	-	11,34,835	74,177	78,438	-	9,96,047
	From 1,00,001 -1,25,000	9,368	7,733	-	1,41,117	9,416	7,773	-	1,27,923	22,536	22,060	-	4,07,338	21,729	20,983	-	3,72,013
	Above Rs. 1,25,000	59,416	23,503	-	7,28,404	47,135	18,349	-	5,81,976	1,43,873	62,871	-	20,59,178	1,13,507	48,643	-	17,14,213
	ii Individual- Annuity																
	From 0-10000	2	16	-	8	2	24	-	13	5	54	-	23	6	76	-	33
	From 10,001-25,000	8	32	-	47	9	39	-	52	26	171	-	279	32	211	-	285
	From 25001-50,000	125	132	-	623	112	126	-	567	307	434	-	1,987	219	451	-	2,021
	From 50,001- 75,000	59	55	-	378	53	49	-	337	147	212	-	1,411	127	206	-	1,357
	From 75,001-100,000	251	77	-	639	192	65	-	545	594	260	-	2,108	361	270	-	2,164
	From 1,00,001 -1,25,000	82	38	-	327	61	21	-	176	182	125	-	1,360	135	99	-	1,162
	Above Rs. 1,25,000	1,579	156	-	6,200	798	118	-	3,964	3,113	447	-	14,630	1,707	401	-	12,069
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,001-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 : December 31, 2024

Sr.No.	Channels	For the quarter ended December 2024			For the quarter ended December 2023			Upto the quarter ended December 2024			Upto the quarter ended December 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	2	224	274	-	6	38	25	6,225	1,765	1	132	157
2	Corporate Agents-Banks	1	1,14,589	10,553	-	2,18,550	11,394	1	3,31,262	31,045	-	5,59,384	31,684
3	Corporate Agents -Others	-	11,778	3,130	-	15,036	3,032	-	30,003	8,625	-	46,125	3,032
4	Brokers	6	79,041	2,646	4	99,084	1,897	30	2,72,029	8,843	16	4,17,669	6,323
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	52,417	27,540	3	36,027	7,886	21	1,73,400	60,690	13	1,23,445	24,957
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	13	2,58,049	44,143	7	3,68,703	24,248	77	8,12,919	1,10,968	30	11,46,755	66,154
	Referral Arrangements (B)												
	Grand Total (A+B)	13	2,58,049	44,143	7	3,68,703	24,248	77	8,12,919	1,10,968	30	11,46,755	66,154

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 : December 31, 2024

Sr.No.	Channels	For the quarter ended December 2024		For the quarter ended December 2023		Upto the quarter ended December 2024		Upto the quarter ended December 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	8,713	10,007	5,797	6,525	21,383	23,200	15,679	16,088
2	Corporate Agents-Banks	45,841	72,491	46,804	37,747	1,46,583	1,45,358	1,31,905	98,953
3	Corporate Agents -Others	738	500	1,399	706	2,162	1,391	4,507	2,170
4	Brokers	3,745	3,934	4,083	1,952	21,332	10,286	15,123	6,362
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	146	61	41	20	421	197	291	79
	- Others	10,368	15,713	9,357	12,603	25,911	37,404	25,701	30,683
7	IMF	456	312	1,087	772	1,595	1,310	2,994	2,244
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	6	7	(5)	10	5	13	55	39
10	Point of Sales	2	1	-	0	2	2	6	2
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	70,015	1,03,025	68,563	60,336	2,19,394	2,19,161	1,96,261	1,56,621
	Referral Arrangements (B)	-	-	-	-	-	-	-	1
	Grand Total (A+B)	70,015	1,03,025	68,563	60,336	2,19,394	2,19,161	1,96,261	1,56,622

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



Name of the Insurer: PNB MetLife India Insurance Company Limited

For the quarter ended December 2024

Date : December 31, 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	6,708	6,884	333	134	140	19	14,218	42,366
2	Survival Benefit	1,03,714	8,392	561	191	194	134	1,13,186	19,913
3	Annuities / Pension	695	426	81	58	61	53	1,374	547
4	Surrender	-	16,759	58	23	23	3	16,866	50,287
5	Other benefits	-	2,030	1	-	-	1	2,032	9,017
	Death Claims	-	1,389	-	-	-	-	1,389	10,734

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	-	-	-	-	-	-	-	-
2	Survival Benefit	-	18	-	-	-	-	18	181
3	Annuities / Pension	-	31	-	-	-	-	31	851
4	Surrender	-	2,699	1	-	-	-	2,700	633
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	2,143	-	-	-	-	2,143	13,485

- 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 December 2024

Date : December 31, 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	16,623	19,081	1,284	448	227	27	37,690	1,09,811
2	Survival Benefit	2,92,165	27,570	2,433	855	470	230	3,23,723	53,128
3	Annuities / Pension	4,467	1,481	368	254	220	105	6,895	1,493
4	Surrender	-	51,046	179	50	34	7	51,316	1,56,838
5	Other benefits	-	6,501	4	-	-	1	6,506	30,943
	Death Claims	-	4,164	1	-	-	-	4,165	32,384

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	-	55	-	-	-	-	55	573
3	Annuities / Pension	-	169	-	-	-	-	169	2,887
4	Surrender	-	8,009	3	-	-	-	8,012	1,942
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	5,874	-	-	-	-	5,874	37,094

- 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 December 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 : December 31, 2024

Sr.No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	123	56
2	Claims Intimated / Booked during the period	1,351	2,153
(a)	Less than 3 years from the date of acceptance of risk	344	1,751
(b)	Greater than 3 years from the date of acceptance of risk	1,007	402
3	Claims Paid during the period	1,389	2,143
4	Claims Repudiated during the period	7	2
5		-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	78	64
	Outstanding Claims:-		
	Less than 3months	78	63
	3 months and less than 6 months	-	-
	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	3,261	4,474	820	1,656	46
2	Claims Booked during the year	14,750	1,14,425	2,953	17,023	2020
3	Claims Paid during the year	14,218	1,13,185	1,374	16,866	2032
4	Unclaimed	-	1	-	-	-
5	Claims O/S at End of the period	3,793	5,708	2,399	1,813	25
	Outstanding Claims (Individual)	3,793	5,709	2,399	1,813	26
	Less than 3months	1,585	2,432	2,024	472	9
	3 months and less than 6 months	2,208	3,277	375	1,341	17
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

c)Rejection not included in above summary

FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE

Upto the quarter ended December 2024

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date : December 31, 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	4,267	5,950
(a)	Less than 3 years from the date of acceptance of risk	1,111	4,746
(b)	Greater than 3 years from the date of acceptance of risk	3,156	1,204
3	Claims Paid during the period	4,165	5,874
4	Claims Repudiated during the period	24	12
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	78	64
Outstanding Claims:-		-	-
	Less than 3months	78	63
	3 months and less than 6 months	-	-
	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	39,457	3,26,620	8,444	51,467	6,529
3	Claims Paid during the period	37,638	3,23,670	6,882	51,305	6,506
4	Unclaimed	52	53	13	11	-
5	Claims O/S at End of the period	3,793	5,708	2,399	1,813	25
Outstanding Claims (Individual)		3,793	5,709	2,399	1,813	26
	Less than 3months	1,585	2,432	2,024	472	9
	3 months and less than 6 months	2,208	3,277	375	1,341	17
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

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

Date : December 31, 2024

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2024

Sr.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/ settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death claims	0	25	0	0	25	0	81
b)	Policy servicing	0	31	4	0	27	0	106
c)	Proposal processing	0	7	1	0	6	0	27
d)	Survival Claims	0	38	4	0	34	0	111
e)	ULIP related	0	2	0	0	2	0	8
f)	Unfair business practices	0	410	82	0	328	0	1,390
g)	Others	0	0	0	0	0	0	0
	Total Number of complaints	0	513	91	0	422	0	1,723

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	10,651
4	Total No. of Policies during current year	2,19,471
5	Total No. of Claims during current year	10,217
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	70
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	79

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

Type	Category of business	Interest Rate		Mortality Rate		Mortality Rate		Range (Minimum to Maximum of parameters used for valuation)				Withdrawal rate		Future Bonus Rates (Assumption)		
		As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	As at 31st December 2024 for the year 2024	As at 31st December 2023 for the year 2023	
Par	Non-Linked_VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.7% pa Thereafter: 6% pa	70% to 102% of IALM 2012-14 table	75% to 115% of IALM 2012-14 table	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12% based on product and policy year	From 0% to 12% based on product and policy year	For Other products > Simple Reversionary bonus: 1.90% to 4.70% of Sum Assured > Compound Reversionary bonus: 2.50% to 4.75% of Sum Assured plus accrued reversionary bonuses > Cash bonus: 1.55% to 4.00% of Basic Sum Assured For Century Plan > Cash bonus: 4.91% to 121.67% of Annualised Premium > Simple Reversionary bonus: 10.31% to 19.31% of Annualised Premium
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.7% pa Thereafter: 6% pa	70% to 102% of IALM 2012-14 table	75% to 115% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12% based on product and policy year	From 0% to 12% based on product and policy year	> Simple Reversionary bonus: 1.90% to 3.30% of Sum Assured > Compound Reversionary bonus: 4.75% of Sum Assured
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked_VIP	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	
	General Annuity	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	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	Non-Linked_VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Life	5.80%	5.80%	35% to 310% of IALM 2012-14 table	37% to 275% of IALM 2012-14 table	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	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	NOT APPLICABLE
	General Annuity	5.75%	5.75%	45% to 54% of Indian Individual Annuities Mortality table 2012-2015, with 1.5% p.a. mortality adjustment	54% to 63% of Indian Individual Annuities Mortality table 2012-2015, with 1.5% p.a. mortality adjustment	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	0%	0%	4.65% pa	4.00% pa	0%	0%	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	5.80%	5.80%	35% to 310% of IALM 2012-14 table	37% to 275% of IALM 2012-14 table	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 12% based on product and policy year	From 0% to 12% based on product and policy year	
	Linked_VIP	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	
	General Annuity	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	
	Health	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		
Life	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	20% to 87% of IALM 2012-14 table	35% to 93% of IALM 2012-14 table	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Mortality rates used are based on CBRT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 25% based on product and policy year	From 0% to 25% based on product and policy year		
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	Non-unit interest rate: 5.80%	Non-unit interest rate: 5.80%	20% to 87% of IALM 2012-14 table	35% to 93% of IALM 2012-14 table	NA	NA	Inforce Policies - Rs 460 p.a. Reduced Pasp & Fully Pasp Policies - Rs 230 p.a.	Inforce Policies - Rs 450 p.a. Reduced Pasp & Fully Pasp Policies - Rs 225 p.a.	1% of Premium Income	1.1% of Premium Income	4.65% pa	4.00% pa	From 0% to 25% based on product and policy year	From 0% to 25% based on product and policy year		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Valuation data
The Policy data required for the purpose of valuation is obtained from the policy administration system (LR-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

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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 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24	As at 31st December 2024 for the year 2024-25	As at 31st December 2023 for the year 2023-24			
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																			
	Life	First 5 Year: 6.7% pa Thereafter: 5.95% pa	First 5 Year: 6.75% pa Thereafter: 6% pa	94% of IALM 2012-14 table	90% of IALM 2012-14 table	NA	NA	Rs 60 p.a.	Rs 60 p.a.	2% of Premium Income	2% of Premium Income	4.65% pa	4% pa	From 2% to 15% based on 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		
	Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked-Others																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Non-Par	Non-Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																			
	Life	5.85%	5.85%	33% to 233% of IALM 2012-14 table	40% to 250% of IALM 2012-14 table	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates provided by reinsurers.	Rs.zero to Rs 50 p.a.	Rs.zero to Rs 50 p.a.	2% of Premium Income	2% of Premium Income	4.65% pa	4% pa	From 0% to 8% based on 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	
	Linked -VIP																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Linked-Others																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

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

Valuation data

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

Valuation Bases/Methodology

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

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: December 31, 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
15-10-2024	Reliance Industries Limited	PBL	Management	To capitalize of a sum not exceeding Rs. 6,767 Crore out of securities premium received in cash and / or general reserve and / or retained earnings of the Company, as may be considered appropriate for the purpose of issue and allotment of bonus equity shares of Rs. 10/- each credited as fully paid-up to eligible members of the Company holding equity shares of Rs. 10/- (Rupees Ten only) each whose names appear in the Register of Members / Register of Beneficial Owners on a Record Date to be determined by the Board for this purpose, in the proportion of 1:1 i.e., 1 (One) new fully paid-up equity share of Rs. 10/- each for every 1 (One) existing fully paid-up equity share of Rs. 10/- each held by them and that the new bonus equity shares so issued and allotted shall, for all purposes, be treated as an increase in the paid-up capital of the Company held by each such member.	FOR	FOR	Compliant with law. No concern identified.
15-10-2024	Reliance Industries Limited	PBL	Management	To increase the Authorized Share Capital of the Company from Rs. 15000,00,00,000/- divided into 1400,00,00,000 equity shares of Rs. 10/- each and 100,00,00,000 preference shares of Rs. 10/- each to Rs. 20000,00,00,000/- by creation of additional 3500,00,00,000 equity shares of Rs. 10/- each and consequently, the existing Clause V of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No concern identified.
26-11-2024	Infosys Limited	PBL	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater N.V., a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services, grant of loans, merger and dividend on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater N.V. such that during the financial year ending on March 31, 2025, the maximum value of the transactions of the Company and each specific subsidiary of the Company with Stater N.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions with Stater N.V. does not exceed Rs. 2,085 crore or 1.36% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
26-11-2024	Infosys Limited	PBL	Management	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater Nederland B.V. a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services and providing of parental guarantee on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater Nederland B.V. such that during the financial year ending on March 31, 2025, the maximum value the transactions of the Company and each specific subsidiary of the Company with Stater Nederland B.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions of the Company and its subsidiaries with Stater Nederland B.V. does not exceed Rs. 1,925 crore or 1.25% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
29-11-2024	ICICI Bank Limited	PBL	Management	Appointment of Mr. Punit Sood (DIN: 00033799) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from October 1, 2024.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.
17-12-2024	ITC Limited	PBL	Management	Appointment of Mr. Siddhartha Mohanty (DIN: 08055830) as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2025 for a period of three years or till such earlier date upon withdrawal by the recommending institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	FOR	FOR	Compliant with law. Adequate details provided. No concern identified.

FORM L-45 OFFICES AND OTHER INFORMATION

As at : December 31, 2024

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

Sr.No	Information	Number
1	No. of offices at the beginning of the year	150
2	No. of branches approved during the year	
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	155
7	No. of branches approved but not opened	
8	No. of rural branches	1
9	No. of urban branches	154
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	10
	(d) Women Director	3
	(e) Whole time director	0
11	No. of Employees	
	(a) On-roll:	23,826
	(b) Off-roll:	194
	(c) Total	24,020
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	34,694
	(b) Corporate Agents-Banks	16
	(c) Corporate Agents-Others	20
	(d) Insurance Brokers	169
	(e) Web Aggregators	7
	(f) Insurance Marketing Firm	25
	(g) Micro Agents	0
	(h) Point of Sales persons (DIRECT)	85
(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	25,130	33,249
Recruitments during the quarter	2,509	1,868
Attrition during the quarter	3,813	101
Number at the end of the quarter	23,826	35,016