



**PNB MetLife India Insurance Company Limited**

**IRDAI PUBLIC DISCLOSURES**

**FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022**

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

## REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING						
						LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	TOTAL		
Premiums earned – net																		
(a) Premium	L-4	53,590	2,859	-	-	56,449	96,389	-	1,733	-	-	98,122	1,93,381	5,049	3,604	1,714	2,03,748	3,58,319
(b) Reinsurance ceded		(430)	-	-	-	(430)	(147)	-	-	-	(147)	(23,629)	-	-	(60)	(23,689)	(24,266)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																		
(a) Interest, Dividends & Rent – Gross		8,781	671	-	-	9,452	50,306	-	1,115	-	-	51,421	37,426	912	81	840	39,259	1,00,132
(b) Profit on sale/redemption of investments		41,683	584	-	-	42,267	3,446	-	2	-	3,448	973	-	8	-	981	46,696	
(c) (Loss on sale/ redemption of investments)		(10,869)	(336)	-	-	(11,205)	(985)	-	-	-	(985)	(80)	-	-	-	(80)	(12,270)	
(d) Transfer/Gain on revaluation/change in fair value *		(46,617)	(998)	-	-	(47,615)	-	-	-	-	-	(837)	-	-	-	(837)	(48,452)	
(e) Amortisation of Premium / Discount on investments		2,984	51	-	-	3,035	385	-	8	-	393	784	100	14	28	926	4,354	
Other Income																		
(a) Interest on policy loans		-	-	-	-	-	649	-	-	-	649	250	-	-	-	250	899	
(b) Miscellaneous income		14	-	-	-	14	34	-	1	-	35	91	-	-	1	92	141	
Contribution from Shareholders' A/c																		
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others		-	66	-	-	66	-	-	-	-	-	2,662	299	-	-	2,961	3,027	
<b>TOTAL (A)</b>		<b>49,136</b>	<b>2,897</b>	-	-	<b>52,033</b>	<b>1,50,077</b>	-	<b>2,859</b>	-	<b>1,52,936</b>	<b>2,11,021</b>	<b>6,360</b>	<b>3,707</b>	<b>2,523</b>	<b>2,23,611</b>	<b>4,28,580</b>	
Commission	L-5	1,769	3	-	-	1,772	8,332	-	29	-	8,361	10,005	77	12	30	10,124	20,257	
Operating Expenses related to Insurance Business	L-6	7,139	18	-	-	7,157	23,805	-	70	-	23,875	35,559	200	24	74	35,857	66,889	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		109	-	-	-	109	-	-	-	-	-	-	-	-	14	14	123	
Provisions (other than taxation)																		
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Advances & Recoveries		31	-	-	-	31	203	-	-	-	203	260	3	-	1	264	498	
Goods and Services Tax on ULIP Charges		2,451	12	-	-	2,463	3	-	-	-	3	-	-	-	-	-	2,466	
<b>TOTAL (B)</b>		<b>11,499</b>	<b>33</b>	-	-	<b>11,532</b>	<b>32,343</b>	-	<b>99</b>	-	<b>32,442</b>	<b>45,824</b>	<b>280</b>	<b>36</b>	<b>119</b>	<b>46,259</b>	<b>90,233</b>	
Benefits Paid (Net)	L-7	44,615	2,730	-	-	47,345	26,580	-	617	-	27,197	42,436	830	1,385	369	45,020	1,19,562	
Interim Bonuses Paid		-	-	-	-	-	147	-	15	-	162	-	-	-	-	-	162	
Change in valuation of liability in respect of life policies																		
(a) Gross **		(159)	-	-	-	(159)	91,514	-	1,425	-	92,939	1,31,038	5,250	2,278	1,591	1,40,157	2,32,937	
(b) Amount ceded in Reinsurance		(228)	-	-	-	(228)	(52)	-	-	-	(52)	(8,665)	-	-	65	(8,600)	(8,880)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(25,038)	46	-	-	(24,992)	-	-	-	-	-	-	-	-	-	-	(24,992)	
(e) Fund for Discontinued Policies		15,374	-	-	-	15,374	-	-	-	-	-	-	-	-	-	-	15,374	
<b>TOTAL (C)</b>		<b>34,564</b>	<b>2,776</b>	-	-	<b>37,340</b>	<b>1,18,189</b>	-	<b>2,057</b>	-	<b>1,20,246</b>	<b>1,64,809</b>	<b>6,080</b>	<b>3,663</b>	<b>2,025</b>	<b>1,76,577</b>	<b>3,34,163</b>	
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>3,073</b>	<b>88</b>	-	-	<b>3,161</b>	<b>(455)</b>	-	<b>703</b>	-	<b>248</b>	<b>388</b>	-	<b>8</b>	<b>379</b>	<b>775</b>	<b>4,184</b>	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>																		
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		3,073	88	-	-	3,161	-	-	-	-	-	388	-	8	379	775	3,936	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	(454)	-	702	-	248	-	-	-	-	-	248	
<b>TOTAL</b>		<b>3,073</b>	<b>88</b>	-	-	<b>3,161</b>	<b>(454)</b>	-	<b>702</b>	-	<b>248</b>	<b>388</b>	-	<b>8</b>	<b>379</b>	<b>775</b>	<b>4,184</b>	
<b>Details of Total Surplus/(Deficit)</b>																		
(a) Interim Bonuses Paid		-	-	-	-	-	147	-	15	-	162	-	-	-	-	-	162	
(b) Allocation of Bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus/(deficit) shown in the Revenue Account		3,073	88	-	-	3,161	(455)	-	703	-	248	388	-	8	379	775	4,184	
<b>(d) Total Surplus/(Deficit): [(a)+(b)+(c)]</b>		<b>3,073</b>	<b>88</b>	-	-	<b>3,161</b>	<b>(308)</b>	-	<b>718</b>	-	<b>410</b>	<b>388</b>	-	<b>8</b>	<b>379</b>	<b>775</b>	<b>4,346</b>	

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

\*\* Represents mathematical reserves after allocation of bonus

## REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2021

## Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS										GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING						
						LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	TOTAL		
Premiums earned – net																		
(a) Premium	L-4	43,047	1,184	-	-	44,231	80,408	-	2,092	-	-	82,500	1,50,985	5,566	333	1,918	1,58,802	2,85,533
(b) Reinsurance ceded		(446)	-	-	-	(446)	(128)	-	-	-	(128)	(17,496)	-	-	(88)	(17,584)	(18,158)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																		
(a) Interest, Dividends & Rent – Gross		9,507	651	-	-	10,158	44,381	-	956	-	45,337	29,467	468	91	736	30,762	86,257	
(b) Profit on sale/redemption of investments		47,076	475	-	-	47,551	3,561	-	-	-	3,561	8,592	-	-	-	8,592	59,704	
(c) (Loss on sale/ redemption of investments)		(11,183)	(585)	-	-	(11,768)	(170)	-	-	-	(170)	(19)	-	-	-	(19)	(11,957)	
(d) Transfer/Gain on revaluation/change in fair value *		67,983	1,938	-	-	69,921	-	-	-	-	-	(146)	-	-	-	(146)	69,775	
(e) Amortisation of Premium / Discount on investments		1,319	16	-	-	1,335	(36)	-	(12)	-	(48)	(344)	13	7	(8)	(332)	955	
Other Income																		
(a) Interest on policy loans		-	-	-	-	-	427	-	-	-	427	118	-	-	-	118	545	
(b) Miscellaneous income		10	-	-	-	10	14	-	1	-	15	50	-	-	-	50	75	
Contribution from Shareholders' A/c																		
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others		-	-	-	-	-	-	-	-	-	-	19,140	330	-	-	19,470	19,470	
<b>TOTAL (A)</b>		<b>1,57,313</b>	<b>3,679</b>	<b>-</b>	<b>-</b>	<b>1,60,992</b>	<b>1,28,457</b>	<b>-</b>	<b>3,037</b>	<b>-</b>	<b>1,31,494</b>	<b>1,90,347</b>	<b>6,377</b>	<b>431</b>	<b>2,558</b>	<b>1,99,713</b>	<b>4,92,199</b>	
Commission	L-5	910	-	-	-	910	5,587	-	45	-	5,632	8,971	97	-	37	9,105	15,647	
Operating Expenses related to Insurance Business	L-6	3,280	12	-	-	3,292	19,180	-	54	-	19,234	27,876	373	5	119	28,373	50,899	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	780	-	-	-	780	-	-	-	-	-	780	
Provisions (other than taxation)																		
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Advances & Recoveries		16	-	-	-	16	68	-	-	-	68	157	2	-	(2)	157	241	
Goods and Services Tax on ULIP Charges		2,173	12	-	-	2,185	-	-	-	-	-	-	-	-	-	-	2,185	
<b>TOTAL (B)</b>		<b>6,379</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>6,403</b>	<b>25,615</b>	<b>-</b>	<b>99</b>	<b>-</b>	<b>25,714</b>	<b>37,004</b>	<b>472</b>	<b>5</b>	<b>154</b>	<b>37,635</b>	<b>69,752</b>	
Benefits Paid (Net)	L-7	54,659	1,438	-	-	56,097	26,370	-	521	-	26,891	63,907	514	360	435	65,216	1,48,204	
Interim Bonuses Paid		-	-	-	-	-	227	-	22	-	249	-	-	-	-	-	249	
Change in valuation of liability in respect of life policies																		
(a) Gross **		111	2	-	-	113	61,999	-	2,004	-	64,003	96,884	5,391	53	1,749	1,04,077	1,68,193	
(b) Amount ceded in Reinsurance		(58)	-	-	-	(58)	-	-	-	-	-	(7,448)	-	-	74	(7,374)	(7,432)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		75,840	2,107	-	-	77,947	-	-	-	-	-	-	-	-	-	-	77,947	
(e) Fund for Discontinued Policies		17,830	-	-	-	17,830	-	-	-	-	-	-	-	-	-	-	17,830	
<b>TOTAL (C)</b>		<b>1,48,382</b>	<b>3,547</b>	<b>-</b>	<b>-</b>	<b>1,51,929</b>	<b>88,596</b>	<b>-</b>	<b>2,547</b>	<b>-</b>	<b>91,143</b>	<b>1,53,343</b>	<b>5,905</b>	<b>413</b>	<b>2,258</b>	<b>1,61,919</b>	<b>4,04,991</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>2,552</b>	<b>108</b>	<b>-</b>	<b>-</b>	<b>2,660</b>	<b>14,246</b>	<b>-</b>	<b>391</b>	<b>-</b>	<b>14,637</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>146</b>	<b>159</b>	<b>17,456</b>	
Amount transferred from Shareholders' Account (Non-technical)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>AMOUNT AVAILABLE FOR APPROPRIATION</b>																		
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		2,552	108	-	-	2,660	-	-	-	-	-	-	-	13	145	158	2,818	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	14,247	-	391	-	14,638	-	-	-	-	-	14,638	
<b>TOTAL</b>		<b>2,552</b>	<b>108</b>	<b>-</b>	<b>-</b>	<b>2,660</b>	<b>14,247</b>	<b>-</b>	<b>391</b>	<b>-</b>	<b>14,638</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>145</b>	<b>158</b>	<b>17,456</b>	
<b>Details of Total Surplus/(Deficit)</b>																		
(a) Interim Bonuses Paid		-	-	-	-	-	227	-	22	-	249	-	-	-	-	-	249	
(b) Allocation of Bonus to Policyholders*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account		2,552	108	-	-	2,660	14,247	-	391	-	14,638	-	-	13	146	159	17,457	
<b>(d) Total Surplus/(Deficit): [(a)+(b)+(c)]</b>		<b>2,552</b>	<b>108</b>	<b>-</b>	<b>-</b>	<b>2,660</b>	<b>14,474</b>	<b>-</b>	<b>413</b>	<b>-</b>	<b>14,887</b>	<b>-</b>	<b>-</b>	<b>13</b>	<b>146</b>	<b>159</b>	<b>17,706</b>	

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

\*\* Represents mathematical reserves after allocation of bonus





## PROFIT &amp; LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022

## Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
Amounts transferred from the Policyholders Account (Technical Account)		521	3,936	1,939	2,818
Income From Investments				-	
(a) Interest, Dividends & Rent – Gross		3,147	6,261	2,522	5,112
(b) Profit on sale/redemption of investments		37	37	1,823	1,823
(c) (Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortisation of Premium / Discount on Investments		131	241	(9)	(46)
Other Income		-	-	-	-
<b>TOTAL (A)</b>		<b>3,836</b>	<b>10,475</b>	<b>6,275</b>	<b>9,707</b>
Expense other than those directly related to the insurance business		483	1,128	176	271
Contribution to the Policyholder's Account					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Others		55	3,027	1,605	19,470
Interest on subordinated debt		818	1,628	-	-
Expenses towards CSR activities		126	129	26	29
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
<b>TOTAL (B)</b>		<b>1,482</b>	<b>5,912</b>	<b>1,807</b>	<b>19,770</b>
Profit/ (Loss) before tax		2,354	4,563	4,468	(10,063)
Provision for Taxation		275	532	-	-
<b>Profit / (Loss) after tax</b>		<b>2,079</b>	<b>4,031</b>	<b>4,468</b>	<b>(10,063)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year		(65,218)	(67,170)	(74,598)	(60,067)
(b) Interim dividends paid during the period		-	-	-	-
(c) Final dividend paid		-	-	-	-
(d) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit/(Loss) carried forward to Balance Sheet</b>		<b>(63,139)</b>	<b>(63,139)</b>	<b>(70,130)</b>	<b>(70,130)</b>

## BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Amount in Rs. Lakhs)

Particulars	Schedule	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	2,01,288	2,01,288
RESERVES AND SURPLUS	L-10	428	436
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		806	546
<b>Sub-Total</b>		<b>2,02,522</b>	<b>2,02,270</b>
BORROWINGS	L-11	40,000	-
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		24,685	36,412
POLICY LIABILITIES		25,85,756	21,05,301
FUNDS FOR DISCONTINUED POLICIES			
- Discontinued on account of non- payment of premium		1,08,110	80,607
- Others		-	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		6,90,383	7,11,417
<b>Sub-Total</b>		<b>34,08,934</b>	<b>29,33,737</b>
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		84,358	78,882
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>37,35,814</b>	<b>32,14,889</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	1,75,973	1,26,529
Policyholders'	L-13	26,59,966	22,02,583
Assets held to cover Linked liabilities	L-14	7,98,493	7,92,024
LOANS	L-15	20,232	11,792
FIXED ASSETS	L-16	12,385	11,663
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	8,142	7,809
Advances and Other Assets	L-18	1,21,938	1,25,777
<b>Sub-Total (A)</b>		<b>1,30,080</b>	<b>1,33,586</b>
CURRENT LIABILITIES	L-19	1,14,333	1,24,863
PROVISIONS	L-20	10,121	8,555
<b>Sub-Total (B)</b>		<b>1,24,454</b>	<b>1,33,418</b>
NET CURRENT ASSETS (C) = (A – B)		5,626	168
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		63,139	70,130
DEBIT BALANCE OF REVENUE ACCOUNT (Policyholders' Account)		-	-
<b>TOTAL</b>		<b>37,35,814</b>	<b>32,14,889</b>

## CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
Partly paid-up investments	12,500	25,500
Claims, other than against policies, not acknowledged as debts by the company	198	106
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	44	40
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)	7,043	5,910
<b>TOTAL</b>	<b>21,291</b>	<b>33,062</b>



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



(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
First year premiums	57,057	89,770	39,772	63,084
Renewal Premiums	1,35,414	2,29,013	1,19,983	1,98,804
Single Premiums	22,463	39,536	14,811	23,645
<b>TOTAL PREMIUM</b>	<b>2,14,934</b>	<b>3,58,319</b>	<b>1,74,566</b>	<b>2,85,533</b>
Premium Income from business written:				
In India	2,14,934	3,58,319	1,74,566	2,85,533
Outside India	-	-	-	-

FORM L-5 - COMMISSION SCHEDULE  
COMMISSION EXPENSES

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
Commission paid				
Direct - First year premiums	8,067	12,736	5,734	9,228
- Renewal premiums	3,451	5,750	3,391	5,349
- Single premiums	634	1,162	483	792
Gross Commission	12,152	19,648	9,608	15,369
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>12,152</b>	<b>19,648</b>	<b>9,608</b>	<b>15,369</b>
Rewards and Remuneration to Agents, brokers and other intermediaries	362	609	162	278
<b>Total</b>	<b>12,514</b>	<b>20,257</b>	<b>9,770</b>	<b>15,647</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Individual agents	1,618	2,614	824	1,310
Corporate Agents -Others	9,482	15,124	7,860	12,405
Brokers	1,044	1,850	508	893
Micro Agents	-	-	-	-
Direct Business - Online*	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	6	22	178	424
IMF	363	643	400	615
Others (Please Specify)				
POS	1	4	-	-
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
<b>In India</b>	<b>12,514</b>	<b>20,257</b>	<b>9,770</b>	<b>15,647</b>
<b>Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

\*Commission on Business procured through Company website

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

(Amount in Rs. Lakhs)

	Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
1	Employees' remuneration & welfare benefits	20,564	39,082	17,130	33,382
2	Travel, conveyance and vehicle running expenses	453	842	238	297
3	Training expenses	470	639	51	78
4	Rents, rates & taxes	613	1,389	572	1,094
5	Repairs	109	170	95	133
6	Printing & stationery	210	361	104	164
7	Communication expenses	147	397	238	508
8	Legal & professional charges	656	1,063	335	744
9	Medical fees	313	665	226	392
10	Auditors' fees, expenses etc				
	a) as auditor	20	40	19	38
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity				
	(i) Certification Fees	2	3	4	8
11	Advertisement and publicity	3,440	7,582	925	2,804
12	Interest & Bank Charges	193	380	177	339
13	Depreciation	1,102	2,205	1,058	2,069
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development, Sales promotion & Sales conference	3,189	5,130	1,130	1,745
16	Stamp duty on policies	1,163	1,954	1,181	2,387
17	Information technology expenses	2,068	4,013	1,603	3,393
18	Goods and Services Tax (GST)	27	48	356	382
19	Others				
	Office expenses	274	574	277	518
	Recruitment expenses	193	319	132	171
	Others	99	33	83	253
				-	-
	<b>TOTAL</b>	<b>35,305</b>	<b>66,889</b>	<b>25,934</b>	<b>50,899</b>
	In India	35,305	66,889	25,934	50,899
	Outside India	-	-	-	-

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

(Amount in Rs. Lakhs)

Particulars	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
<b>1. Insurance Claims</b>				
(a) Claims by Death	20,777	45,333	71,966	1,17,837
(b) Claims by Maturity	7,238	12,734	4,728	7,050
(c) Annuities/Pension payment	1,449	2,621	946	1,737
(d) Periodical Benefit	11,487	20,529	8,922	16,363
(e) Health	124	274	199	388
(f) Surrenders	28,483	54,161	33,099	54,458
(g) Others	-	-	-	-
<b>Benefits Paid (Gross)</b>				
In India	69,558	1,35,652	1,19,860	1,97,833
Outside India	-	-	-	-
<b>2. (Amount ceded in reinsurance):</b>				
(a) Claims by Death	(7,231)	(16,004)	(29,334)	(49,565)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	(48)	(86)	(6)	(64)
(f) Surrenders	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrenders	-	-	-	-
<b>Benefits Paid (Net)</b>				
In India	62,279	1,19,562	90,520	1,48,204
Outside India	-	-	-	-
<b>TOTAL</b>	<b>62,279</b>	<b>1,19,562</b>	<b>90,520</b>	<b>1,48,204</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-8-SHARE CAPITAL SCHEDULE  
SHARE CAPITAL

(Amount in Rs. Lakhs)

Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
<b>Authorised Capital</b>	3,00,000	3,00,000
3,000,000,000 (Previous period - 3,000,000,000) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
<b>Issued Capital</b>	2,01,288	2,01,288
2,012,884,283 (Previous period - 2,012,884,283) equity shares of Rs 10/- each		
Preference Shares of Rs..... each	-	-
<b>Subscribed Capital</b>		
2,012,884,283 (Previous period - 2,012,884,283) equity shares of Rs 10/- each	2,01,288	2,01,288
Preference Shares of Rs..... each	-	-
<b>Called-up Capital</b>		
Equity Shares of Rs.....each		
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	-
Expenses including commission or brokerage on	-	-
Underwriting or subscription of shares	-	-
Preference Shares of Rs..... each	-	-
<b>TOTAL</b>	<b>2,01,288</b>	<b>2,01,288</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

Shareholder	AS AT SEPTEMBER 30, 2022		AS AT SEPTEMBER 30, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	60,38,65,285	30.00%	60,38,65,285	30.00%
Foreign	94,35,02,187	46.87%	64,51,81,407	32.05%
<b>Investors</b>				
Indian *	42,44,05,700	21.08%	72,27,26,480	35.91%
Foreign (through indirect FDI)	4,11,11,111	2.04%	4,11,11,111	2.04%
Others	-	-	-	-
<b>TOTAL</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>	<b>2,01,28,84,283</b>	<b>100.00%</b>

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

DETAILS OF EQUITY HOLDING OF INSURERS



PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF PNB METIFE INDIA INSURANCE COMPANY LTD AS AT QUARTER ENDED SEPTEMBER 30, 2022

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

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

PART B:

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



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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)			(VIII)	(IX)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	1	8,05,41,25,685	73.1461	1,61,082.51	-	-	2,33,21,25,856	28.9557
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	29	39,18,73,992	3.5589	-	30,88,000	0.7880	-	-
ii)	Foreign Portfolio Investors	121	13,38,16,444	1.2153	-	-	0.79	-	-
iii)	Financial Institutions/Banks	17	35,28,862	0.0320	-	-	-	-	-
iv)	Insurance Companies	11	95,72,51,816	8.6936	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	4	11,27,151	0.0102	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	- Other-Foreign Fin Inst/Bank	1	115	-	0	-	-	-	-
	- Other-QIB	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	4	3,26,984	0.0030	6.54	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	19,75,459	1,13,23,64,983	10.2839	22,647.30	6,75,30,249	5.9636	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	489	12,67,75,885	1.1514	2,535.52	11,92,85,003	94.0912	-	-
iii)	NBFCs registered with RBI	3	6,065	0.00	0	-	-	-	-
iv)	Others:								
	- Trusts	53	3,62,793	0.0033	7.26	36,272	9.9980	-	-
	- Non Resident Indian	6,256	2,35,71,188	0.2141	471	1,69,610	0.7196	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	3,986	88,71,982	0.0806	177	3,33,203	3.7557	-	-
	- Bodies Corporate	3,494	13,03,60,901	1.1839	2,607.22	3,66,44,253	28.1098	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
	- Foreign Body Corporate	1	4,715	-	0.09	-	-	-	-
	- Resident Individuals HUF	20,980	4,66,29,852	0.4235	932.60	1,48,52,810	31.8526	-	-
	Other Foreign Institution	28	16,100	0.00	0.32	-	-	-	-
	Foreign Nationals	1	45	-	0.00	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>20,10,938</b>	<b>11,01,10,15,558</b>	<b>100.00</b>	<b>2,20,220</b>	<b>24,19,39,400</b>	<b>2.20</b>	<b>2,33,21,25,856</b>	<b>21.18</b>



Name of the Insurer: PNB MetLife India Insurance Company Limited

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



(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	432	440
	Less: Depreciation charged on revaluation reserve	4	4
	Closing Balance	428	436
5	General Reserves	-	-
	Less: Amount utilized for Buy-back of shares	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>Total</b>	<b>428</b>	<b>436</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	In the form of Debentures/ Bonds	40,000	-
2	From Banks	-	-
3	From Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>40,000</b>	<b>-</b>

**DISCLOSURE FOR SECURED BORROWINGS**

(Amount in Rs. Lakhs)

Sl.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)

Sl. No.	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	57,425	34,988
2	Other Approved Securities	63,493	40,960
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,163	5,167
	(e) Other Securities (Infrastructure Investment Fund)	3,358	3,160
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	43,012	39,147
5	Other than Approved Investments	500	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	240
2	Other Approved Securities	-	1,001
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,000	-
	(e) Other Securities - CP/CBLO/Bank Deposits	1,642	1,806
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,380	60
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>1,75,973</b>	<b>1,26,529</b>

The market value of the above total investment is Rs. 171,650 Lakhs (As at September 30, 2021 Rs. 130,996 Lakhs)

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

(Amount in Rs. Lakhs)

SI. No.	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,19,384	9,73,870
2	Other Approved Securities	3,68,782	2,30,808
3	Other Investments		
	(a) Shares		-
	(aa) Equity	1,14,116	1,04,141
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,86,080	2,35,122
	(e) Other Securities (Infrastructure Investment Fund)	19,047	18,909
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	28,601	28,601
4	Investments in Infrastructure and Social Sector	6,08,771	5,23,538
5	Other than Approved Investments	24,288	18,882
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,262	5,182
2	Other Approved Securities	3,007	141
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,506	13,558
	(e) Other securities - Other securities - CP/Bank Deposits/CBLO	50,605	39,882
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	16,517	9,949
5	Other than approved investments-Debenture / Bonds	-	-
	<b>TOTAL</b>	<b>26,59,966</b>	<b>22,02,583</b>

The Market Value of the above total investment is Rs. 26,47,754 Lakhs (As at September 30, 2021 Rs. 23,33,354 Lakhs).

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

(Amount in Rs. Lakhs)

Sl. No.	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	58,330	45,057
2	Other Approved Securities	11,464	34,596
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	4,24,841	4,08,068
	(bb) Preference	-	-
	(b) Mutual Funds	6,903	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	19,297	20,211
	(e) Other Securities-Bank Deposits	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	87,885	1,02,614
5	Other than Approved Investments	46,310	1,00,657
	<b>SHORT TERM INVESTMENTS</b>		-
1	Government securities and Government guaranteed bonds including Treasury Bills	73,060	41,213
2	Other Approved Securities	-	58
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities - CP/CBLO/Bank Deposits	55,371	33,772
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector (including Housing)	1,003	-
5	Other than Approved Investments	-	-
6	Other net current assets	14,029	5,778
	<b>TOTAL</b>	<b>7,98,493</b>	<b>7,92,024</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited



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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 30-Sep-22	As at 30-Sep-21	As at 30-Sep-22	As at 30-Sep-21	As at 30-Sep-22	As at 30-Sep-21	As at 30-Sep-22	As at 30-Sep-21
<b>Long Term Investments:</b>								
Book Value	1,71,145.94	1,22,875.22	24,25,036.95	20,03,944.48	1,38,497.65	1,68,607.91	27,34,680.54	22,95,427.60
Market Value	1,67,617.60	1,27,837.08	24,17,452.88	21,37,164.08	1,36,710.43	1,73,951.43	27,21,780.91	24,38,952.60
<b>Short Term Investments:</b>								
Book Value	4,021.18	3,107.12	90,897.48	68,713.06	1,43,587.71	82,120.58	2,38,506.38	1,53,940.76
Market Value	4,032.71	3,158.59	91,087.11	69,175.31	1,43,462.79	80,821.35	2,38,582.61	1,53,155.25

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

Unlisted equity has been excluded for the report

Previous year/period figures have been reclassified/regrouped to confirm the current year's presentation

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

(Amount in Rs. Lakhs)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	20,231	11,792
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>20,231</b>	<b>11,792</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	20,232	11,792
	(f) Others	-	-
	<b>TOTAL</b>	<b>20,232</b>	<b>11,792</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	20,232	11,792
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>20,232</b>	<b>11,792</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	843	236
	(b) Long Term	19,389	11,556
	<b>TOTAL</b>	<b>20,232</b>	<b>11,792</b>

**Note**

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

**Provisions against Non-performing Loans**

Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	10	10
Loss	-	-
<b>Total</b>	<b>10</b>	<b>10</b>

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

Name of the Insurer: PNB MetLife India Insurance Company Limited



FORM L 16-FIXED ASSETS SCHEDULE  
FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block			Depreciation				Net Block	
	As at April 01, 2022	Additions	Deductions	As at September 30, 2022	As at April 01, 2022	For the Period	On Sales/ Adjustment	As at September 30, 2022	As at September 30, 2021
Goodwill	-	-	-	-	-	-	-	-	-
<u>Intangibles</u>									
Computer Software	13,084	535	-	13,619	9,268	1,249	-	10,517	3,374
Land-Freehold	-	-	-	-	-	-	-	-	-
Leasehold Property	2,789	441	6	3,224	1,968	191	6	2,153	1,071
Buildings (Including Revaluation)	2,889	-	-	2,889	318	24	-	342	2,547
Furniture & Fittings	757	47	23	781	538	34	23	549	232
Information technology equipment	8,595	309	6	8,898	6,064	631	5	6,690	2,208
Vehicles	58	-	-	58	22	4	-	26	32
Office Equipment	1,457	62	29	1,490	1,106	76	28	1,154	336
Others	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>29,629</b>	<b>1,394</b>	<b>64</b>	<b>30,959</b>	<b>19,284</b>	<b>2,209</b>	<b>62</b>	<b>21,431</b>	<b>9,528</b>
Work in progress (CWIP)*	1,507	2,742	1,394	2,855	-	-	-	-	2,857
<b>Grand Total</b>	<b>31,136</b>	<b>4,136</b>	<b>1,458</b>	<b>33,814</b>	<b>19,284</b>	<b>2,209</b>	<b>62</b>	<b>21,431</b>	<b>12,385</b>
<b>Previous period</b>	<b>34,677</b>	<b>4,421</b>	<b>3,477</b>	<b>35,621</b>	<b>22,492</b>	<b>2,073</b>	<b>607</b>	<b>23,958</b>	<b>11,663</b>

\* Additions/deductions in CWIP includes Rs. Nil Lakhs during the period ended September 30, 2022 (Rs. 714 Lakhs as at September 30, 2021) being amount funded by MetLife International Holdings, LLC towards Information technology equipment.



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)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	Cash (including cheques*, drafts and stamps)	1,282	2,187
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	1,600	406
	(bb) Others	44	46
	(b) Current Accounts	5,216	5,170
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>8,142</b>	<b>7,809</b>
	Balances with non-scheduled banks included above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	8,142	7,809
	Outside India	-	-
	<b>TOTAL</b>	<b>8,142</b>	<b>7,809</b>

\* Cheques in hand amount to Rs.835.03 lakhs (Previous year Rs.1383.13 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)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,425	1,448
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,207	947
6	<b>Others</b>		
	Advances to Employees	177	124
	Advances to Suppliers	2,532	356
	Other Advances	583	627
	<b>TOTAL (A)</b>	<b>6,924</b>	<b>3,502</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	62,790	53,773
2	Outstanding Premiums	15,607	14,130
3	Agents' Balances	733	270
	Less: Provision for doubtful recoveries	733	270
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,698	26,618
6	Due from subsidiaries/ holding company	-	-
7	Assets held for unclaimed amount of policyholders	22,504	21,660
	Income accrued on unclaimed fund	2,966	2,778
8	Others:		
	Goods and Services Tax unutilized credit	5,568	1,142
	Deposits	2,081	1,868
	Less: Provision for doubtful recoveries	684	567
	Other Receivables	443	464
	Less: Provision for doubtful recoveries	329	296
	Derivative Asset	370	705
	<b>TOTAL (B)</b>	<b>1,15,014</b>	<b>1,22,275</b>
	<b>TOTAL (A+B)</b>	<b>1,21,938</b>	<b>1,25,777</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	Agents' Balances	5,934	5,239
2	Balances due to other insurance companies	5,439	3
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,302	1,004
5	Unallocated premium	18,891	12,871
6	Sundry creditors	27,801	24,620
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	11,555	45,519
9	Annuities Due	245	145
10	Due to Officers/ Directors	-	-
11	Unclaimed amount of policyholders	22,505	21,660
12	Income accrued on unclaimed fund	2,966	2,778
13	Interest payable on debentures/bonds	2,189	-
14	<b>Others :</b>		
	(a) Taxes deducted at source payable	1,087	830
	(b) Goods and Services Tax payable	5,961	1,031
	(c) Security Deposit	1,487	2,187
	(d) Derivative Margin payable	830	487
	(e) Due to Policyholders	2,742	2,459
	(f) Book overdraft (As per books)	3,399	4,030
	<b>TOTAL</b>	<b>1,14,333</b>	<b>1,24,863</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE  
PROVISIONS



(Amount in Rs. Lakhs)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	For taxation (less payments and taxes deducted at source)	-	3
2	For Employee Benefits		
	For gratuity	2,099	2,661
	For compensated absences	1,568	1,005
3	For Others (Litigated Claims & Other Liabilities)	6,454	4,886
	<b>TOTAL</b>	<b>10,121</b>	<b>8,555</b>

Name of the Insurer: PNB MetLife India Insurance Company Limited

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



(Amount in Rs. Lakhs)

	Particulars	AS AT SEPTEMBER 30, 2022	AS AT SEPTEMBER 30, 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## FORM L-22 Analytical Ratios

Sl.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
1	<b>New Business Premium Growth Rate (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	345.76%	149.00%	-48.59%	-51.48%
	b) Pension	38.77%	148.91%	458.75%	437.95%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	33.70%	44.91%	83.34%	87.07%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	-8.27%	2.56%	-50.80%	-53.30%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	22.30%	36.86%	30.65%	43.88%
	b) Annuity	-25.90%	-9.29%	89.11%	56.72%
	c) Pension	1442.20%	981.60%	295.33%	101.71%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	5.65%	6.58%	9.92%	10.06%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	24.94%	18.17%	7.62%	10.11%
4	<b>Net Retention Ratio</b>	94.34%	93.23%	94.19%	93.64%
5	<b>Conservation Ratio (Segment wise)</b>				
	<b>(i) Linked Business:</b>				
	a) Life	84.19%	88.36%	80.25%	88.23%
	b) Pension	91.42%	81.36%	59.20%	77.16%
	c) Health	0.00%	0.00%	0.00%	0.00%
	d) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	80.78%	82.20%	82.88%	90.69%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	70.17%	71.53%	75.33%	88.32%
	d) Health	0.00%	0.00%	0.00%	0.00%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
	<b>Non Participating:</b>				
	a) Life	87.47%	90.50%	94.79%	101.05%
	b) Annuity	0.00%	0.00%	0.00%	0.00%
	c) Pension	0.00%	0.00%	0.00%	3.42%
	d) Health	87.07%	89.41%	91.60%	94.35%
	e) Variable Insurance	0.00%	0.00%	0.00%	0.00%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	22.25%	24.32%	20.45%	23.31%
7	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	5.82%	5.65%	5.60%	5.48%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	4.01%	3.97%	2.07%	2.01%
9	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	0.00%	0.00%	0.00%	0.00%
10	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	2506.25%	2506.25%	2279.87%	2279.87%
11	<b>Change in net worth (Amount in Rs. Lakhs)</b>	7,251	7,251	(2,192)	(2,192)
12	<b>Growth in Networth</b>	5.51%	5.51%	-1.64%	-1.64%
13	<b>Ratio of Surplus to Policyholders' Fund</b>	0.03%	0.12%	0.17%	0.58%
14	<b>Profit after tax / Total Income</b>	1.32%	0.93%	1.55%	-2.10%
15	<b>(Total Real Estate + Loans)/(Cash &amp; Invested Assets)</b>	1.40%	1.40%	1.36%	1.36%
16	<b>Total Investments/(Capital + Reserves and Surplus)</b>	2623%	2623%	2372%	2372%
17	<b>Total Affiliated Investments/(Capital+ Reserves and Surplus)</b>	1.79%	1.79%	1.89%	1.89%
18	<b>Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain</b>				
	<b>A. Without realised gains</b>				
	Shareholders' fund	13.50%	0.69%	11.36%	7.15%
	Policyholders' fund				
	Non linked				
	Participating	14.74%	0.40%	15.86%	9.55%
	Non Participating	13.28%	1.08%	12.92%	7.98%
	Linked				
	Non Participating	28.66%	-2.45%	42.03%	34.96%
	<b>B. With realised gains</b>				
	Shareholders' fund	7.95%	7.85%	13.75%	10.59%
	Policyholders' fund				
	Non linked				
	Participating	7.94%	7.87%	8.08%	8.23%
	Non Participating	7.65%	7.60%	11.97%	9.79%
	Linked				
	Non Participating	13.74%	12.05%	19.17%	15.41%

## FORM L-22 Analytical Ratios

Sl.No.	Particular	FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UPTO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UPTO THE QUARTER ENDED SEPTEMBER 30, 2021
19	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	79.62%	81.55%	77.15%	77.86%
	For 25th month	64.96%	64.72%	62.48%	63.03%
	For 37th month	56.92%	56.00%	53.59%	54.87%
	For 49th Month	50.73%	52.04%	52.48%	53.51%
	for 61st month	45.93%	45.95%	41.34%	40.04%
	<b>Persistency Ratio - Premium basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	100.00%	99.98%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	97.25%	97.80%	97.38%	96.95%
	<b>Persistency Ratio - Number of Policy basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	74.91%	77.88%	74.98%	76.42%
	For 25th month	66.81%	66.94%	64.47%	65.15%
	For 37th month	58.91%	58.42%	54.65%	56.13%
	For 49th Month	52.64%	52.84%	49.81%	51.71%
	for 61st month	43.81%	44.84%	40.82%	41.25%
	<b>Persistency Ratio - Number of Policy basis ( Single Premium/Fully paid-up under Individual category)</b>				
	For 13th month	100.00%	99.94%	100.00%	100.00%
	For 25th month	100.00%	100.00%	100.00%	100.00%
	For 37th month	100.00%	100.00%	100.00%	100.00%
	For 49th Month	100.00%	100.00%	100.00%	100.00%
	for 61st month	97.78%	97.96%	97.39%	97.63%
20	<b>NPA Ratio</b>				
	<b>Policyholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.03%	0.03%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
	<b>Shareholders' Funds</b>				
	Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio	0.00%	0.00%	0.00%	0.00%
21	<b>Solvency Ratio</b>	198%	198%	180%	180%
22	<b>Debt Equity Ratio</b>	29%	29%	NA	NA
23	<b>Debt Service Coverage Ratio</b>	388%	380%	NA	NA
24	<b>Interest Service Coverage Ratio</b>	388%	380%	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	93,157	65,611	58,593	54,856
<b>Equity Holding Pattern for Life Insurers and information on earnings:</b>					
1	No. of shares	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283	2,01,28,84,283
2	Percentage of shareholding				
	Indian	51.08%	51.08%	65.91%	65.91%
	Foreign	48.92%	48.92%	34.09%	34.09%
3	Percentage of Government holding (in case of public sector insurance companies)				
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.20	0.22	(0.50)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.20	0.22	(0.50)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.20	0.22	(0.50)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.10	0.20	0.22	(0.50)
8	Book value per share (Rs)	6.90	6.90	6.54	6.54

Note - The persistency ratios are calculated in accordance with the IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 for the inforce block as at August 2022 after the expiry of applicable grace period.

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th September for the year 2022	Mathematical Reserves as at 30th September for the year 2021
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	13,87,398	11,85,878
	General Annuity	-	-
	Pension	24,861	23,068
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
Health	-	-	
Total Par		<b>14,12,258</b>	<b>12,08,945</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	11,05,498	8,47,742
	General Annuity	31,165	18,127
	Pension	4,541	2,730
	Health	24,510	21,528
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	7,79,234	7,70,962
	General Annuity	-	-
	Pension	27,042	27,289
Health	-	-	
Total Non Par		<b>19,71,990</b>	<b>16,88,379</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	24,92,896	20,33,620
	General Annuity	31,165	18,127
	Pension	29,401	25,798
	Health	24,510	21,528
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	7,79,234	7,70,962
	General Annuity	-	-
	Pension	27,042	27,289
Health	-	-	
Total		<b>33,84,249</b>	<b>28,97,324</b>



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

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

Date:September 30th, 2022

For the Quarter September 2022



Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>												
1	Andhra Pradesh	187	150	2,575	389	363	5,177	576	513	7,753	1,728	2,241
2	Arunachal Pradesh	10	6	46	8	5	44	18	11	90	76	87
3	Assam	1,234	672	6,346	1,076	707	6,465	2,310	1,379	12,811	1,779	3,158
4	Bihar	2,331	1,281	11,916	875	519	6,113	3,206	1,800	18,029	4,173	5,973
5	Chhattisgarh	142	110	1,553	180	197	1,989	322	306	3,542	829	1,136
6	Goa	3	1	108	8	4	25	11	5	133	23	27
7	Gujarat	71	82	370	681	590	5,464	752	671	5,834	1,399	2,071
8	Haryana	2,390	1,043	71,866	5,658	2,398	2,99,476	8,048	3,441	3,71,342	5,956	9,397
9	Himachal Pradesh	112	89	1,319	3,047	2,529	24,926	3,159	2,618	26,245	7,489	10,107
10	Jharkhand	308	321	2,846	484	598	5,650	792	919	8,496	2,677	3,596
11	Karnataka	1,106	737	7,062	1,612	1,530	26,579	2,718	2,267	33,642	10,071	12,338
12	Kerala	720	679	6,983	1,420	1,624	16,841	2,140	2,303	23,824	5,180	7,483
13	Madhya Pradesh	384	293	2,276	800	839	8,166	1,184	1,132	10,442	2,585	3,717
14	Maharashtra	314	293	4,197	2,127	2,429	29,984	2,441	2,722	34,181	6,681	9,403
15	Manipur	207	52	518	195	51	513	402	103	1,032	46	150
16	Meghalaya	12	6	58	35	23	184	47	28	242	31	60
17	Mizoram	1	0	3	10	6	62	11	6	65	2	9
18	Nagaland	2	0	5	6	4	42	8	5	47	1	5
19	Odisha	(40)	36	71	1,935	1,127	13,283	1,895	1,164	13,355	2,105	3,268
20	Punjab	1,675	1,530	11,330	2,857	3,119	25,650	4,532	4,649	36,980	9,834	14,483
21	Rajasthan	1,026	700	8,257	714	680	6,813	1,740	1,380	15,070	3,094	4,474
22	Sikkim	17	10	183	21	6	281	38	16	463	12	28
23	Tamil Nadu	19	15	216	1,260	942	10,325	1,279	957	10,541	2,764	3,721
24	Telangana	26	64	1,547	566	625	10,154	592	690	11,701	1,300	1,989
25	Tripura	96	38	417	178	108	1,025	274	146	1,442	124	270
26	Uttarakhand	22	28	547	1,373	1,421	12,124	1,395	1,449	12,671	2,329	3,777
27	Uttar Pradesh	3,071	2,781	26,175	5,163	5,494	48,454	8,234	8,275	74,629	19,847	28,122
28	West Bengal	3,930	2,881	21,636	1,801	1,693	14,874	5,731	4,574	36,510	4,958	9,533
	<b>TOTAL</b>	<b>19,376</b>	<b>13,899</b>	<b>1,90,427</b>	<b>34,479</b>	<b>29,630</b>	<b>5,80,684</b>	<b>53,855</b>	<b>43,529</b>	<b>7,71,112</b>	<b>97,093</b>	<b>1,40,622</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	1	1	8	1	0	3	2	1	10	8	9
2	Chandigarh	24	21	267	306	230	2,622	330	252	2,889	662	914
3	Dadra and Nagar Haveli and Daman & Diu	8	3	33	2	1	8	10	4	40	(1)	3
4	Govt. of NCT of Delhi	664	338	3,965	6,463	7,054	63,925	7,127	7,393	67,890	14,870	22,263
5	Jammu & Kashmir	106	48	387	7,975	3,769	48,865	8,081	3,817	49,251	7,638	11,455
6	Ladakh	-	-	-	148	76	1,141	148	76	1,141	1	77
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	2	1	8	2	1	8	30	31
	<b>TOTAL</b>	<b>803</b>	<b>412</b>	<b>4,658</b>	<b>14,897</b>	<b>11,131</b>	<b>1,16,571</b>	<b>15,700</b>	<b>11,544</b>	<b>1,21,229</b>	<b>23,209</b>	<b>34,752</b>
	<b>GRAND TOTAL</b>	<b>20,179</b>	<b>14,311</b>	<b>1,95,086</b>	<b>49,376</b>	<b>40,762</b>	<b>6,97,256</b>	<b>69,555</b>	<b>55,073</b>	<b>8,92,341</b>	<b>1,20,302</b>	<b>1,75,374</b>
	<b>IN INDIA</b>											
	<b>OUTSIDE INDIA</b>											

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>												
1	Andhra Pradesh	303	202	3,731	756	592	11,680	1,059	794	15,411	2,809	3,603
2	Arunachal Pradesh	15	24	243	20	32	254	35	56	497	99	155
3	Assam	1,806	996	9,814	1,614	963	9,964	3,420	1,958	19,778	2,799	4,757
4	Bihar	4,096	1,865	20,300	1,496	763	10,107	5,592	2,628	30,407	6,841	9,469
5	Chhattisgarh	264	170	2,420	327	331	3,620	591	501	6,040	1,374	1,875
6	Goa	7	4	139	8	4	25	15	8	164	35	43
7	Gujarat	174	109	1,317	1,335	945	12,660	1,509	1,054	13,977	2,381	3,435
8	Haryana	4,790	1,702	1,50,691	11,423	3,894	6,20,492	16,213	5,596	7,71,183	9,863	15,459
9	Himachal Pradesh	213	147	2,080	5,235	4,027	40,880	5,448	4,174	42,961	12,444	16,618
10	Jharkhand	674	540	5,423	857	811	10,545	1,531	1,351	15,968	4,228	5,579
11	Karnataka	2,037	1,258	17,310	2,979	2,521	54,790	5,016	3,779	72,100	17,385	21,164
12	Kerala	1,197	1,204	11,986	2,331	2,544	27,310	3,528	3,749	39,297	8,170	11,919
13	Madhya Pradesh	792	460	5,156	1,439	1,325	14,838	2,231	1,785	19,994	4,337	6,122
14	Maharashtra	748	455	9,363	3,849	3,809	54,946	4,597	4,263	64,309	11,004	15,267
15	Manipur	305	80	800	294	82	819	599	162	1,619	61	223
16	Meghalaya	27	23	231	43	25	211	70	49	442	63	111
17	Mizoram	1	0	3	23	11	110	24	11	112	2	14
18	Nagaland	6	3	28	18	11	108	24	13	136	2	15
19	Odisha	1,133	491	5,582	2,497	1,409	16,837	3,630	1,900	22,419	3,353	5,253
20	Punjab	3,127	2,419	20,582	5,273	5,046	45,460	8,400	7,465	66,042	17,384	24,850
21	Rajasthan	1,819	1,076	14,523	1,229	935	13,550	3,048	2,011	28,073	5,052	7,063
22	Sikkim	22	11	199	28	8	302	50	19	501	16	36
23	Tamil Nadu	207	122	1,622	1,869	1,488	18,286	2,076	1,610	19,908	4,462	6,072
24	Telangana	47	83	1,803	924	1,086	17,210	971	1,169	19,013	2,350	3,519
25	Tripura	162	68	781	304	198	1,622	466	266	2,404	144	410
26	Uttarakhand	59	40	804	2,425	2,190	21,392	2,484	2,230	22,196	3,857	6,087
27	Uttar Pradesh	5,657	4,153	47,258	9,489	8,502	84,715	15,146	12,655	1,31,973	32,709	45,364
28	West Bengal	6,957	4,903	38,179	3,245	2,763	25,531	10,202	7,666	63,710	7,611	15,277
<b>TOTAL</b>		<b>36,645</b>	<b>22,606</b>	<b>3,72,369</b>	<b>61,330</b>	<b>46,317</b>	<b>11,18,266</b>	<b>97,975</b>	<b>68,923</b>	<b>14,90,634</b>	<b>1,60,836</b>	<b>2,29,759</b>
<b>UNION TERRITORIES</b>												
1	Andaman and Nicobar Islands	1	1	8	2	0	5	3	1	12	10	12
2	Chandigarh	108	71	766	576	415	4,484	684	486	5,250	1,143	1,629
3	Dadra and Nagar Haveli and Daman & Diu	9	5	53	2	1	8	11	6	60	4	10
4	Govt. of NCT of Delhi	1,360	597	8,049	11,814	11,327	1,16,458	13,174	11,924	1,24,507	24,168	36,092
5	Jammu & Kashmir	2,092	891	11,578	11,644	5,397	70,811	13,736	6,289	82,389	12,632	18,920
6	Ladakh	39	20	193	193	100	1,619	232	120	1,811	1	120
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	2	1	10	9	3	226	11	4	236	52	56
<b>TOTAL</b>		<b>3,611</b>	<b>1,586</b>	<b>20,656</b>	<b>24,240</b>	<b>17,243</b>	<b>1,93,610</b>	<b>27,851</b>	<b>18,829</b>	<b>2,14,265</b>	<b>38,010</b>	<b>56,839</b>
<b>GRAND TOTAL</b>		<b>40,256</b>	<b>24,192</b>	<b>3,93,024</b>	<b>85,570</b>	<b>63,560</b>	<b>13,11,875</b>	<b>1,25,826</b>	<b>87,752</b>	<b>17,04,899</b>	<b>1,98,846</b>	<b>2,86,598</b>
<b>IN INDIA</b>								<b>1,25,826</b>	<b>87,752</b>	<b>17,04,899</b>	<b>1,98,846</b>	<b>2,86,598</b>
<b>OUTSIDE INDIA</b>								-	-	-	-	-

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

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

Date:September 30th, 2022

For the Quarter September 2022



Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural (Group)				New Business - Urban (Group)				Total New Business (Group)				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	87	63	2,157	1	7,171	109	9,099	1	7,258	172	11,256	1	172
2	Arunachal Pradesh	-	1	2	65	-	4	0	67	-	5	3	132	-	3
3	Assam	-	283	94	3,167	-	287	105	4,632	-	570	199	7,799	-	199
4	Bihar	-	398	209	7,984	-	347	182	7,960	-	745	391	15,945	1	391
5	Chhattisgarh	-	46	21	573	-	284	94	4,534	-	330	115	5,108	1	116
6	Goa	-	2	1	7	-	51	(0)	(35)	-	53	1	(28)	-	1
7	Gujarat	-	211	65	2,545	-	2,772	206	40,589	-	2,983	271	43,134	0	272
8	Haryana	-	369	113	5,852	2	34,113	3,356	3,57,195	2	34,482	3,469	3,63,047	698	4,167
9	Himachal Pradesh	-	37	7	509	-	1,626	360	18,378	-	1,663	367	18,886	(1)	366
10	Jharkhand	-	69	18	793	-	292	57	4,538	-	361	75	5,331	0	75
11	Karnataka	-	1,357	138	13,943	22	67,021	4,244	16,67,632	22	68,378	4,382	16,81,575	4,777	9,159
12	Kerala	-	106	41	2,232	-	1,77,320	690	1,42,994	-	1,77,426	731	1,45,226	1	731
13	Madhya Pradesh	-	255	125	3,995	-	3,190	319	31,854	-	3,445	444	35,849	1	445
14	Maharashtra	-	1,296	137	10,980	14	1,76,399	5,343	17,74,821	14	1,77,695	5,480	17,85,800	9,365	14,845
15	Manipur	-	176	28	2,030	-	225	35	2,438	-	401	63	4,468	-	63
16	Meghalaya	-	11	10	271	-	21	8	382	-	32	17	653	-	17
17	Mizoram	-	2	0	19	-	23	8	489	-	25	8	508	-	8
18	Nagaland	-	-	0	-	-	1	1	26	-	1	1	26	-	1
19	Odisha	-	(3)	(1)	56	-	1,236	190	33,212	-	1,233	189	33,267	0	189
20	Punjab	-	400	115	5,448	-	903	282	14,021	-	1,303	397	19,469	3	400
21	Rajasthan	-	1,035	348	16,451	-	1,415	355	23,254	-	2,450	703	39,705	2	704
22	Sikkim	-	4	4	150	-	9	4	209	-	13	8	359	-	8
23	Tamil Nadu	-	36	(2)	522	1	15,588	447	1,42,192	1	15,624	446	1,42,715	2	448
24	Telangana	-	79	-	1,109	4	28,479	206	7,51,972	4	28,558	206	7,53,081	4	210
25	Tripura	-	56	31	927	-	121	49	1,779	-	177	80	2,706	(0)	80
26	Uttarakhand	-	27	-	434	-	919	392	16,153	-	946	392	16,587	231	623
27	Uttar Pradesh	-	1,567	364	19,988	1	1,04,280	1,263	2,66,616	1	1,05,847	1,627	2,86,604	6	1,633
28	West Bengal	-	2,430	619	25,034	-	2,247	342	24,774	-	4,677	961	49,808	1	962
	<b>TOTAL</b>	-	<b>10,337</b>	<b>2,552</b>	<b>1,27,244</b>	<b>45</b>	<b>6,26,344</b>	<b>18,646</b>	<b>53,41,772</b>	<b>45</b>	<b>6,36,681</b>	<b>21,199</b>	<b>54,69,016</b>	<b>15,092</b>	<b>36,291</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	1	-	11	-	3	2	58	-	4	2	69	-	2
2	Chandigarh	-	12	-	293	-	104	75	4,412	-	116	75	4,705	1	76
3	Dadra and Nagar Haveli and Daman & Diu	-	1	-	17	-	-	0	-	-	1	0	17	-	0
4	Govt. of NCT of Delhi	-	215	-	2,596	3	32,093	733	82,874	3	32,308	733	85,470	0	734
5	Jammu & Kashmir	-	(20)	(13)	60	-	19,683	2,361	1,14,345	-	19,663	2,348	1,14,405	19	2,367
6	Ladakh	-	4	0	43	-	338	84	4,637	-	342	85	4,679	(0)	85
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	33	5	348	-	33	5	348	-	5
	<b>TOTAL</b>	-	<b>213</b>	<b>(13)</b>	<b>3,020</b>	<b>3</b>	<b>52,254</b>	<b>3,261</b>	<b>2,06,674</b>	<b>3</b>	<b>52,467</b>	<b>3,248</b>	<b>2,09,694</b>	<b>20</b>	<b>3,268</b>
	<b>GRAND TOTAL</b>	-	<b>10,550</b>	<b>2,540</b>	<b>1,30,264</b>	<b>48</b>	<b>6,78,598</b>	<b>21,907</b>	<b>55,48,446</b>	<b>48</b>	<b>6,89,148</b>	<b>24,447</b>	<b>56,78,710</b>	<b>15,112</b>	<b>39,559</b>
<b>IN INDIA</b>															
<b>OUTSIDE INDIA</b>															

Geographical Distribution of Total Business- GROUP															
Sl.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium (Rs. Lakhs)	Total Premium (New Business and Renewal) (Rs. Lakhs)
		No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Schemes	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
<b>STATES</b>															
1	Andhra Pradesh	-	156	27	3,297	1	8,014	216	18,850	1	8,170	244	22,147	2	245
2	Arunachal Pradesh	-	3	1	92	-	9	7	193	-	12	7	285	-	7
3	Assam	-	497	53	5,388	-	520	259	7,845	-	1,017	312	13,233	(0)	312
4	Bihar	-	763	139	14,080	-	640	494	13,344	-	1,403	634	27,424	3	637
5	Chhattisgarh	-	85	27	1,231	-	550	188	8,228	-	635	216	9,459	3	218
6	Goa	-	3	1	41	-	117	3	1,218	-	120	4	1,229	-	4
7	Gujarat	-	393	46	4,303	-	6,281	421	63,090	-	6,674	467	67,393	3	470
8	Haryana	-	815	100	11,368	3	58,954	6,394	5,46,241	3	59,769	6,494	5,57,609	2,659	9,153
9	Himachal Pradesh	-	84	8	1,040	-	2,951	631	33,277	-	3,035	639	34,316	2	641
10	Jharkhand	-	132	13	1,393	-	384	112	6,480	-	516	126	7,873	0	126
11	Karnataka	-	2,536	120	27,388	28	3,59,247	6,523	27,94,767	28	3,61,783	6,643	28,22,156	12,040	18,683
12	Kerala	-	176	18	3,225	-	3,01,521	1,410	2,95,286	-	3,01,697	1,429	2,98,511	3	1,432
13	Madhya Pradesh	-	520	102	8,097	-	4,258	720	45,218	-	4,778	822	53,315	4	826
14	Maharashtra	-	1,986	92	17,787	22	2,72,365	8,640	32,36,402	22	2,74,351	8,732	32,54,189	15,140	23,872
15	Manipur	-	352	27	3,797	-	439	92	4,602	-	791	119	8,399	-	119
16	Meghalaya	-	21	2	451	-	54	31	1,191	-	75	33	1,642	-	33
17	Mizoram	-	3	0	39	-	46	10	631	-	49	10	670	-	10
18	Nagaland	-	-	-	-	-	1	1	26	-	1	1	26	-	1
19	Odisha	-	172	59	2,603	-	1,420	270	36,503	-	1,592	329	39,106	0	329
20	Punjab	-	766	66	9,608	-	1,863	655	28,921	-	2,629	721	38,529	6	727
21	Rajasthan	-	1,878	265	29,362	-	3,167	966	40,841	-	5,045	1,231	70,204	3	1,233
22	Sikkim	-	14	10	445	-	13	11	333	-	27	21	777	-	21
23	Tamil Nadu	-	438	80	5,408	1	18,947	669	1,78,167	1	19,385	749	1,83,575	5	754
24	Telangana	-	150	-	1,985	6	47,103	330	10,66,965	6	47,253	330	10,68,950	5	336
25	Tripura	-	104	15	1,558	-	241	112	3,047	-	345	128	4,605	0	128
26	Uttarakhand	-	58	(1)	1,000	-	2,494	800	34,416	-	2,552	798	35,417	231	1,029
27	Uttar Pradesh	-	2,973	257	35,996	3	1,90,792	2,695	4,66,295	3	1,93,765	2,952	5,02,291	12	2,964
28	West Bengal	-	4,410	340	42,272	-	5,119	1,132	78,122	-	9,529	1,472	1,20,395	3	1,475
	<b>TOTAL</b>	-	<b>19,488</b>	<b>1,867</b>	<b>2,33,227</b>	<b>64</b>	<b>12,87,510</b>	<b>33,794</b>	<b>90,10,498</b>	<b>64</b>	<b>13,06,998</b>	<b>35,661</b>	<b>92,43,724</b>	<b>30,124</b>	<b>65,785</b>
<b>UNION TERRITORIES</b>															
1	Andaman and Nicobar Islands	-	1	-	11	-	9	5	179	-	10	5	190	-	5
2	Chandigarh	-	20	-	527	-	182	129	6,376	-	202	129	6,903	2	131
3	Dadra and Nagar Haveli and Daman & Diu	-	1	1	17	-	1	(0)	6	-	2	0	23	-	0
4	Govt. of NCT of Delhi	-	435	-	5,429	5	69,410	1,556	1,50,233	5	69,845	1,556	1,55,662	2	1,558
5	Jammu & Kashmir	-	5,125	539	30,508	-	32,069	3,494	1,79,744	-	37,194	4,033	2,10,252	38	4,070
6	Ladakh	-	32	5	317	-	665	153	8,532	-	697	158	8,849	0	158
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	13	0	115	-	66	12	531	-	79	12	646	-	12
	<b>TOTAL</b>	-	<b>5,627</b>	<b>544</b>	<b>36,925</b>	<b>5</b>	<b>1,02,402</b>	<b>5,349</b>	<b>3,45,601</b>	<b>5</b>	<b>1,08,029</b>	<b>5,893</b>	<b>3,82,526</b>	<b>42</b>	<b>5,935</b>
	<b>GRAND TOTAL</b>	-	<b>25,115</b>	<b>2,411</b>	<b>2,70,152</b>	<b>69</b>	<b>13,89,912</b>	<b>39,143</b>	<b>93,56,099</b>	<b>69</b>	<b>14,15,027</b>	<b>41,554</b>	<b>96,26,251</b>	<b>30,166</b>	<b>71,720</b>
<b>IN INDIA</b>															
<b>OUTSIDE INDIA</b>															
		-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: September 30, 2022  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission: Quarterly

PART - A



Rs.lakhs

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	1,75,973
	Investments (Policyholders)	8A	26,59,966
	Investments (Linked Liabilities)	8B	7,98,493
2	Loans	9	20,232
3	Fixed Assets	10	12,385
4	Current Assets		0
	a. Cash & Bank Balance	11	8,142
	b. Advances & Other Assets	12	1,21,939
5	Current Liabilities		0
	a. Current Liabilities	13	1,14,333
	b. Provisions	14	10,121
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c	16	-63,139
	<b>Application of Funds as per Balance Sheet (A)</b>		<b><u>37,35,813</u></b>
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	20,232
2	Fixed Assets (if any)	10	12,385
3	Cash & Bank Balance (if any)	11	8,142
4	Advances & Other Assets (if any)	12	1,21,939
5	Current Liabilities	13	1,14,333
6	Provisions	14	10,121
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c	16	-63,139
	<b>TOTAL (B)</b>		<b><u>1,01,382</u></b>
	<b>Investment Assets (A-B)</b>		<b><u>36,34,431</u></b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

	<b><u>36,34,431</u></b>
A. Life Fund	26,57,095
B. Pension & General Annuity and Group Business	1,78,843
C. Unit Linked Funds	<u>7,98,493</u>
	<b><u>36,34,431</u></b>

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



Name of the Insurer: PNB MetLife India Insurance Company Limited  
 Registration Number: 117  
 Statement as on: September 30, 2022  
 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 <sup>+</sup>	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						(f) = [b+c+d+e]
1	Central Govt. Sec	Not Less than 25%	-	57,425	2,824	6,89,180	4,17,956	11,67,385	44.3	-	11,67,385	11,60,402
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	1,20,918	3,543	8,76,733	5,74,774	15,75,969	59.8	-	15,75,969	15,59,056
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
	a. Infrastructure/ Social/ Housing Sector		-	-	-	-	-	-	-	-	-	-
	1. Approved Investments	Not Less than 15%	-	46,944	100	3,44,937	2,79,158	6,71,139	25.5	6,353	6,77,493	6,79,466
	2. Other Investments		-	-	-	-	-	-	-	-	-	-
	b. i) Approved Investments	Not exceeding 35%	-	6,804	3,478	2,13,918	1,41,809	3,66,009	13.9	12,836	3,78,845	3,81,237
	ii) Other Investments		-	500	-	22,124	324	22,948	0.9	1,841	24,789	24,758
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	-	<b>1,75,167</b>	<b>7,121</b>	<b>14,57,712</b>	<b>9,96,065</b>	<b>26,36,065</b>	<b>100.0</b>	<b>21,030</b>	<b>26,57,095</b>	<b>26,44,518</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		PAR (a)	NON PAR (b)						(c)= (a+b)
1	Central Govt. Sec	Not Less than 20%	23,355	97,330	1,20,686	67.6	-	1,20,686	1,17,911
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	27,044	1,20,341	1,47,385	82.5	-	1,47,385	1,43,572
3	Balance in Approved investment	Not Exceeding 60%	8,085	23,071	31,156	17.5	303	31,458	31,315
	<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>35,128</b>	<b>1,43,412</b>	<b>1,78,540</b>	<b>100.0</b>	<b>303</b>	<b>1,78,843</b>	<b>1,74,887</b>

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (a+b)	Actual % (d)
		PAR (a)	NON PAR (b)		
1	Approved Investments	Not Less than 75%	-	7,52,183	94.2
2	Other Investments	Not More than 25%	-	46,310	5.8
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	-	<b>7,98,493</b>	<b>100.0</b>

Note:

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

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: 30 September 2022

PARTICULARS	ULIF00525/01/05ACCEL ERAT0117	ULIF02301/01/18BALA NCEOPP117	ULIF01015/12/09BALAN CER2F117	ULIF00425/01/05BALAN CERFN117	ULIF02401/01/18BOND OPPORT117	ULIF02201/01/18CRES TTHEMF117	ULIF01721/12/10DISCONTIN U117	ULIF01315/12/09FLEXICAPP N117
Opening Balance (Market Value)	15,374.11	531.56	55,844.75	21,860.88	425.59	2,107.43	1,03,972.73	1,02,316.01
Add: Inflow during the Quarter	6.70	99.19	2,325.32	0.93	54.70	102.11	4,434.80	1,970.19
Increase / (Decrease) Value of Inv (Net)	1,088.51	44.06	3,407.12	1,099.58	7.68	247.10	1,132.48	9,728.98
Less: Outflow during the Quarter	640.89	10.01	985.46	886.91	18.67	30.10	1,430.10	1,785.49
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>15,828.43</b>	<b>664.80</b>	<b>60,591.73</b>	<b>22,074.48</b>	<b>469.29</b>	<b>2,426.54</b>	<b>1,08,109.91</b>	<b>1,12,229.70</b>

INVESTMENT OF UNIT FUND	ULIF00525/01/05ACCEL ERAT0117		ULIF02301/01/18BALA NCEOPP117		ULIF01015/12/09BALAN CER2F117		ULIF00425/01/05BALAN CERFN117		ULIF02401/01/18BOND OPPORT117		ULIF02201/01/18CRES TTHEMF117		ULIF01721/12/10DISCONTIN U117		ULIF01315/12/09FLEXICAPP N117	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																
Central Govt Securities	1,009.76	6.4%	117.10	17.6%	9,748.68	16.1%	3,115.30	14.1%	300.22	64.0%	-	0.0%	71,324.41	66.0%	-	0.0%
State Government Securities	196.02	1.2%	20.93	3.1%	4,900.01	8.1%	-	0.0%	24.85	5.3%	-	0.0%	3,012.40	2.8%	-	0.0%
Other Approved Securities	-	0.0%	15.71	2.4%	-	0.0%	8.77	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Corporate Bonds	773.25	4.9%	9.27	1.4%	7,272.82	12.0%	4,061.01	18.4%	90.93	19.4%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	60.17	0.4%	5.07	0.8%	2,196.69	3.6%	2,055.23	9.3%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	11,970.98	75.6%	404.27	60.8%	28,174.06	46.5%	10,409.62	47.2%	-	0.0%	1,933.59	79.7%	-	0.0%	98,264.02	87.6%
Money Market Investments	578.97	3.7%	16.46	2.5%	1,257.00	2.1%	746.81	3.4%	39.08	8.3%	36.32	1.5%	33,794.38	31.3%	3,952.43	3.5%
Mutual funds	204.06	1.3%	6.47	1.0%	527.03	0.9%	323.59	1.5%	-	0.0%	65.01	2.7%	-	0.0%	-	0.0%
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>14,793.21</b>	<b>93.5%</b>	<b>595.28</b>	<b>89.5%</b>	<b>54,076.30</b>	<b>89.2%</b>	<b>20,720.33</b>	<b>93.9%</b>	<b>455.08</b>	<b>97.0%</b>	<b>2,034.92</b>	<b>83.9%</b>	<b>1,08,131.19</b>	<b>100.0%</b>	<b>1,02,216.45</b>	<b>91.1%</b>
<b>Current Assets:</b>																
Accrued Interest	41.79	0.3%	2.41	0.4%	584.19	1.0%	218.94	1.0%	7.62	1.6%	-	0.0%	151.31	0.1%	-	0.0%
Dividend Receivable	-	0.0%	0.36	0.1%	6.71	0.0%	-	0.0%	-	0.0%	1.26	0.1%	-	0.0%	28.73	0.0%
Bank Balance	0.27	0.0%	0.01	0.0%	0.58	0.0%	0.34	0.0%	0.02	0.0%	0.02	0.0%	1.86	0.0%	2.65	0.0%
Receivable for Sale of Investments	0.00	0.0%	3.09	0.5%	303.93	0.5%	0.00	0.0%	47.88	10.2%	24.29	1.0%	-	0.0%	907.54	0.8%
Other Current Assets (for Investments)	-	0.0%	5.18	0.8%	233.57	0.4%	-	0.0%	8.66	1.8%	3.92	0.2%	-	0.0%	244.01	0.2%
<b>Less: Current Liabilities</b>																
Payable for Investments	0.00	0.0%	6.35	1.0%	145.58	0.2%	0.00	0.0%	49.94	10.6%	46.71	1.9%	-	0.0%	560.74	0.5%
Fund Mgmt Charges Payable	0.89	0.0%	0.02	0.0%	2.23	0.0%	1.07	0.0%	0.01	0.0%	0.10	0.0%	1.75	0.0%	4.51	0.0%
Other Current Liabilities (for Investments)	28.60	0.2%	-	0.0%	-	0.0%	5.29	0.0%	-	0.0%	-	0.0%	172.70	0.2%	-	0.0%
<b>Sub Total (B)</b>	<b>12.56</b>	<b>0.1%</b>	<b>4.67</b>	<b>0.7%</b>	<b>981.16</b>	<b>1.6%</b>	<b>212.92</b>	<b>1.0%</b>	<b>14.21</b>	<b>3.0%</b>	<b>(17.33)</b>	<b>-0.7%</b>	<b>(21.28)</b>	<b>0.0%</b>	<b>617.68</b>	<b>0.6%</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	0.0%	-	0.0%	497.47	0.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	281.09	1.8%	62.58	9.4%	1,867.37	3.1%	156.96	0.7%	-	0.0%	313.08	12.9%	-	0.0%	6,832.31	6.1%
Mutual funds	741.57	4.7%	2.27	0.3%	3,169.44	5.2%	984.27	4.5%	-	0.0%	95.86	4.0%	-	0.0%	2,563.26	2.3%
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>1,022.66</b>	<b>6.5%</b>	<b>64.85</b>	<b>9.8%</b>	<b>5,534.28</b>	<b>9.1%</b>	<b>1,141.23</b>	<b>5.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>408.94</b>	<b>16.9%</b>	<b>0.00</b>	<b>0.0%</b>	<b>9,395.57</b>	<b>8.4%</b>
<b>Total (A + B + C)</b>	<b>15,828.43</b>	<b>100.0%</b>	<b>664.80</b>	<b>100.0%</b>	<b>60,591.73</b>	<b>100.0%</b>	<b>22,074.48</b>	<b>100.0%</b>	<b>469.29</b>	<b>100.0%</b>	<b>2,426.54</b>	<b>100.0%</b>	<b>1,08,109.91</b>	<b>100.0%</b>	<b>1,12,229.70</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>15,828.43</b>		<b>664.80</b>		<b>60,591.73</b>		<b>22,074.48</b>		<b>469.29</b>		<b>2,426.54</b>		<b>1,08,109.91</b>		<b>1,12,229.70</b>	

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

Refer IRDAI (Investment) Regulations, 2016

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

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



Periodicity of Submission: Quarterly  
Statement as on: 30 September 2022

PARTICULARS	ULGF00205/06/04GRA BALANCE117	ULGF00105/06/04GRAD EBTFND117	ULIF01909/10/15LIQUI DFUND117	ULIF02501/01/18MIDCA PFUND117	ULIF00325/01/05MODE RATORF117	ULIF01115/12/09MULTIP LIE2117	ULIF01809/10/15MULTI PLIE3117	ULIF00625/01/05MULTIPLIE R117	ULIF02101/01/18MULTI CAPFN117
Opening Balance (Market Value)	9,043.46	11,026.43	109.87	2,317.41	979.26	58,775.81	3,401.74	1,21,431.00	2,814.13
Add: Inflow during the Quarter	639.51	272.27	14.68	677.42	1.20	527.28	418.60	3.85	565.77
Increase / (Decrease) Value of Inv	383.47	190.23	1.14	349.68	29.91	5,869.94	346.77	10,984.67	313.11
Less: Outflow during the Quarter	116.29	275.93	1.86	18.78	28.24	2,321.69	36.50	4,949.07	43.81
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>9,950.15</b>	<b>11,213.00</b>	<b>123.83</b>	<b>3,325.73</b>	<b>982.13</b>	<b>62,851.33</b>	<b>4,130.60</b>	<b>1,27,470.45</b>	<b>3,649.20</b>

INVESTMENT OF UNIT FUND	ULGF00205/06/04GRA BALANCE117		ULGF00105/06/04GRAD EBTFND117		ULIF01909/10/15LIQUI DFUND117		ULIF02501/01/18MIDCA PFUND117		ULIF00325/01/05MODE RATORF117		ULIF01115/12/09MULTIP LIE2117		ULIF01809/10/15MULTI PLIE3117		ULIF00625/01/05MULTIPLIE R117		ULIF02101/01/18MULTI CAPFN117		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	2,635.65	26.5%	5,351.47	47.7%	97.13	78.4%	-	0.0%	375.38	38.2%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
State Government Securities	1,020.22	10.3%	765.28	6.8%	-	0.0%	-	0.0%	8.13	0.8%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Corporate Bonds	1,723.00	17.3%	2,811.24	25.1%	-	0.0%	-	0.0%	151.12	15.4%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Infrastructure Bonds	550.38	5.5%	1,446.05	12.9%	-	0.0%	-	0.0%	125.77	12.8%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Equity	2,728.11	27.4%	-	0.0%	-	0.0%	2,667.97	80.2%	197.52	20.1%	54,342.95	88.5%	3,231.89	78.2%	1,11,635.02	87.6%	3,170.37	86.9%	
Money Market Investments	946.85	9.5%	637.19	5.7%	24.55	19.8%	189.45	5.7%	43.60	4.4%	1,136.62	1.8%	182.41	4.4%	3,371.03	2.6%	112.64	3.1%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	57.57	5.9%	1,200.25	1.9%	144.30	3.5%	1,730.47	1.4%	-	-	0.0%
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
<b>Sub Total (A)</b>	<b>9,604.22</b>	<b>96.5%</b>	<b>11,011.23</b>	<b>98.2%</b>	<b>121.68</b>	<b>98.3%</b>	<b>2,857.41</b>	<b>85.9%</b>	<b>959.09</b>	<b>97.7%</b>	<b>56,679.82</b>	<b>90.2%</b>	<b>3,558.60</b>	<b>86.2%</b>	<b>1,16,736.52</b>	<b>91.6%</b>	<b>3,283.01</b>	<b>90.0%</b>	
<b>Current Assets:</b>																			
Accrued Interest	92.19	0.9%	225.05	2.0%	-	0.0%	-	0.0%	16.97	1.7%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Dividend Receivable	0.87	0.0%	-	0.0%	-	0.0%	3.65	0.1%	-	0.0%	-	0.0%	1.54	0.0%	-	0.0%	0.91	0.0%	
Bank Balance	0.43	0.0%	0.29	0.0%	0.01	0.0%	0.09	0.0%	0.02	0.0%	0.52	0.0%	0.09	0.0%	1.55	0.0%	0.06	0.0%	
Receivable for Sale of Investments	24.79	0.2%	430.88	3.8%	-	0.0%	43.64	1.3%	0.00	0.0%	341.42	0.5%	26.39	0.6%	948.46	0.7%	0.00	0.0%	
Other Current Assets (for Investments)	20.61	0.2%	-	0.0%	2.15	1.7%	62.57	1.9%	-	0.0%	61.98	0.1%	46.38	1.1%	-	0.0%	43.37	1.2%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	10.63	0.1%	449.49	4.0%	-	0.0%	54.33	1.6%	0.00	0.0%	151.63	0.2%	78.58	1.9%	439.18	0.3%	8.54	0.2%	
Fund Mgmt Charges Payable	0.21	0.0%	0.24	0.0%	0.00	0.0%	0.13	0.0%	0.05	0.0%	2.52	0.0%	0.16	0.0%	7.18	0.0%	0.15	0.0%	
Other Current Liabilities (for Investments)	-	0.0%	4.72	0.0%	-	0.0%	-	0.0%	0.28	0.0%	-	0.0%	-	0.0%	61.20	0.0%	-	0.0%	
<b>Sub Total (B)</b>	<b>128.05</b>	<b>1.3%</b>	<b>201.77</b>	<b>1.8%</b>	<b>2.16</b>	<b>1.7%</b>	<b>55.49</b>	<b>1.7%</b>	<b>16.67</b>	<b>1.7%</b>	<b>249.77</b>	<b>0.4%</b>	<b>(4.35)</b>	<b>-0.1%</b>	<b>442.45</b>	<b>0.3%</b>	<b>35.66</b>	<b>1.0%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
Equity	217.88	2.2%	-	0.0%	-	0.0%	412.82	12.4%	6.37	0.6%	2,176.03	3.5%	395.17	9.6%	4,526.03	3.6%	330.53	9.1%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	3,745.71	6.0%	181.18	0.3%	5,765.45	4.4%	-	0.0%	-	-	0.0%
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	-	0.0%
<b>Sub Total (C)</b>	<b>217.88</b>	<b>2.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>412.82</b>	<b>12.4%</b>	<b>6.37</b>	<b>0.6%</b>	<b>5,921.74</b>	<b>9.4%</b>	<b>576.35</b>	<b>14.0%</b>	<b>10,291.49</b>	<b>8.1%</b>	<b>330.53</b>	<b>9.1%</b>	
<b>Total (A + B + C)</b>	<b>9,950.15</b>	<b>100.0%</b>	<b>11,213.00</b>	<b>100.0%</b>	<b>123.83</b>	<b>100.0%</b>	<b>3,325.73</b>	<b>100.0%</b>	<b>982.13</b>	<b>100.0%</b>	<b>62,851.33</b>	<b>100.0%</b>	<b>4,130.60</b>	<b>100.0%</b>	<b>1,27,470.45</b>	<b>100.0%</b>	<b>3,649.20</b>	<b>100.0%</b>	
<b>Fund Carried Forward (as per LB 2)</b>	<b>9,950.15</b>		<b>11,213.00</b>		<b>123.83</b>		<b>3,325.73</b>		<b>982.13</b>		<b>62,851.33</b>		<b>4,130.60</b>		<b>1,27,470.45</b>		<b>3,649.20</b>		

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

Refer IRDAI (Investment) Regulations, 2016



Unit Linked Insurance Business  
 Name of the Insurer: PNB MetLife India Insurance Cc  
 Registration Number: 117



Periodicity of Submission: Quarterly  
 Statement as on: 30 September 2022

Rs. Lakhs

PARTICULARS	ULIF00815/12/09PRES ERVER2117	ULIF00125/01/05PRES ERVERF117	ULIF00915/12/09PROTE CTOR2117	ULIF00225/01/05PROT ECTORF117	ULIF01215/12/09VIRTUE2F ND117	ULIF00719/02/08VIRTU EFUND117	ULGF00410/09/14METS ECUREF117	ULGF00510/09/14MET GROWTHF117	ULIF02710/12/21INDOPPFF UND117	Total of All Funds
Opening Balance (Market Value)	7,909.59	3,586.00	79,676.43	6,576.88	1,25,622.09	7,104.68	729.02	668.57	-	7,44,205.43
Add: Inflow during the Quarter	213.37	45.03	1,593.81	80.22	9,121.86	(3.67)	187.56	145.37	815.51	24,313.59
Increase / (Decrease) Value of In	102.11	35.44	1,188.68	82.39	11,294.03	474.28	26.09	47.46	(11.65)	48,463.25
Less: Outflow during the Quarter	420.98	194.51	2,982.92	343.42	580.80	260.24	60.87	66.04	-	18,489.59
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>7,804.09</b>	<b>3,471.96</b>	<b>79,476.00</b>	<b>6,396.06</b>	<b>1,45,457.18</b>	<b>7,315.05</b>	<b>881.79</b>	<b>795.36</b>	<b>-</b>	<b>7,98,492.68</b>

INVESTMENT OF UNIT FUND	ULIF00815/12/09PRES ERVER2117		ULIF00125/01/05PRES ERVERF117		ULIF00915/12/09PROTE CTOR2117		ULIF00225/01/05PROT ECTORF117		ULIF01215/12/09VIRTUE2F ND117		ULIF00719/02/08VIRTU EFUND117		ULGF00410/09/14METS ECUREF117		ULGF00510/09/14MET GROWTHF117		ULIF02710/12/21INDOPPFF UND117		Total of All Funds		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																					
Central Govt Securities	6,724.91	86.2%	3,018.24	86.9%	24,410.36	30.7%	2,507.93	39.2%	-	0.0%	-	0.0%	476.69	54.1%	177.00	22.3%	-	0.0%	1,31,390.24	16.5%	
State Government Securities	658.85	8.4%	-	0.0%	510.08	0.6%	-	0.0%	-	0.0%	-	0.0%	205.35	23.3%	117.43	14.8%	-	0.0%	11,439.55	1.4%	
Other Approved Securities	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	24.49	0.0%	
Corporate Bonds	-	0.0%	-	0.0%	25,403.00	32.0%	1,545.35	24.2%	-	0.0%	-	0.0%	9.91	1.1%	19.82	2.5%	-	0.0%	43,870.70	5.5%	
Infrastructure Bonds	-	0.0%	-	0.0%	15,825.31	19.9%	1,232.53	19.3%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	23,497.21	2.9%	
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,28,987.54	88.7%	6,466.45	88.4%	130.65	14.8%	409.80	51.5%	532.60	66.3%	4,65,657.43	58.3%	
Money Market Investments	670.56	8.6%	63.47	1.8%	4,265.83	5.4%	128.29	2.0%	2,429.63	1.7%	496.12	6.8%	87.11	9.9%	84.74	10.7%	78.91	9.8%	55,370.46	6.9%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	2,644.39	1.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6,903.15	0.9%	
Deposit with Banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (A)</b>	<b>8,054.33</b>	<b>103.2%</b>	<b>3,081.71</b>	<b>88.8%</b>	<b>70,414.58</b>	<b>88.6%</b>	<b>5,414.10</b>	<b>84.6%</b>	<b>1,34,061.56</b>	<b>92.2%</b>	<b>6,962.57</b>	<b>95.2%</b>	<b>909.71</b>	<b>103.2%</b>	<b>808.78</b>	<b>101.7%</b>	<b>611.51</b>	<b>76.1%</b>	<b>7,38,153.22</b>	<b>92.4%</b>	
<b>Current Assets:</b>																					
Accrued Interest	155.36	2.0%	61.80	1.8%	1,931.40	2.4%	140.35	2.2%	-	0.0%	-	0.0%	12.05	1.4%	3.69	0.5%	-	0.0%	3,645.10	0.5%	
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	74.31	0.1%	4.50	0.1%	0.03	0.0%	0.11	0.0%	0.09	0.0%	123.06	0.0%	
Bank Balance	0.31	0.0%	0.03	0.0%	1.52	0.0%	0.06	0.0%	2.20	0.0%	0.28	0.0%	0.04	0.0%	0.04	0.0%	0.04	0.0%	13.33	0.0%	
Receivable for Sale of Investments	-	0.0%	334.27	9.6%	8,600.19	10.8%	848.27	13.3%	361.89	0.2%	223.32	3.1%	0.82	0.1%	1.11	0.1%	0.00	0.0%	13,472.16	1.7%	
Other Current Assets (for Investments)	1.81	0.0%	-	0.0%	29.18	0.0%	-	0.0%	795.90	0.5%	-	0.0%	-	0.0%	-	0.0%	105.44	13.1%	1,664.71	0.2%	
<b>Less: Current Liabilities</b>																					
Payable for Investments	407.46	5.2%	0.00	0.0%	1,498.30	1.9%	0.00	0.0%	351.63	0.2%	186.15	2.5%	50.93	5.8%	50.93	6.4%	25.20	3.1%	4,572.31	0.6%	
Fund Mgmt Charges Payable	0.25	0.0%	0.14	0.0%	2.57	0.0%	0.26	0.0%	5.84	0.0%	0.41	0.0%	0.02	0.0%	0.02	0.0%	0.03	0.0%	30.76	0.0%	
Other Current Liabilities (for Investments)	-	0.0%	5.71	0.2%	-	0.0%	6.46	0.1%	-	0.0%	0.98	0.0%	0.01	0.0%	-	0.0%	-	0.0%	285.94	0.0%	
<b>Sub Total (B)</b>	<b>(250.24)</b>	<b>-3.2%</b>	<b>390.25</b>	<b>11.2%</b>	<b>9,061.42</b>	<b>11.4%</b>	<b>981.97</b>	<b>15.4%</b>	<b>876.84</b>	<b>0.6%</b>	<b>40.56</b>	<b>0.6%</b>	<b>(38.03)</b>	<b>-4.3%</b>	<b>(46.00)</b>	<b>-5.8%</b>	<b>80.33</b>	<b>10.0%</b>	<b>14,029.36</b>	<b>1.8%</b>	
<b>Other Investments (&lt;=25%)</b>																					
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	497.47	0.1%	
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	10,518.78	7.2%	311.92	4.3%	10.11	1.1%	32.58	4.1%	36.85	4.6%	28,488.46	3.6%	
Mutual funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	75.17	0.0%	
Others	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>10,518.78</b>	<b>7.2%</b>	<b>311.92</b>	<b>4.3%</b>	<b>10.11</b>	<b>1.1%</b>	<b>32.58</b>	<b>4.1%</b>	<b>112.01</b>	<b>13.9%</b>	<b>46,310.11</b>	<b>5.8%</b>	
<b>Total (A + B + C)</b>	<b>7,804.09</b>	<b>100.0%</b>	<b>3,471.96</b>	<b>100.0%</b>	<b>79,476.00</b>	<b>100.0%</b>	<b>6,396.06</b>	<b>100.0%</b>	<b>1,45,457.18</b>	<b>100.0%</b>	<b>7,315.05</b>	<b>100.0%</b>	<b>881.79</b>	<b>100.0%</b>	<b>795.36</b>	<b>100.0%</b>	<b>803.86</b>	<b>100.0%</b>	<b>7,98,492.68</b>	<b>100.0%</b>	
<b>Fund Carried Forward (as per LB 2)</b>	<b>7,804.09</b>		<b>3,471.96</b>		<b>79,476.00</b>		<b>6,396.06</b>		<b>1,45,457.18</b>		<b>7,315.05</b>		<b>881.79</b>		<b>795.36</b>		<b>803.86</b>		<b>7,98,492.68</b>		

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)

Sanjay Kumar  
 Chief Investment Officer

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Link to FORM 3A (Part B)

Statement as on: 30 September 2022

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	15,828.43	60.9232	60.9232	56.9067	62.0754	61.0594	61.6035	-1.1%	11.9%	64.3942
2	BALANCED OPPORTUNITIES FUND	ULIF02301/01/18BALANCEOPP117	01-Jan-18	NON PAR	664.80	17.6989	17.6989	16.3670	17.5508	17.6236	17.3104	2.2%	16.1%	18.4898
3	BALANCER	ULIF00425/01/05BALANCERFN117	25-Jan-05	NON PAR	22,074.48	47.2162	47.2162	44.9614	47.8352	47.2332	47.5047	-0.6%	9.1%	48.8755
4	BALANCER II FUND	ULIF01015/12/09BALANCER2F117	15-Dec-09	NON PAR	60,591.73	28.2955	28.2955	26.6672	28.6336	28.6081	28.6982	-1.4%	10.7%	29.6484
5	BOND OPPORTUNITIES FUND	ULIF02401/01/18BONDOPPORT117	01-Jan-18	NON PAR	469.29	13.3168	13.3168	13.0844	13.3532	13.2511	13.1895	1.0%	5.1%	13.4343
6	CREST (THEMATIC FUND)	ULIF02201/01/18CRESTTHEMF117	01-Jan-18	NON PAR	2,426.54	17.3848	17.3848	15.5529	17.2581	17.2114	16.9547	2.5%	17.2%	18.3459
7	DISCONTINUED POLICY FUND	ULIF01721/12/10DISCONTINU117	21-Dec-10	NON PAR	1,08,109.91	20.3304	20.3304	20.1147	20.0201	19.8521	19.6952	3.2%	3.8%	20.3304
8	FLEXI CAP FUND	ULIF01315/12/09FLEXICAPFN117	15-Dec-09	NON PAR	1,12,229.70	34.0780	34.0780	31.1204	34.7419	34.5682	34.9351	-2.5%	14.8%	36.9608
9	GRATUITY BALANCED	ULGF00205/06/04GRABALANCE117	05-Jun-04	NON PAR	9,950.15	30.7348	30.7348	29.4756	30.8589	30.7027	30.7150	0.1%	9.2%	31.4855
10	GRATUITY DEBT	ULGF00105/06/04GRADEBTFND117	05-Jun-04	NON PAR	11,213.00	22.3807	22.3807	22.0013	22.4984	22.4384	22.3088	0.3%	5.0%	22.6200
11	LIQUID FUND	ULIF01909/10/15LIQUIDFUND117	09-Oct-15	NON PAR	123.83	12.7506	12.7506	12.6239	12.5195	12.4474	12.3744	3.0%	2.7%	12.7506
12	MID CAP FUND	ULIF02501/01/18MIDCAPFUND117	01-Jan-18	NON PAR	3,325.73	20.9822	20.9822	18.3069	20.4779	20.5454	19.7237	6.4%	29.2%	22.1402
13	MODERATOR	ULIF00325/01/05MODERATORF117	25-Jan-05	NON PAR	982.13	35.1073	35.1073	34.0695	35.3474	35.1512	35.1799	-0.2%	5.7%	35.7482
14	MULTIPLIER	ULIF00625/01/05MULTIPLIER117	25-Jan-05	NON PAR	1,27,470.45	68.8944	68.8944	63.1949	70.0295	69.2717	69.8606	-1.4%	14.8%	73.7461
15	MULTIPLIER II FUND	ULIF01115/12/09MULTIPLIER2117	15-Dec-09	NON PAR	62,851.33	31.7538	31.7538	28.8684	31.4404	31.2519	31.6779	0.2%	15.7%	33.3493
16	MULTIPLIER III FUND	ULIF01809/10/15MULTIPLIER3117	09-Oct-15	NON PAR	4,130.60	20.1868	20.1868	18.3269	20.2445	20.2119	19.9917	1.0%	16.5%	21.4490
17	PREMIER MULTI-CAP FUND	ULIF02101/01/18MULTICAPFN117	01-Jan-18	NON PAR	3,649.20	19.9834	19.9834	18.0280	19.8503	19.5759	19.0886	4.7%	21.9%	21.0776
18	PRESERVER	ULIF00125/01/05PRESERVERF117	25-Jan-05	NON PAR	3,471.96	28.6076	28.6076	28.3272	28.9397	28.7689	28.7576	-0.5%	4.1%	28.9612
19	PRESERVER II FUND	ULIF00815/12/09PRESERVER2117	15-Dec-09	NON PAR	7,804.09	23.5459	23.5459	23.2440	23.6318	23.4801	23.4147	0.6%	4.7%	23.7395
20	PROTECTOR	ULIF00225/01/05PROTECTORF117	25-Jan-05	NON PAR	6,396.06	29.1745	29.1745	28.8141	29.3822	29.2763	29.1646	0.0%	3.9%	29.4622
21	PROTECTOR II FUND	ULIF00915/12/09PROTECTOR2117	15-Dec-09	NON PAR	79,476.00	24.1797	24.1797	23.8233	24.3217	24.2426	24.1292	0.2%	5.0%	24.4122
22	VIRTUE	ULIF00719/02/08VIRTUEFUND117	19-Feb-08	NON PAR	7,315.05	35.9082	35.9082	33.6766	37.3493	38.3571	38.2570	-6.1%	16.3%	40.2728
23	VIRTUE II FUND	ULIF01215/12/09VIRTUE2FND117	15-Dec-09	NON PAR	1,45,457.18	44.1029	44.1029	40.4816	45.7342	46.9953	45.0841	-2.2%	22.9%	49.1131
24	GROUP MET GROWTH FUND	ULGF00510/09/14METGROWTHF117	10-Sep-14	NON PAR	795.36	11.7136	11.7136	11.0459	11.6413	11.5674	11.5316	1.6%	NA	12.1568
25	GROUP MET SECURE FUND	ULGF00410/09/14METSECUREF117	10-Sep-14	NON PAR	881.79	10.7443	10.7443	10.4183	10.6913	10.6797	10.6136	1.2%	NA	10.9341
26	INDIA OPPORTUNITIES FUND	ULIF02710/12/21INDOPPFUND117	10-Dec-21	NON PAR	803.86	9.8220	9.8220	-	-	-	-	NA	NA	10.3316
<b>Total</b>					<b>7,98,492.68</b>									

Note:

- \* NAV should reflect the published NAV on the reporting date  
NAV should be upto 4 decimal  
Refer IRDAI (Investment) Regulations, 2016

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: September 30th, 2022

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep 2022	as % of total for this class	As at 30th Sep 2021	as % of total for this class	As at 30th Sep 2022	as % of total for this class	As at 30th Sep 2021	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	25,36,709	98.4%	22,03,036	97.8%	25,53,395	98.5%	20,70,122	97.8%
AA or better	34,757	1.3%	49,601	2.2%	34,575	1.3%	47,121	2.2%
Rated below AA but above A	5,472	0.2%	-	0.0%	5,503	0.2%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	42,873	1.7%	30,645	1.4%	42,672	1.6%	30,131	1.4%
more than 1 year and up to 3 years	1,03,473	4.0%	77,814	3.5%	1,01,788	3.9%	72,865	3.4%
More than 3 years and up to 7 years	4,67,348	18.1%	2,92,269	13.0%	4,57,101	17.6%	2,69,063	12.7%
More than 7 years and up to 10 years	3,00,134	11.6%	4,27,160	19.0%	3,03,063	11.7%	3,96,506	18.7%
More than 10 years and up to 15 years	6,15,526	23.9%	5,15,247	22.9%	6,31,175	24.3%	4,95,002	23.4%
More than 15 years and up to 20 years	3,69,472	14.3%	2,12,031	9.4%	3,69,886	14.3%	2,02,909	9.6%
Above 20 years	6,78,113	26.3%	6,97,472	31.0%	6,87,786	26.5%	6,50,767	30.7%
<b>Breakdown by type of the issuer</b>								
a. Central Government	12,81,430	49.7%	10,86,722	48.2%	12,91,152	49.8%	10,17,503	48.1%
b. State Government	4,21,198	16.3%	2,76,457	12.3%	4,32,201	16.7%	2,69,686	12.7%
c. Corporate Securities	8,74,310	33.9%	8,89,458	39.5%	8,70,118	33.6%	8,30,054	39.2%

**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.

Name of the Insurer: PNB MetLife India Insurance Company Limited

Date: September 30th, 2022

Rs. Lakhs

Detail regarding Debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep 2022	as % of total for this class	As at 30th Sep 2021	as % of total for this class	As at 30th Sep 2022	as % of total for this class	As at 30th Sep 2021	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,20,660	91.4%	2,08,221	88.7%	2,22,039	91.2%	2,03,928	88.4%
AA or better	20,297	8.4%	26,559	11.3%	20,828	8.6%	25,508	11.1%
Rated below AA but above A	497	0.2%	-	0.0%	500	0.2%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Rated below B)	-	0.0%	0	0.0%	-	0.0%	1,300	0.6%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,04,744	43.4%	60,828	25.9%	1,04,869	43.1%	62,128	26.9%
more than 1 year and up to 3 years	13,266	5.5%	5,749	2.4%	13,608	5.6%	5,684	2.5%
More than 3 years and up to 7 years	87,767	36.3%	85,931	36.6%	88,536	36.4%	82,728	35.9%
More than 7 years and up to 10 years	24,504	10.1%	60,564	25.8%	25,031	10.3%	58,883	25.5%
More than 10 years and up to 15 years	5,119	2.1%	14,786	6.3%	5,191	2.1%	14,739	6.4%
More than 15 years and up to 20 years	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Above 20 years	6,054	2.5%	6,922	2.9%	6,131	2.5%	6,573	2.8%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,31,415	54.4%	86,355	36.8%	1,32,431	54.4%	85,621	37.1%
b. State Government	11,440	4.7%	34,570	14.7%	11,799	4.8%	34,278	14.9%
c. Corporate Securities	98,601	40.8%	1,13,855	48.5%	99,136	40.7%	1,10,836	48.0%

**Note**

- 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.
- The detail of ULIP and Non-ULIP will be given separately.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

## PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				FOR THE QUARTER ENDED SEPTEMBER 30, 2022	UP TO THE QUARTER ENDED SEPTEMBER 30, 2022	FOR THE QUARTER ENDED SEPTEMBER 30, 2021	UP TO THE QUARTER ENDED SEPTEMBER 30, 2021
1	MetLife International Holdings, LLC	Promoter Shareholder	a) Information technology expenses	167	276	262	490
			b) Funding of Information technology equipment	-	-	(295)	(714)
			c) Compensation	-	-	(27)	(96)
2	Punjab National Bank	Promoter Shareholder	a) Commission	6,897	10,785	5,476	8,866
			b) Bank charges	19	38	16	34
			c) Provision towards reimbursement of amount identified in the fraud(s) reported with the alleged involvement of employees of PNB MetLife	230	313	-	-
			d) Interest/Dividend	(53)	(105)	(53)	(105)
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	162	370	133	282

## PART-B Related Party Transaction Balances - As at the end of the Quarter September 30, 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Nature of Outstanding Balances	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	MetLife International Holdings, LLC	Promoter Shareholder	Information technology	246	Payable	NA	NA	-	-
			a) Interest/Dividend	143	Receivable	NA	NA	-	-
2	Punjab National Bank*	Promoter Shareholder	b) Bank balances (Current account/short term deposit)	4,350	Receivable	NA	NA	-	-
			c) Investment in fixed deposit & bond	2,501	Receivable	NA	NA	-	-
			a) Commission	2,157	Payable	NA	NA	-	-
			b) Bank charges	19	Payable	NA	NA	-	-
			c) Borrowing of Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative, non-convertible debentures**	10,000	Payable	NA	NA	-	-
			d) Provision towards reimbursement of amount identified in the fraud(s) reported with the alleged involvement of employees of PNB MetLife	185	Payable	NA	NA	-	-
3	Ashish Kumar Srivastava	Key Management Personnel - Managing Director and CEO	a) Managerial Remuneration	295	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.

\*\* Interest accrued but not due on borrowing is not considered as debentures are traded on NSE and party level identification will be done at the time of payment.

Name of the Insurer: PNB MetLife India Insurance Company Limited

## Board of Directors and Key Management Persons

## BOARD OF DIRECTORS

Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Lyndon Oliver	Chairman & Additional Director	Director	Appointed w.e.f. June 24, 2022
2	Kishore Ponnayolu	Chairman & Director	Director	Resigned w.e.f. June 21, 2022
3	Ashish Kumar Srivastava	Managing Director & CEO	Director	
4	Sanjeev Kapur	Director	Director	
5	Atinder Jit Singh	Director	Director	
6	Ashish Bhat	Director	Director	
7	Karthik Mohan	Additional Director	Director	Resigned w.e.f. August 09, 2022
8	Atul Kumar Goel	Director	Director	Appointed w.e.f. June 30, 2022
9	Sanjay Kumar	Director	Director	
10	Thallapaka Venkateswara Rao	Director	Director	
11	Arvind Kumar Jain	Director	Director	
12	Pheroze Kersasp Mistry	Director	Director	
13	Erach Kotwal	Director	Director	
14	Sunil Gulati	Independent Director	Director	
15	Sonu Bhasin	Independent Director	Director	
16	Padma Chandrasekaran	Independent Director	Director	

Sl. No.	Name of person	Designation	Role/Function	Details of change in the period
1	Agnipushp Singh	Chief Legal Officer & Head - Board Affairs	Legal	
2	Anjan Bhattacharya	Director - Process Excellence	Risk	Redesignated as Director - Process Excellence from Chief Risk Officer w.e.f. 16 August and is no longer KMP
3	Ashish Kumar Srivastava	Managing Director and CEO	CEO & MD	
4	Khalid Ahmad	Chief Financial Officer	Finance	
5	Sameer Bansal	Chief Distribution Officer	Distribution	
6	Samrat Ashim Das	Chief Operating Officer	COO	
7	Sanjay Kumar	Chief Investment Officer	Investments	
8	Sarang Cheema	Chief Risk and Compliance Officer	Risk & Compliance	Redesignated from Chief Compliance officer to Chief Risk and Compliance officer w.e.f. 16 August 2022
9	Shishir Vijaykumar Agarwal	Chief Human Resources Officer	HR	
10	Vineet Maheshwari	Chief Strategy Officer	Strategy	
11	Viraj Taneja	Chief Internal Auditor	Audit	
12	Yagya Turker	Company Secretary	Legal	
13	Asha Murali	Chief Actuary & Products Officer	Actuarial	

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



		As at	30/09/2022
Name of Insurer:	PNB MetLife India Insurance Co. Ltd.	Form Code	KT 3
Classification:	Total Business	Registration Number:	117

(1)	(2)	Notes No...	Adjusted Value
			[Amount (in rupees lakhs)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	34,65,989
	Deduct:		
02	Mathematical Reserves	2	33,84,249
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds</b>		<b>81,740</b>
05	Available Assets in Shareholders Fund:	4	1,78,657
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds</b>		<b>1,78,657</b>
08	Total ASM (04)+(07)		<b>2,60,397</b>
09	Total RSM		1,31,779
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>1.98</b>

Notes

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

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

Name of the Insurer: PNB Metlife India Insurance Company Limited

As on :

September 30th, 2022

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 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	8,42,873.74	7,97,159.40	-	-	-	-	17,93,191.56	16,50,223.14	26,36,065.30	24,47,382.53
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)	8,42,873.74	7,97,159.40	-	-	-	-	17,93,191.56	16,50,223.14	26,36,065.30	24,47,382.53
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Rs.Lakhs

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	27,244.46	26,715.43	-	-	-	-	1,51,295.71	1,28,213.42	1,78,540.17	1,54,928.85
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)	27,244.46	26,715.43	-	-	-	-	1,51,295.71	1,28,213.42	1,78,540.17	1,54,928.85
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 : LINKED FUND

Rs. Lakhs

## DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)	YTD ( As on 30 Sept 2022)	Prev. FY ( As on 31 Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	67,865.38	73,444.08	-	-	30,681.39	22,402.56	6,99,945.91	7,12,263.92	7,98,492.68	8,08,110.55
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	67,865.38	73,444.08	-	-	30,681.39	22,402.56	6,99,945.91	7,12,263.92	7,98,492.68	8,08,110.55
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: 30 September 2022

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	11,51,639.3	21,828.6	1.9%	1.9%	11,30,661.3	42,966.1	3.8%	3.8%	8,90,185.8	41,215.6	4.6%	4.6%
2	Treasury Bills	CTRB	6,740.1	74.8	1.1%	1.1%	5,846.7	117.4	2.0%	2.0%	4,833.4	7.0	0.1%	0.1%
3	State Government Bonds	SGGB	3,89,510.4	7,087.9	1.8%	1.8%	3,70,898.3	13,440.6	3.6%	3.6%	-	-	0.0%	0.0%
4	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2,26,696.4	8,387.4	3.7%	3.7%
5	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,022.5	61.5	2.0%	2.0%	3,022.7	123.0	4.1%	4.1%	3,124.9	127.2	4.1%	4.1%
6	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,87,783.1	3,797.6	2.0%	2.0%	1,79,672.9	7,234.4	4.0%	4.0%	1,44,274.2	5,992.7	4.2%	4.2%
7	Bonds / Debentures issued by HUDCO	HTHD	16,016.3	298.5	1.9%	1.9%	16,029.2	593.8	3.7%	3.7%	16,132.8	593.8	3.7%	3.7%
8	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
9	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - PSU - Debentures / Bonds	IPTD	3,71,886.1	7,445.8	2.0%	2.0%	3,74,090.4	15,029.6	4.0%	4.0%	3,57,878.0	14,597.4	4.1%	4.1%
11	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,999.6	80.6	4.0%	4.0%
12	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,917.3	67.4	2.3%	2.3%	2,781.2	113.8	4.1%	4.1%	2,466.8	376.9	15.3%	15.3%
13	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2,257.0	11.6	0.5%	0.5%	2,214.3	11.6	0.5%	0.5%	1,808.1	13.6	0.8%	0.8%
14	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	38,092.3	432.2	1.1%	1.1%	38,092.3	432.2	1.1%	1.1%	-	-	0.0%	0.0%
15	Debt Instruments of InvTs	IDIT	4,235.4	56.2	1.3%	1.3%	4,235.4	56.2	1.3%	1.3%	-	-	0.0%	0.0%
16	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
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	8,008.8	30.8	0.4%	0.4%	7,661.3	104.8	1.4%	1.4%	7,504.5	330.2	4.4%	4.4%
20	PSU - Equity Shares - Quoted	EAEQ	5,539.6	99.6	1.8%	1.8%	5,028.5	(489.1)	-9.7%	-9.7%	1,753.0	147.9	8.4%	8.4%
21	Corporate Securities - Debentures	ECOS	2,00,709.3	4,002.3	2.0%	2.0%	2,13,155.4	8,491.9	4.0%	4.0%	2,47,496.5	10,671.9	4.3%	4.3%
22	CCIL - CBLO	ECBO	58,337.0	755.2	1.3%	1.3%	53,827.9	1,243.7	2.3%	2.3%	29,255.2	468.0	1.6%	1.6%
23	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	85,627.0	1,542.0	1.8%	1.8%	82,730.6	3,499.3	4.2%	4.2%	71,995.0	4,480.7	6.2%	6.2%
24	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
25	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,738.1	6.2	0.4%	0.4%
26	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
27	Equity Shares (incl. Equity related instruments) - Promoter Group **	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	2,500.6	51.8	2.1%	2.1%	2,500.6	103.0	4.1%	4.1%	2,500.9	103.0	4.1%	4.1%
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%	7,730.0	5.9	0.1%	0.1%
31	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Investment Properties - Immovable	EINP	28,600.6	410.9	1.4%	1.4%	28,600.6	897.2	3.1%	3.1%	28,600.6	1,215.6	4.3%	4.3%
33	Units of Infrastructure Investment Trust	EIIT	16,014.0	434.7	2.7%	2.7%	16,838.5	1,408.8	8.4%	8.4%	16,886.5	744.4	4.4%	4.4%
34	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
36	Equity Shares (Incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
37	Equity Shares (incl Co-op Societies )	OESH	17,164.2	135.3	0.8%	0.8%	17,202.2	220.1	1.3%	1.3%	13,191.0	4.4	0.0%	0.0%
38	Debentures	OLDB	5,502.7	131.6	2.4%	2.4%	5,502.7	256.1	4.7%	4.7%	-	-	0.0%	0.0%
39	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,339.6	54.3	4.1%	4.1%
41	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
42	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	3,700.9	62.1	1.7%	1.7%	2,629.4	27.8	1.1%	1.1%
43	Derivative Instrument	OCDI	-	(245.8)	0.0%	0.0%	-	(739.9)	0.0%	0.0%	-	(137.4)	0.0%	0.0%
44	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>26,02,103.6</b>	<b>48,510.5</b>	<b>1.9%</b>	<b>1.9%</b>	<b>25,64,293.7</b>	<b>95,176.7</b>	<b>3.7%</b>	<b>3.7%</b>	<b>20,82,020.2</b>	<b>89,515.12</b>	<b>4.3%</b>	<b>4.3%</b>

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

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

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

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

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2022

Name of the Fund Pension, General Annuity &amp; Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	Central Government Bonds	CGSB	1,16,467.2	2,197.6	1.9%	1.9%	1,11,503.0	4,191.4	3.8%	3.8%	81,570.8	3,445.3	4.2%	4.2%
2	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	State Government Bonds	SGGB	25,816.2	464.8	1.8%	1.8%	24,805.2	890.3	3.6%	3.6%	-	-	0.0%	0.0%
4	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	18,209.5	651.4	3.6%	3.6%
5	Other Approved Securities (excluding Infrastructure Investments)	SGOA	59.0	1.3	2.2%	2.2%	59.0	2.6	4.3%	4.3%	98.6	4.2	4.3%	4.3%
6	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	3,441.6	61.2	1.8%	1.8%	3,115.7	110.9	3.6%	3.6%	1,255.0	44.2	3.5%	3.5%
7	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
8	Infrastructure - PSU - Debentures / Bonds	IPDT	9,002.6	182.4	2.0%	2.0%	9,464.1	378.6	4.0%	4.0%	10,211.6	409.2	4.0%	4.0%
9	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
13	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
14	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Debt Instruments of InviTs	IDIT	449.5	3.5	0.8%	0.8%	449.5	3.5	0.8%	0.8%	-	-	0.0%	0.0%
16	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	LONG TERM BANK BONDS APP INV - INFRASTRUCTURE	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
18	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
19	PSU - Equity Shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
20	Corporate Securities - Debentures	ECOS	13,739.2	264.6	1.9%	1.9%	13,756.0	527.0	3.8%	3.8%	14,017.8	538.6	3.8%	3.8%
21	CCIL - CBLO	ECBO	2,581.2	32.9	1.3%	1.3%	3,086.1	69.8	2.3%	2.3%	3,110.5	49.7	1.6%	1.6%
22	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
23	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
24	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
25	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
26	Equity Shares (incl. Equity related instruments) - Promoter Group **	EEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
27	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
28	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
29	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment) , CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	990.0	0.4	0.0%	0.0%
30	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Units of Infrastructure Investment Trust	EIIT	780.6	22.7	2.9%	2.9%	782.3	43.1	5.5%	5.5%	744.2	29.0	3.9%	3.9%
32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
33	Debt ETFs - "Approved Investments"	EDTF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
34	Equity Shares (Incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Equity Shares (incl Co-op Societies )	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
36	Debentures	OLDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
37	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
38	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
39	Passively Managed Equity ETF Non Promoter Group)	OEIF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
40	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
41	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>1,72,337.3</b>	<b>3,231.1</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1,67,021.1</b>	<b>6,217.1</b>	<b>3.7%</b>	<b>3.7%</b>	<b>1,30,208.0</b>	<b>5,172.1</b>	<b>4.0%</b>	<b>4.0%</b>

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

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

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

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2022

Name of the Fund Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>1</sup>			
			Investment (Rs.) <sup>2</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>
1	Central Government Bonds	CGSB	53,373.0	719.5	1.3%	1.3%	51,493.5	(387.7)	-0.8%	-0.8%	44,096.2	1,529.7	3.5%	3.5%
2	Treasury Bills	CTRB	71,043.1	805.7	1.1%	1.1%	66,763.8	1,435.6	2.2%	2.2%	36,261.1	630.8	1.7%	1.7%
3	State Government Bonds	SGGB	12,537.8	357.2	2.8%	2.8%	15,349.1	(195.6)	-1.3%	-1.3%	-	-	0.0%	0.0%
4	State Government Guaranteed Loans	SGGL	-	-	0.0%	0.0%	-	-	0.0%	0.0%	35,753.1	1,419.9	4.0%	4.0%
5	Other Approved Securities (excluding Infrastructure Investments)	SGOA	24.7	0.4	1.7%	1.7%	24.8	(0.1)	-0.6%	-0.6%	84.9	2.3	2.7%	2.7%
6	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	28,186.5	675.8	2.4%	2.4%	26,174.1	166.6	0.6%	0.6%	17,856.5	749.7	4.2%	4.2%
7	Reclassified Approved Investments - Debt	HORD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2,281.3	3,764.2	165.0%	165.0%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	9,803.2	119.3	1.2%	1.2%	10,290.1	247.8	2.4%	2.4%	8,491.5	186.0	2.2%	2.2%
9	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
11	Infrastructure - PSU - Debentures / Bonds	IPTD	12,770.0	304.1	2.4%	2.4%	14,379.1	(110.5)	-0.8%	-0.8%	33,439.7	1,546.6	4.6%	4.6%
12	Infrastructure - Other Corporate Securities Debentures / Bonds	ICTD	7,661.3	142.3	1.9%	1.9%	7,685.5	(77.5)	-1.0%	-1.0%	8,036.5	404.1	5.0%	5.0%
13	Infrastructure - PSU - Equity shares - Quoted	ITPE	17,482.6	1,150.3	6.6%	6.6%	17,318.3	623.9	3.6%	3.6%	14,294.2	2,171.3	15.2%	15.2%
14	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Debt Instruments of InvTs	IDIT	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
16	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	19,003.4	2,819.9	14.8%	14.8%	18,842.4	713.7	3.8%	3.8%	12,675.9	4,362.2	34.4%	34.4%
17	Infrastructure - Debentures / Bonds / CPS / Loans	IODS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
18	Reclassified Approved Investments - Debt	IORD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.0	-	0.0%	0.0%
19	Infrastructure - Equity (Including unlisted)	IONQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	4.0	(1.6)	-40.7%	-40.7%
20	Infrastructure - Infrastructure Development Fund (Idf)	IDDF	4,140.5	75.2	1.8%	1.8%	4,152.1	10.6	0.3%	0.3%	4,368.5	179.8	4.1%	4.1%
21	LONG TERM BANK BONDS APP INV - INFRASTRUCTURE	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
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	32,235.2	2,467.7	7.7%	7.7%	28,346.1	2,280.4	8.0%	8.0%	14,037.0	3,654.1	26.0%	26.0%
24	Corporate Securities - Debentures	ECOS	18,003.6	322.7	1.8%	1.8%	18,522.2	(128.9)	-0.7%	-0.7%	20,064.0	1,069.7	5.3%	5.3%
25	CCIL - CBLO	ECBO	32,637.5	418.2	1.3%	1.3%	34,203.0	783.4	2.3%	2.3%	13,007.5	208.5	1.6%	1.6%
26	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	3,89,715.9	33,395.6	8.6%	8.6%	3,74,821.4	(5,084.4)	-1.4%	-1.4%	3,64,173.7	79,593.7	21.9%	21.9%
27	Commercial Papers	ECCP	14,154.2	186.7	1.3%	1.3%	12,634.8	328.8	2.6%	2.6%	7,623.7	171.5	2.3%	2.3%
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 **	EPPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
31	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
32	Deposits - CDs with Scheduled Banks	EDCD	2,675.1	39.1	1.5%	1.5%	1,831.6	49.7	2.7%	2.7%	1,455.1	19.0	1.3%	1.3%
33	Deposits - Deposit with Scheduled Banks, FI's (incl. Bank Balance awaiting Investment) - CCIL RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,192.7	(0.0)	0.0%	0.0%
34	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
35	Passively Managed Equity ETF (Non Promoter Group)	EETF	8,283.3	(311.2)	-3.8%	-3.8%	8,283.3	(311.2)	-3.8%	-3.8%	-	-	0.0%	0.0%
36	Debt ETFs - "Approved Investments"	EDTF	350.4	6.8	1.9%	1.9%	350.4	6.8	1.9%	1.9%	-	-	0.0%	0.0%
37	Net Current Assets	ENCA	14,029.4	-	0.0%	0.0%	14,029.4	-	0.0%	0.0%	5,778.1	-	0.0%	0.0%
38	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEFG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
39	Equity Shares (incl Co-op Societies)	OESH	23,595.0	1,808.8	7.7%	7.7%	22,841.6	(2,523.7)	-11.0%	-11.0%	17,527.2	2,771.3	15.8%	15.8%
40	Debentures	OLDB	494.3	28.2	5.7%	5.7%	490.8	20.5	4.2%	4.2%	-	-	0.0%	0.0%
41	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
42	RECLASSIFIED APPROVED INVESTMENTS - DEBT	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
43	Passively Managed Equity ETF - Non Promoter Group	OETF	28,205.6	5,969.2	21.2%	21.2%	41,424.1	(505.0)	-1.2%	-1.2%	64,407.9	9,640.5	15.0%	15.0%
44	Equity Shares (PSUs & Unlisted)	OEPU	765.7	(260.6)	-34.0%	-34.0%	4,236.5	(1,676.9)	-39.6%	-39.6%	11,404.8	2,863.4	25.1%	25.1%
45	Debt ETFs - "Other Investments"	OETF	2,174.1	38.1	1.8%	1.8%	3,043.6	(62.2)	-2.0%	-2.0%	-	-	0.0%	0.0%
46	Deposit Under Section 7 of Insurance Act 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>TOTAL</b>			<b>8,03,344.9</b>	<b>51,277.1</b>	<b>6.4%</b>	<b>6.4%</b>	<b>7,97,531.6</b>	<b>(4,396.1)</b>	<b>-0.6%</b>	<b>-0.6%</b>	<b>7,38,315.1</b>	<b>1,16,936.7</b>	<b>15.8%</b>	<b>15.8%</b>

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

<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

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

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

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2022

**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 <sup>1</sup></u>								
-----NIL-----									
B.	<u>As on Date <sup>2</sup></u>								
	8.43% INDIABULLS HOUSING FINANCE 23-02-2028	HTDN	2500.00	23/02/2018	CRISIL	AAA	AA	10/02/2020	ICRA has also downgraded this security from AA+ to AA on 24th Feb 2020
	8.85% INDIABULLS HOUSING FINANCE 26-09-2026	HTDN	2500.01	04/05/2018	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19
	9.00% INDIABULLS HOUSING FINANCE 26-09-2026	HTDN	1993.51	01/06/2018	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19
	8.23% PUNJAB NATIONAL BANK 09-02-2025	EDPG	2500.57	04/11/2015	CARE	AAA	AA+	07/10/2020	CARE has upgrated rating from from AA to AA+ in Oct 2020
	8.50% IDFC FIRST BANK 04-07-2023	ECOS	1500.00	19/05/2016	ICRA	AAA	AA	21/05/2019	ICRA has downgraded rating of IDFC Bonds from AA+ to AA on May 21, 2019
	8.67% IDFC FIRST BANK 03-01-2025	ECOS	4533.32	05/12/2016	ICRA	AAA	AA	21/05/2019	
	8.70% IDFC FIRST BANK 20-05-2025	ECOS	4498.42	17/02/2016	ICRA	AAA	AA	21/05/2019	
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	1502.63	31/05/2016	ICRA	AAA	AA	21/05/2019	
	8.73% IDFC FIRST BANK 06-01-2023	ECOS	5000.00	14/07/2015	ICRA	AAA	AA	21/05/2019	
	8.75% IDFC FIRST BANK 28-07-2023	ECOS	2000.00	28/07/2015	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	1003.74	12/02/2016	ICRA	AAA	AA	21/05/2019	
	9.17% IDFC FIRST BANK 14-10-2024	ECOS	2539.67	04/09/2017	ICRA	AAA	AA	21/05/2019	

## FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



PART - A

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

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
-----NIL-----									
<b>B. As on Date <sup>2</sup></b>									
	8.70% IDFC FIRST BANK 23-06-2025	ECOS	502.68	31/05/2016	ICRA	AAA	AA	21/05/2019	ICRA has downgraded rating of IDFC Bonds from AAA to AA+ on Nov 15, 2018

## FORM L-35-DOWNGRADING OF INVESTMENTS - 2

(Read with Regulation 10)

Name of the Insurer: PNB Metlife India Insurance Company Limited

Registration Number: 117

Statement as on: 30 September 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



PART - A

NAME OF THE FUND : LINKED FUND

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
-----NIL-----									
<b>B. As on Date <sup>2</sup></b>									
	8.85% INDIABULLS HOUSING FINANCE 26-09	HTDN	10499.48	09/08/2017	CARE	AAA	AA	17/02/2020	CARE has downgraded this security from AAA to AA+ on 25th Sep,19

**Note:**<sup>1</sup> Provide details of Down Graded Investments during the Quarter.<sup>2</sup> Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing. Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level. Category of Investment (COI) shall be as per Guidelines issued by the Authority

Refer IRDAI (Investment) Regulations, 2016

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: September 30, 2022



Date : September 30, 2022

Rs. Lakhs

Sl. No	Particulars	For the quarter ended September 2022			For the quarter ended September 2021			Upto the quarter ended September 2022				Upto the quarter ended September 2021					
		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	15	42	40	(98)	11	7	7	(43)	25	154	152	(78)	20	14	14	123
	From 10,001-25,000	73	38	38	142	78	45	44	218	98	62	61	227	121	67	66	274
	From 25001-50,000	66	18	18	95	150	39	39	315	151	41	41	238	234	64	64	501
	From 50,001- 75,000	43	7	7	76	40	6	6	50	61	10	10	99	47	7	7	67
	From 75,001-100,000	116	13	13	162	78	8	8	124	166	18	18	224	78	8	8	124
	From 1,00,001 -1,25,000	27	2	2	29	23	2	2	32	48	4	4	64	35	3	3	46
	Above Rs. 1,25,000	171	13	12	316	128	6	6	187	173	13	12	316	177	8	8	250
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	518	119	114	12	988	242	233	17	1,195	298	282	25	1,636	390	381	79
	From 50,001-100,000	495	72	66	13	996	126	121	21	1,220	162	156	33	1,687	207	201	88
	From 1,00,001-150,000	418	36	33	12	574	43	42	9	856	69	65	20	1,051	80	73	34
	From 150,001- 2,00,000	307	18	16	4	311	16	16	7	443	29	26	10	962	20	20	8
	From 2,00,001-250,000	108	5	5	3	211	11	11	4	175	9	9	6	356	17	17	9
	From 2,50,001 -3,00,000	86	3	3	1	58	3	3	3	155	5	5	4	117	6	6	5
	Above Rs. 3,00,000	670	6	5	39	367	8	8	9	1,009	12	11	46	457	12	11	12
	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	234	(6,582)	(7,782)	(58,926)	181	(1,647)	(1,757)	57,794	376	(10,372)	(9,536)	(54,013)	389	(68)	(176)	1,48,823
	From 10,001-25,000	3,123	16,147	15,822	2,48,599	2,658	14,517	13,991	2,99,482	5,285	28,897	28,336	5,19,915	4,323	24,574	23,857	6,45,612
	From 25001-50,000	10,610	30,190	29,267	2,39,078	9,147	25,740	24,503	2,11,191	17,780	53,627	52,206	4,49,727	14,675	41,636	39,952	4,24,698
	From 50,001- 75,000	3,287	6,211	5,947	72,140	3,254	6,066	5,780	62,809	5,480	11,387	10,855	1,32,130	5,248	9,869	9,459	1,26,567
	From 75,001-100,000	9,481	11,145	10,594	1,15,652	8,797	10,214	9,657	1,05,033	16,280	20,071	19,247	2,08,430	13,751	16,010	15,242	1,77,171
	From 1,00,001 -1,25,000	3,721	3,660	3,472	42,558	1,603	1,678	1,575	22,251	4,730	4,909	4,651	62,603	2,626	2,807	2,623	42,900
	Above Rs. 1,25,000	21,311	10,346	9,324	2,31,093	10,569	5,518	5,003	1,33,219	31,741	16,329	14,879	3,82,807	15,762	8,925	7,966	2,20,121
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	2	(17)	(16)	(199)	(0)	(1)	-	(286)	3	(28)	(27)	(685)	(32)	(15)	(12)	(479)
	From 50,001-100,000	11	20	18	136	31	35	33	225	18	42	39	266	6	47	45	314
	From 1,00,001-150,000	8	9	9	95	9	11	9	94	16	17	17	166	9	20	18	179
	From 150,001- 2,00,000	8	8	6	98	20	14	14	168	12	14	12	195	42	24	24	293
	From 2,00,001-250,000	6	3	3	43	2	1	1	30	8	4	4	59	7	6	4	108
	From 2,50,001 -3,00,000	7	3	3	65	11	4	4	89	19	8	8	175	10	4	4	89
	Above Rs. 3,00,000	151	20	19	1,103	143	16	14	1,234	226	35	34	1,890	158	22	19	1,470
	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: September 30, 2022



Date : September 30, 2022

Rs. Lakhs

Sl. No	Particulars	For the quarter ended September 2022			For the quarter ended September 2021				Upto the quarter ended September 2022				Upto the quarter ended September 2021				
		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	1,441	20,770	20,303	3,50,117	1,588	30,990	30,468	6,22,024	2,881	53,281	52,324	11,70,034	3,073	60,912	59,850	13,03,976
	From 10,001-25,000	12,295	66,914	65,323	11,79,561	12,158	86,218	84,921	19,53,380	21,782	1,48,281	1,45,566	34,20,169	21,337	1,60,615	1,58,188	37,16,324
	From 25001-50,000	29,593	76,757	74,652	7,76,407	26,401	83,740	81,418	10,07,772	49,792	1,54,513	1,50,190	18,46,002	44,177	1,51,387	1,47,060	18,85,888
	From 50,001- 75,000	13,699	23,126	22,636	2,64,651	13,812	30,611	30,187	3,59,821	23,478	49,180	48,359	6,10,005	23,493	56,119	55,336	6,66,559
	From 75,001-100,000	23,573	24,203	23,485	2,83,521	20,682	22,727	22,274	2,94,964	37,692	43,072	42,001	5,55,923	32,748	38,774	38,006	5,24,397
	From 1,00,001 -1,25,000	6,093	5,430	5,315	90,744	5,473	6,125	6,025	1,13,128	9,753	10,789	10,584	2,01,670	8,567	10,455	10,271	2,08,891
	Above Rs. 1,25,000	32,603	12,510	11,787	4,78,541	27,088	12,291	11,755	5,54,020	52,002	23,405	22,326	9,61,093	43,182	21,448	20,593	9,92,089
	ii Individual- Annuity																
	From 0-10000	3	27	27	6	3	43	43	8	5	67	67	13	7	93	93	17
	From 10,001-25,000	13	81	81	102	15	143	143	148	26	202	202	221	30	290	290	275
	From 25001-50,000	60	152	149	702	72	195	190	857	116	351	346	1,582	137	408	400	1,777
	From 50,001- 75,000	41	73	72	502	46	98	98	628	71	159	158	1,044	80	186	186	1,195
	From 75,001-100,000	129	142	136	1,057	177	200	195	1,472	215	263	256	1,994	290	349	343	2,534
	From 1,00,001 -1,25,000	45	48	48	607	51	67	67	787	71	91	91	1,055	89	111	111	1,240
	Above Rs. 1,25,000	715	155	146	5,091	846	237	230	6,875	962	322	309	10,021	1,211	411	395	12,263
	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

Date : September 30, 2022

## Business Acquisition through different channels (Group)

Rs. Lakhs

Sl.No.	Channels	For the quarter ended September 2022			For the quarter ended September 2021			Upto the quarter ended September 2022			Upto the quarter ended September 2021		
		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	1	247	12	-	388	12	1	267	19	-	425	12
2	Corporate Agents-Banks	1	1,54,566	10,983	-	49,038	7,463	1	3,11,314	18,685	-	1,14,620	12,525
3	Corporate Agents -Others	-	10,159	-	-	4,756	-	-	17,924	-	1	7,809	-
4	Brokers	37	3,67,425	7,998	15	2,62,943	2,948	51	8,59,462	12,321	50	5,65,463	4,900
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	9	1,56,751	5,453	5	2,31,556	3,724	16	2,26,060	10,529	21	5,54,258	5,942
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>48</b>	<b>6,89,148</b>	<b>24,447</b>	<b>20</b>	<b>5,48,681</b>	<b>14,148</b>	<b>69</b>	<b>14,15,027</b>	<b>41,554</b>	<b>72</b>	<b>12,42,575</b>	<b>23,379</b>
	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>48</b>	<b>6,89,148</b>	<b>24,447</b>	<b>20</b>	<b>5,48,681</b>	<b>14,148</b>	<b>69</b>	<b>14,15,027</b>	<b>41,554</b>	<b>72</b>	<b>12,42,575</b>	<b>23,379</b>



Name of the Insurer: PNB MetLife India Insurance Company Limited

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

## Business Acquisition through Different Channels (Individual)

  
 Date : September 30, 2022

	Channels	For the quarter ended September 2022		For the quarter ended September 2021		Upto the quarter ended September 2022		Upto the quarter ended September 2021	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents	4,559	4,426	1,971	1,814	7,591	6,865	3,020	2,635
2	Corporate Agents-Banks	47,153	36,102	41,122	26,334	82,948	56,920	65,100	40,765
3	Corporate Agents -Others	1,693	795	2,100	811	3,690	1,680	2,968	1,245
4	Brokers	6,839	2,081	816	780	13,726	3,559	2,037	1,468
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	56	29	225	57	247	32	680	133
	- Others	8,456	10,954	14,748	9,476	15,865	17,394	21,461	14,793
7	IMF	881	661	1,009	730	1,643	1,193	1,711	1,129
8	Common Service Centres	-	0	-	-	-	-	-	-
9	Web Aggregators	(82)	20	737	434	116	88	7,787	1,180
10	Point of Sales	-	5	-	-	-	22	-	-
11	Others (Please Specify)	-	0	-	-	-	-	-	-
	<b>Total (A)</b>	<b>69,555</b>	<b>55,073</b>	<b>62,728</b>	<b>40,436</b>	<b>1,25,826</b>	<b>87,752</b>	<b>1,04,764</b>	<b>63,350</b>
	Referral Arrangements (B)	-	-	-	-	-	-	-	(0)
	<b>Grand Total (A+B)</b>	<b>69,555</b>	<b>55,073</b>	<b>62,728</b>	<b>40,436</b>	<b>1,25,826</b>	<b>87,752</b>	<b>1,04,764</b>	<b>63,350</b>

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

For the quarter ended September 2022

Date : September 30, 2022



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	548	6,222	445	263	291	5	7,774	7,679
2	Survival Benefit	49,173	20,117	427	105	78	123	70,023	11,309
3	Annuities / Pension	1,478	521	152	66	31	14	2,262	389
4	Surrender	-	16,134	38	19	13	23	16,227	24,234
5	Other benefits		1,319	4	-	-		1,323	3,744
	Death Claims		1,256	2	1	-		1,259	9,804

## 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	11	1	-	-	-	14	20
2	Survival Benefit	-	4	-	-	-	-	4	33
3	Annuities / Pension	1	58	-	-	-	-	59	1,033
4	Surrender	-	1,302	-	-	-	-	1,302	621
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims		4,133	16	-	-	-	4,149	9,201

- a) Rider Claims (Critical Illness) and money backs are reported in Survival Benefit  
b) Rider claims, partial withdrawals & Health Claims are reported in Other Benefits.

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

Name of the Insurer: PNB MetLife India Insurance Company Limited

Upto the quarter ended September 2022

Date : September 30, 2022



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	828	10,585	837	383	351	55	13,039	13,878
2	Survival Benefit	95,699	35,533	838	196	169	173	1,32,608	20,565
3	Annuities / Pension	2,898	930	229	103	45	23	4,228	694
4	Surrender	-	26,082	109	29	331	541	27,092	46,082
5	Other benefits	-	2,258	5	-	-	1	2,264	6,127
	Death Claims		2,459	2	1			2,462	17,469

## 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	20	1	-	-	-	23	28
2	Survival Benefit	-	14	-	-	-	-	14	127
3	Annuities / Pension	1	118	2	1	-	-	122	1,845
4	Surrender	-	2,753	2	-	-	-	2,755	2,251
5	Other benefits		1					1	5
	Death Claims		8,164	25				8,189	20,640

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

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

## FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE

For the quarter ended September 2022



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

Date : September 30, 2022

Sl. No.	Claims Experience	No. of claims only	
		Individual	Group
1	Claims O/S at the beginning of the period	149	82
2	Claims Intimated / Booked during the period	1,243	4,149
(a)	Less than 3 years from the date of acceptance of risk	362	3,830
(b)	Greater than 3 years from the date of acceptance of risk	881	319
3	Claims Paid during the period	1,259	4,149
4	Claims Repudiated during the period	7	9
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	126	73
<b>Outstanding Claims:-</b>			
	Less than 3months	118	69
	3 months and less than 6 months	8	4
	6 months and less than 1 year	-	-
	1year and above	-	-

## Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the year	5,070	1,302	-	539	24
2	Claims Booked during the year	5,204	70,711	2,317	16,136	1339
3	Claims Paid during the year	6,789	69,442	2,245	16,130	1323
4	Unclaimed	985	581	17	97	-
5	Claims O/S at End of the period	2,500	1,988	55	448	22
<b>Outstanding Claims (Individual)</b>		<b>2,500</b>	<b>1,988</b>	<b>55</b>	<b>448</b>	<b>22</b>
	Less than 3months	1,213	1,853	53	343	22
	3 months and less than 6 months	1,287	135	2	105	-
	6 months and less than 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

FORM L-40 : QUARTERLY CLAIMS DATA FOR LIFE

Upto the quarter ended September 2022

Date : September 30, 2022

Name of the Insurer: PNB MetLife India Insurance Company Limited  
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	3
2	Claims Intimated / Booked during the period	2,614	8,290
(a)	Less than 3 years from the date of acceptance of risk	808	7,816
(b)	Greater than 3 years from the date of acceptance of risk	1,806	474
3	Claims Paid during the period	2,462	8,189
4	Claims Repudiated during the period	28	31
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	126	73
<b>Outstanding Claims:-</b>			
	Less than 3months	118	69
	3 months and less than 6 months	8	4
	6 months and less than 1 year	-	-
	1year and above	-	-

**Individual Claims**

**No. of claims only**

Sl. No.	Claims Experience	Maturity	Survival Benefit	Annuities/ Pension	Surrender	Other Benefits
1	Claims O/S at the beginning of the period	1,048	1,221	18	439	15
2	Claims Booked during the period	14,491	1,33,381	4,265	27,101	2,306
3	Claims Paid during the period	11,559	1,31,634	4,194	26,895	2,264
4	Unclaimed	1,480	974	34	197	-
5	Claims O/S at End of the period	2,500	1,983	55	448	27
<b>Outstanding Claims (Individual)</b>		<b>2,500</b>	<b>1,983</b>	<b>55</b>	<b>448</b>	<b>27</b>
	Less than 3months	1,213	1,850	53	343	27
	3 months and less than 6 months	1,287	133	2	105	-
	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

## GRIEVANCE DISPOSAL FOR THE QUARTER ENDING September 30, 2022

Sl No.	Particulars	Opening Balance As on	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
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Death claims	3	26	1	-	22	3	42
b)	Policy servicing	4	52	19	-	26	7	104
c)	Proposal processing	3	39	14	-	22	3	73
d)	Survival Claims	3	36	10	-	18	8	63
e)	ULIP related	1	2	2	-	0	0	3
f)	Unfair business practices	45	586	197	-	284	105	1,087
g)	Others	0	10	2	-	8	0	31
	<b>Total Number of complaints</b>	<b>59</b>	<b>751</b>	<b>245</b>	<b>-</b>	<b>380</b>	<b>126</b>	<b>1,403</b>

2	Total No. of Policies upto corresponding period of previous year	2,57,429
3	Total No. of Claims upto corresponding period of previous year	35,397
4	Total No. of Policies during current year	1,25,826
5	Total No. of Claims during current year	10904
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	103
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	39

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	126	100%	-	-	126	100%
b)	15 - 30 days	-	-	-	-	-	0%
c)	30 - 90 days	-	-	-	-	-	0%
d)	90 days & Beyond	-	-	-	-	-	0%
	<b>Total Number of Complaints</b>	<b>126</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>126</b>	<b>100%</b>



Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Range (Minimum to Maximum) of parameters used for valuation					Withdrawal rates		Future Bonus Rates (Assumption)		
		As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021		
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																
	Life	First 5 Year: 6.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	79% to 124% of IALM 2012-14 table	70% to 375% 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.	Infocore Policies - Rs 450 p.a. Reduced Paidup & Fully Paidup Policies - Rs 225 p.a.	Infocore Policies - Rs 475 p.a. Paidup Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% 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: 0% to 4.69% of Sum Assured > Compound Reversionary bonus: 0.13% to 3.26% of Sum Assured plus accrued reversionary bonuses > Cash bonus: 1.2% to 2.35% of Basic Sum Assured  For Century Plan > Cash bonus: 4.68% to 115.88% of Annualized Premium > Simple Reversionary bonus: 10.31% to 19.31% of Annualized Premium.	For Other products > Simple Reversionary bonus: 1.4% to 4.20% of Sum Assured. > Compound Reversionary bonus: 2.1% to 3% of Sum Assured plus accrued reversionary bonuses > Cash bonus: 1.2% to 2.35% of Basic Sum Assured  For Century Plan - Cash bonus: 4.39% to 108.84% of Annualized Premium - Simple Reversionary bonus: 10.31% to 19.31% of Annualized Premium.
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	First 5 Year: 6.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	79% to 124% of IALM 2012-14 table	70% to 375% of IALM 2012-14 table	NA	NA	Infocore Policies - Rs 450 p.a. Reduced Paidup & Fully Paidup Policies - Rs 225 p.a.	Infocore Policies - Rs 475 p.a. Paidup Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year	>Simple Reversionary bonus: 1.23% to 2.55% of Sum Assured >Compound Reversionary bonus: 4.25% of Sum Assured	>Simple Reversionary bonus: 1.8% to 3.2% of Sum Assured >Compound Reversionary bonus: 4% of Sum Assured
	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
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 -Others																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Linked -VIP																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Linked -Others																	
Life	First 5 Year: 5.60% pa Thereafter: 5.60% pa	First 5 Year: 5.70% pa Thereafter: 5.40% pa	34% to 303% of IALM 2012-14 table	30% to 860% 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.	Infocore Policies - Rs 450 p.a. Reduced Paidup & Fully Paidup Policies - Rs 225 p.a.	Infocore Policies - Rs 475 p.a. Paidup Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year			
General Annuity	First 5 Year: 5.55% pa Thereafter: 5.55% pa	First 5 Year: 6.20% pa Thereafter: 5.60% pa	54% to 63% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	100% of Indian Individual Annuitants Mortality table 2012-2015, with 1.5% p.a. mortality improvement	NA	NA	Infocore Policies - Rs 450 p.a.	Infocore Policies - Rs 475 p.a.	0%	0%	5.50% pa	5.50% pa	0%	0%			
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	First 5 Year: 5.60% pa Thereafter: 5.60% pa	First 5 Year: 5.70% pa Thereafter: 5.40% pa	34% to 303% of IALM 2012-14 table for mortality.	70% to 195% of IALM 2012-14 table for mortality.	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.	Infocore Policies - Rs 450 p.a. Reduced Paidup & Fully Paidup Policies - Rs 225 p.a.	Infocore Policies - Rs 475 p.a. Paidup Policies - Rs 250 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 12%, based on product and policy year	From 0% to 12%, based on product and policy year			
Linked -VIP																	
Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
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 -Others																	
Life	Non-Unit Interest Rate: First 5 Year: 5.60% pa Thereafter: 5.60% pa	Non-Unit Interest Rate: First 5 Year: 5.70% pa Thereafter: 5.40% pa	47% to 115% of IALM 2012-14 table	70% to 100% 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.	Infocore Policies - Rs 450 p.a.	Infocore Policies - Rs 475 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year			
General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension	Non-Unit Interest Rate: First 5 Year: 5.60% pa Thereafter: 5.60% pa	Non-Unit Interest Rate: First 5 Year: 5.70% pa Thereafter: 5.40% pa	47% to 115% of IALM 2012-14 table	70% to 100% of IALM 2012-14 table	NA	NA	Infocore Policies - Rs 450 p.a.	Infocore Policies - Rs 475 p.a.	1.1% of Premium Income	1% of Premium Income	5.50% pa	5.50% pa	From 0% to 25%, based on product and policy year	From 0% to 25%, based on product and policy year			
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

**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 FY22-23 w.r.t. emerging experience

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation																		
		Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)*				
		As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021			
Par	<b>Non-Linked -VIP</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	<b>Non-Linked -Others</b>																			
	Life	First 5 Year: 6.30% pa Thereafter: 5.80% pa	First 5 Year: 6.30% pa Thereafter: 5.80% pa	90% 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	5.50% pa	5.50% pa	From 2% to 15% , based on on product and policy year	From 2% to 15% , based on on product and policy year	Simple Reversionary bonus: 2% to 2.25% of Sum Assured.	Simple Reversionary bonus: 1.65% to 2% of Sum Assured.			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	<b>Linked -VIP</b>																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	<b>Linked -Others</b>																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Non-Par	<b>Non-Linked -VIP</b>																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	<b>Non-Linked -Others</b>																			
	Life	First 5 Year: 5.80% pa Thereafter: 5.80% pa	First 5 Year: 6.40% pa Thereafter: 5.80% pa	50% to 300% of IALM 2012-14 table	50% 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	5.50% pa	5.50% pa	From 0% to 8% , based on on product and policy year	From 0% to 8% , based on on product and policy year	<b>NOT APPLICABLE</b>				
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
	<b>Linked -VIP</b>																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	<b>Linked -Others</b>																			
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			NA	NA	

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

**Valuation data**

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

**Valuation Bases/Methodology**

Assumptions have been updated for FY22-23 w.r.t. emerging experience



Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
16-07-2022	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2022 along with the Reports of the Board of Directors and Auditors thereon.	FOR	FOR	Unqualified financial statements. No concern identified
16-07-2022	HDFC Bank Limited	AGM	Management	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2022 along with the Report of Auditors thereon.	FOR	FOR	Unqualified financial statements. No concern identified
16-07-2022	HDFC Bank Limited	AGM	Management	To declare dividend on Equity Shares.	FOR	FOR	Compliant with law. Sufficient Liquid funds. No concern identified
16-07-2022	HDFC Bank Limited	AGM	Management	To appoint a director in place of Mrs. Renu Kamad (DIN 00008064), who retires by rotation and, being eligible, offers herself for re-appointment.	FOR	FOR	Compliant with law. No concern identified regarding the profile, attendance and time commitments
16-07-2022	HDFC Bank Limited	AGM	Management	To appoint M/s. Price Waterhouse LLP, Chartered Accountants (ICAI Firm Registration No. 301112E/E300264) [Price Waterhouse LLP], as joint statutory auditors of the Bank, to hold office for a period of 3 (three) years in relation to FY 2022-23, FY 2023-24 and FY 2024-25 and to fix their overall audit fees.	FOR	FOR	Compliant with law. No concern identified over the merits and appointment
16-07-2022	HDFC Bank Limited	AGM	Management	Payment of additional fees of Rs.55,00,000 (Rupees Fifty Five Lakhs Only) to MSKA & Associates and M.M. Nissim & Co. LLP Chartered Accountants, collectively joint statutory auditors for FY 2021-22.	FOR	FOR	Compliant with law. No concern identified over the merits and appointment
16-07-2022	HDFC Bank Limited	AGM	Management	To approve the re-appointment of Mrs. Renu Kamad (DIN 00008064) as a Non-Executive Director of the Bank for a second term of five (5) years with effect from September 3, 2022 till September 2, 2027, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified regarding the profile, attendance and time commitments
16-07-2022	HDFC Bank Limited	AGM	Management	To Issue Unsecured Perpetual Debt Instruments (part of Additional Tier I capital), Tier II Capital Bonds and Long Term Bonds (financing of infrastructure and affordable housing) on a private placement basis as per the structure and within the limits permitted by the RBI, of an amount in aggregate not exceeding Rs.50,000 crores.	FOR	FOR	No governance concern identified
20-07-2022	ITC Limited	AGM	Management	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2022, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	FOR	Unqualified financial statements. No concern identified
20-07-2022	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 5.25 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 6.25 per Ordinary Share of Rs. 1/- each for the financial year ended 31st March, 2022.	FOR	FOR	Compliant with law. Sufficient Liquid funds. No concern identified

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
20-07-2022	ITC Limited	AGM	Management	To appoint a Director in place of Mr. David Robert Simpson (DIN: 07717430) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified regarding the profile, attendance and time commitments
20-07-2022	ITC Limited	AGM	Management	To appoint a Director in place of Mr. Nakul Anand (DIN: 00022279) who retires by rotation and, being eligible, offers himself for re-election.	FOR	FOR	Compliant with law. No concern identified regarding the profile and time commitments
20-07-2022	ITC Limited	AGM	Management	Remuneration of Rs. 3,40,00,000/- (Rupees Three Crores and Forty Lakhs only) to Messrs. S R B C & CO LLP, Chartered Accountants (Registration No. 324982E/E300003), Statutory Auditors of the Company, for conduct of audit for the financial year 2022-23.	FOR	FOR	Remuneration adequately disclosed. No concern identified
20-07-2022	ITC Limited	AGM	Management	Appointment of Mr. Supratim Dutta (DIN: 01804345) as a Director and also as a Wholetime Director of the Company with effect from 22nd July, 2022.	FOR	FOR	Compliant with law. No concern identified regarding the profile and time commitments
20-07-2022	ITC Limited	AGM	Management	Remuneration payable to Mr. Sanjiv Puri, Chairman & Managing Director, and Messrs. Nakul Anand and Sumant Bhargavan, Wholetime Directors, with effect from 1st October, 2022.	FOR	AGAINST	Clubbed resolution. Mr. Sanjiv Puri hold position of Chairman and Managing Director. No concern with remuneration, however, governance concern w.r.t. concentration of powers
20-07-2022	ITC Limited	AGM	Management	To enter into transactions with British American Tobacco (GLP) Limited, United Kingdom ('BAT GLP'), a related party under Regulation 2(1)(zb) of the Listing Regulations, for sale of unmanufactured tobacco of Indian origin, purchase of unmanufactured tobacco of international origins, storage / holding charges etc. mutually agreed between the parties, such that the maximum value of the transactions with BAT GLP, in the aggregate, does not exceed Rs. 2,000 crores (Rupees Two Thousand Crores only) during the financial year 2022-23.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
20-07-2022	ITC Limited	AGM	Management	Ratification of remuneration of Messrs. ABK & Associates, Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of 'Wood Pulp' and 'Paper and Paperboard' products for the financial year 2022-23, at Rs. 4,50,000/- (Rupees Four Lakhs and Fifty Thousand only)	FOR	AGAINST	Compliant with law. Governance concern: Cost Audit fee significantly lower than the minimum suggested fee by ICAI. Scope of the turnover subject to Cost Audit not disclose
20-07-2022	ITC Limited	AGM	Management	Ratification of remuneration of Messrs. S. Mahadevan & Co., Cost Accountants, appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than 'Wood Pulp' and 'Paper and Paperboard' products, for the financial year 2022-23, at Rs. 6,50,000/- (Rupees Six Lakhs and Fifty Thousand only).	FOR	AGAINST	Compliant with law. Governance concern: Cost Audit fee significantly lower than the minimum suggested fee by ICAI. Scope of the turnover subject to Cost Audit not disclose
04-08-2022	Larsen & Toubro Limited	AGM	Management	To consider and adopt the audited financial statements of the Company for the year ended March 31, 2022 and the Reports of the Board of Directors and Auditors thereon and the audited consolidated financial statements of the Company and the report of the auditors thereon for the year ended March 31, 2022.	FOR	Abstain	Abstain

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shrilekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
04-08-2022	Larsen & Toubro Limited	AGM	Management	To declare a dividend on equity shares.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. Subramanian Sarma (DIN: 00554221), who retires by rotation and is eligible for re-appointment.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. S. V. Desai (DIN: 07648203), who retires by rotation and is eligible for re-appointment.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To appoint a Director in place of Mr. T. Madhava Das (DIN: 08586766), who retires by rotation and is eligible for re-appointment.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	Re-appointment of Mr. S.N. Subrahmanyam as Chief Executive Officer and Managing Director for a period of five years from July 1, 2022 upto and including June 30, 2027 including salary of Rs.27,00,000 (Rupees Twenty Seven Lakh only) per month in the scale of Rs.27,00,000 - Rs.3,00,000 – Rs.42,00,000 with the annual increment due on April 1 every year, commission, perquisites of 20 lakh per annum excluding free furnished accommodation or house rent and other benefits.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To enter into transaction(s) with Larsen Toubro Arabia LLC, L&T Modular Fabrication Yard LLC, Larsen & Toubro Electromech LLC, Larsen & Toubro Heavy Engineering LLC, Larsen & Toubro Kuwait General Contracting Co WLL, subsidiaries of the Company and Related Parties for a period of fifteen months, whichever is earlier, upto an amount not exceeding Rs.6,000 crore.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To enter into contract(s)/transaction(s) with L&T-MHI Power Boilers Private Limited, subsidiary of the Company and a Related Party a) sale, purchase, lease or supply of goods or business assets or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet its business objectives / requirements ("Related Party Transactions") from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, upto an amount not exceeding Rs. 6,500 crore.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To enter into contract(s)/transaction(s) with L&T-MHI Power Turbine Generators Private Limited, subsidiary of the Company and a Related Party a) sale, purchase, lease or supply of goods or business assets or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet its business objectives/ requirements ("Related Party Transactions") from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, upto an amount not exceeding Rs.2,600 crore.	FOR	Abstain	Abstain

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
04-08-2022	Larsen & Toubro Limited	AGM	Management	To enter into contract(s)/transaction(s) with L&T Special Steels and Heavy Forgings Private Limited, subsidiary of the Company and a Related Party a) sale, purchase, lease or supply of goods or business assets or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet its business objectives/ requirements ("Related Party Transactions") from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, upto an amount not exceeding Rs. 2,000 crore.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To enter into contract(s)/transaction(s) with L&T Modular Fabrication Yard LLC, subsidiary of the Company and a Related Party a) sale, purchase, lease or supply of goods or business assets or equipment; b) availing or rendering of services; c) transfer of any resources, services or obligations to meet its business objectives/requirements ("Related Party Transactions") from this Meeting till the next Annual General Meeting of the Company or for a period of fifteen months, whichever is earlier, upto an amount not exceeding Rs. 2,300 crore.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	To offer, issue and allot in one or more tranches, to Investors whether Indian or Foreign, including Foreign Institutions, Foreign Institutional Investors, Foreign Portfolio Investors, Foreign Venture Capital Fund Investors, Venture Capital Funds, Non-resident Indians, Corporate Bodies, Mutual Funds, Banks, Insurance Companies, Pension Funds, Individuals or otherwise, whether shareholders of the Company or not, through an issue of convertible bonds and/or equity share, so that the total amount raised through the issue of the Securities shall not exceed Rs. 4,500 Crore.	FOR	Abstain	Abstain
04-08-2022	Larsen & Toubro Limited	AGM	Management	Ratification of remuneration Rs.17 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/lodging to M/s R. Nanabhoy & Co., Cost Accountants (Regn. No. 000010), as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2022-23.	FOR	Abstain	Abstain
12-08-2022	Bharti Airtel Limited	AGM	Management	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2022 together with the reports of Auditors thereon and Board of Directors.	FOR	FOR	Unqualified Financial Statements. Except Material uncertainty concern raised by the statutory auditors under Emphasis of Matter (Consolidated) related Indus Towers Limited (Joint Venture), there is no major concern identified.
12-08-2022	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs.3/- per fully paid-up equity share of face value of Rs.5/- each and a pro-rata dividend at the rate of Rs.0.75/-per partly paid-up equity shares of face value of Rs.5/- each (Paid-up value of Rs.1.25/- per share) as recommended by the Board of Directors for the financial year ended March 31, 2022.	FOR	FOR	Compliant with Law. No governance concern identified.

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
12-08-2022	Bharti Airtel Limited	AGM	Management	To re-appoint Ms. Chua Sock Koong (DIN 00047851) Director of the Company, liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified regarding the profile, attendance and time commitments.
12-08-2022	Bharti Airtel Limited	AGM	Management	Re-appointment of Deloitte Haskins & Sells LLP, Chartered Accountants (Firm registration no. 117366W/W-100018) as Statutory Auditors of the Company for a further term of 5 (five) consecutive years, who shall hold office from the conclusion of this 27th Annual General Meeting till the conclusion of the 32nd Annual General Meeting on such remuneration.	FOR	FOR	Compliant with law. No concern on the merits and eligibility of the statutory auditors.
12-08-2022	Bharti Airtel Limited	AGM	Management	Ratification of remuneration Rs.12,50,000/- plus applicable taxes and reimbursement of out of pocket expenses payable to Sanjay Gupta & Associates, Cost Accountants (Firm registration no. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2022-23.	FOR	FOR	Compliant with the law. No major governance concern identified.
12-08-2022	Bharti Airtel Limited	AGM	Management	To appoint Mr. Pradeep Kumar Sinha (DIN: 00145126) as an Independent Director, to hold office for a term of five consecutive years from the original date of appointment i.e. May 18, 2022 upto May 17, 2027.	FOR	FOR	Compliant with law. No concern identified regarding the profile, independence and time commitments.
12-08-2022	Bharti Airtel Limited	AGM	Management	To appoint Mr. Shyamal Mukherjee (DIN: 03024803), as an Independent Director, to hold office for a term of five consecutive years from the original date of appointment i.e. May 18, 2022 upto May 17, 2027.	FOR	FOR	Compliant with law. No concern identified regarding the profile, independence and time commitments.
12-08-2022	Bharti Airtel Limited	AGM	Management	To re-appoint Mr. Gopal Vittal (DIN: 02291778) as Managing Director (designated as Managing Director & CEO) for a further period of five (5) years with effect from February 1, 2023, liable to retire by rotation.	FOR	FOR	Compliant with Law. No governance concern identified in the profile, merit and proposed remuneration of Mr. Gopal Vittal.
12-08-2022	Bharti Airtel Limited	AGM	Management	To approve payment of remuneration to Mr. Gopal Vittal (DIN: 02291778) as Managing Director & CEO of the Company during period commencing from April 1, 2022 and ending on March 31, 2025.	FOR	FOR	Compliant with Law. No governance concern identified in the profile, merit and proposed remuneration of Mr. Gopal Vittal.
12-08-2022	Bharti Airtel Limited	AGM	Management	To approve increase the total quantum of options to be granted under the Scheme by 27,460,136 options, which represent 0.47% of the paid-up equity capital of the Company as at March 31, 2022.	FOR	FOR	No major governance concern identified.
12-08-2022	Bharti Airtel Limited	AGM	Management	To authorise Bharti Airtel Employee Welfare Trust to acquire equity shares of the Company by way of secondary market acquisition for administration of Employees Stock Option Scheme, 2005 and which shall not exceed, 46,194,688 equity shares of Rs.5/- each, which represent 0.79% of the paid-up equity capital of the Company as at March 31, 2022.	FOR	FOR	No major governance concern identified.
12-08-2022	Bharti Airtel Limited	AGM	Management	To approve provisioning of money by the Company for purchase of its shares by the Bharti Airtel Employee Welfare Trust for the benefit of employees under Employees Stock Option Scheme - 2005.	FOR	FOR	No major governance concern identified.
12-08-2022	Ugro Capital Ltd	AGM	Management	To receive, consider and adopt the Audited Financial Statements of the Company as on 31st March, 2022 along with Directors' Report and Auditors' Report thereon.	FOR	FOR	As per Law.

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
12-08-2022	Ugro Capital Ltd	AGM	Management	To re-appoint Mr. Manoj Kumar Sehrawat (DIN: 02224299), as a Director liable to retire by rotation.	FOR	FOR	As per Law.
12-08-2022	Ugro Capital Ltd	AGM	Management	To adopt Common Seal of the Company and approve alteration of Articles of Association of the Company.	FOR	FOR	As per Law.
12-08-2022	Ugro Capital Ltd	AGM	Management	To increase the maximum borrowing limits upto INR 6000 Crores over and above paid up capital and Free Reserves of the Company.	FOR	FOR	As per Law.
12-08-2022	Ugro Capital Ltd	AGM	Management	To create charge or mortgage on the assets or whole of the undertaking of the Company Section 180(1)(a) of the Companies Act, 2013, provides for the power to sell, lease or otherwise dispose of the whole or substantially the whole of the undertaking of the Company.	FOR	FOR	As per Law.
12-08-2022	Ugro Capital Ltd	AGM	Management	To offer or invite subscription for Non-convertible Debentures, in one or more series/ tranches for an amount of up to INR 2500 Crores on a private placement basis.	FOR	FOR	As per Law.
12-08-2022	Ugro Capital Ltd	AGM	Management	To consider and approve raising of funds to the tune of INR 500 Crores by way of Qualified Institutions Placement (QIP) or through any other method, and in compliance of applicable laws.	FOR	FOR	As per Law.
29-08-2022	Reliance Industries Limited	AGM	Management	To consider and adopt : (a) the audited financial statement of the Company for the financial year ended March 31, 2022 and the reports of the Board of Directors and Auditors thereon; and	FOR	FOR	Unqualified Financial Statements. Compliant with Accounting Standards.
29-08-2022	Reliance Industries Limited	AGM	Management	(b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2022 and the report of Auditors thereon	FOR	FOR	Unqualified Financial Statements. Compliant with Accounting Standards.
29-08-2022	Reliance Industries Limited	AGM	Management	To declare a dividend at the rate of Rs.8/- per equity share of Rs.10/- each fully paid-up of the Company for the financial year ended March 31, 2022.	FOR	FOR	Sufficient funds for the payment of dividend. No concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To appoint Smt. Nita M. Ambani (DIN: 03115198), who retires by rotation at this meeting, as a Director of the Company.	FOR	FOR	Re-appointment compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To appoint Shri Hital R. Meswani (DIN: 00001623), who retires by rotation at this meeting as a Director of the Company.	FOR	FOR	Re-appointment compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To appoint Deloitte Haskins & Sells LLP, Chartered Accountants (Registration No. 117366W / W – 100018) and Chaturvedi & Shah LLP, Chartered Accountants (Registration No. 101720W / W100355) as Auditors of the Company for a term of 5 (five) consecutive years from the conclusion of this Annual General Meeting till the conclusion of the sixth Annual General Meeting from this Annual General Meeting, at such remuneration as shall be fixed by the Board of Directors of the Company.	FOR	FOR	Appointment compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To re-appoint Shri Nikhil R. Meswani (DIN: 00001620) as a Whole-time Director, designated as an Executive Director, for a period of 5 (five) years from the expiry of his present term of office, i.e., with effect from July 1, 2023 and including remuneration.	FOR	FOR	Re-appointment compliant with law. No major governance concern identified.

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
29-08-2022	Reliance Industries Limited	AGM	Management	To appoint Shri K. V. Chowdary (DIN: 08485334) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term up to July 20, 2027.	FOR	FOR	Appointment compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	Ratification of remuneration of to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2023	FOR	FOR	Compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To alter the Objects Clause of the Memorandum of Association of the Company.	FOR	FOR	Compliant with law. No governance concern identified.
29-08-2022	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions between the Company and joint ventures set-up with third parties namely, BP plc and Sibur Holding PJSC for supply of goods and services.	FOR	FOR	Compliant with the law. No governance concern identified. The Company has made adequate disclosures for all the proposed transactions.
29-08-2022	Reliance Industries Limited	AGM	Management	To approve Material Related Party Transactions of Subsidiaries of the Company.	FOR	FOR	Compliant with the law. No governance concern identified. The Company has made adequate disclosures for all the proposed transactions.
30-08-2022	ICICI Bank Limited	AGM	Management	To receive, consider and adopt the standalone and consolidated financial statements for the financial year ended March 31, 2022 together with the Reports of the Directors and the Auditors thereon.	FOR	FOR	Unqualified financial statements. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	To declare dividend on equity shares.	FOR	FOR	Compliant with law. Sufficient Liquid funds. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	To appoint a director in place of Mr. Sandeep Batra (DIN: 03620913), who retires by rotation and, being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified regarding the profile and time commitments
30-08-2022	ICICI Bank Limited	AGM	Management	Re-appointment of M/s M S K A & Associates, Chartered Accountants (Registration No. 105047W) as one of the Joint Statutory Auditors of the Company, to hold office from the conclusion of this Meeting till the conclusion of the Twenty-Ninth Annual General Meeting of the Company at an overall remuneration of Rs. 53.0 million, plus out-of-pocket expenses upto a maximum of Rs. 3.0 million.	FOR	FOR	Compliant with law. No concern identified over the remuneration and appointment. Appointment subject to RBI approval
30-08-2022	ICICI Bank Limited	AGM	Management	Re-appointment of M/s KKC & Associates LLP, Chartered Accountants (formerly M/s Khimji Kunverji & Co LLP) (Registration No. 105146W/W100621) as one of the Joint Statutory Auditors of the Company, to hold office from the conclusion of this Meeting till the conclusion of the Twenty-Ninth Annual General Meeting of the Company at an overall remuneration of Rs. 53.0 million, plus out-of-pocket expenses up to a maximum of Rs. 3.0 million.	FOR	FOR	Compliant with law. No concern identified over the remuneration and appointment. Appointment subject to RBI approval
30-08-2022	ICICI Bank Limited	AGM	Management	Re-appointment of Ms. Neelam Dhawan (DIN: 00871445) as an Independent Director of the Bank, not liable to retire by rotation, for a second term of three consecutive years commencing from January 12, 2023 to January 11, 2026.	FOR	FOR	Compliant with law. No concern identified regarding the profile, independence and time commitments
30-08-2022	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Uday Chitale (DIN: 00043268) as an Independent Director of the Bank, not liable to retire by rotation, for a second term commencing from January 17, 2023 to October 19, 2024.	FOR	FOR	No Major concern seen.



Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shrilekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
30-08-2022	ICICI Bank Limited	AGM	Management	Re-appointment of Mr. Radhakrishnan Nair (DIN: 07225354) as an Independent Director of the Bank, not liable to retire by rotation, for a second term of three consecutive years commencing from May 2, 2023 to May 1, 2026.	FOR	FOR	No Major concern seen.
30-08-2022	ICICI Bank Limited	AGM	Management	Appointment of Mr. Rakesh Jha (DIN: 00042075) as a Director of the Bank, liable to retire by rotation.	FOR	FOR	Compliant Compliant with law. with law. No concern identified regarding the profile and time commitments
30-08-2022	ICICI Bank Limited	AGM	Management	Appointment of Mr. Rakesh Jha (DIN: 00042075) as a Wholetime Director (designated as Executive Director) of the Bank for a period of five years effective from May 1, 2022 including remuneration.	FOR	FOR	Compliant with law. No concern identified regarding the profile and time commitments
30-08-2022	ICICI Bank Limited	AGM	Management	Revised Remuneration for Mr. Sandeep Bakhshi (DIN: 00109206), Managing Director & Chief Executive Officer (MD & CEO).	FOR	FOR	No concern identified. Remuneration is subject to statutory approval of the RBI
30-08-2022	ICICI Bank Limited	AGM	Management	Revised remuneration for Mr. Anup Bagchi (DIN: 00105962), Executive Director.	FOR	FOR	No concern identified. Remuneration is subject to statutory approval of the RBI
30-08-2022	ICICI Bank Limited	AGM	Management	Revised remuneration for Mr. Sandeep Batra (DIN: 03620913), Executive Director.	FOR	FOR	No concern identified. Remuneration is subject to statutory approval of the RBI
30-08-2022	ICICI Bank Limited	AGM	Management	Revised remuneration for Ms. Vishakha Mulye (DIN: 00203578), erstwhile Executive Director of the Bank.	FOR	FOR	No concern identified. Remuneration is subject to statutory approval of the RBI
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for Current account deposits	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for subscription of securities issued by Related Parties and purchase of securities from Related Parties for an amount not exceeding Rs. 50.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for sale of securities to Related Parties for an amount not exceeding Rs. 50.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for Funded and non-funded credit facilities are provided by the Bank as a part of its normal banking business to all customers on the basis of uniform procedures, including to the Parties mentioned above for an amount not exceeding Rs.25.00 and Rs.60.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for repurchase (repo) transactions and other permitted short-term borrowing transactions for an amount not exceeding Rs. 40.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions of reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions for an amount not exceeding Rs. 40.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified



Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shrilekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing manpower services for certain activities of the Bank from Related Party for an amount not exceeding Rs. 15.00 billion with each Related Party during FY2024.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Material Related Party Transactions for availing insurance services from Related Party as the value of transaction will vary as per the number of claims during the year.	FOR	FOR	Adequate details provided. Transaction only for one year. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Approval and adoption of ICICI Bank Employees Stock Unit Scheme 2022 for not exceeding 100,000,000 Units, in one or more tranches as may be determined by the Board over a period of 7 (seven) years, to eligible employees of the Bank.	FOR	FOR	Compliant with law. Adequate disclosures provided. No concern identified
30-08-2022	ICICI Bank Limited	AGM	Management	Approval of grant of units to the eligible employees of select unlisted wholly owned subsidiaries under ICICI Bank Employees Stock Unit Scheme- 2022 within the aggregate limit of 100,000,000 Units, (as mentioned in Resolution No. 23 above) to the employees of the select unlisted wholly owned subsidiaries of the Bank.	FOR	FOR	Compliant with law. Adequate disclosures provided. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To consider and adopt (a) the audited financial statements of the Company for the financial year ended 31st March, 2022 and the reports of the Board of Directors and Auditors thereon; and (b) the audited consolidated financial statements of the Company for the financial year ended 31st March, 2022 and the report of the Auditors thereon.	FOR	FOR	No Major concern seen.
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To declare dividend at the rate of INR 60 per equity share	FOR	FOR	Sufficient liquid funds. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Hisashi Takeuchi (DIN: 07806180), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To appoint a Director in place of Mr. Kenichiro Toyofuku (DIN: 08619076), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To appoint Mr. Shigetoshi Torii (DIN:06437336) as a Director liable to retire by rotation.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To re-appoint Mr. Kenichiro Toyofuku (DIN: 08619076) as a Whole-time Director designated as Director (Corporate Planning) with effect from 5th December, 2022 for a period of three years including remuneration.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	Payment of commission to the non-executive directors of the Company (other than the Managing / Whole-time Directors) in addition to the sitting fee for attending the meetings of the board and committees thereof, not exceeding in aggregate one percent of the net profits of the Company.	FOR	FOR	Compliant with law. No major concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	Ratification of remuneration of INR 2.65 lac plus applicable taxes thereon besides reimbursement of out of pocket expenses payable to M/s R.J.Goel & Co., Cost Accountants (Firm Registration No. 000026) appointed by the Board of Directors as Cost Auditor to conduct the audit of the applicable cost records of the Company for the financial year 2022-23.	FOR	FOR	No Major concern seen.

Meeting Date	Investee Company Name	Type of Meeting(AGM / EGM / PBL)	Proposal of Management/ Shareholders	Description of the proposal	Management Recommendation	Vote(For/Against /Abstain)	Reason supporting the vote decision
04-07-2022	Shriram Transport Finance Company Limited	CCM	Management	Composite Scheme of Arrangement and Amalgamation between Shriekha Business Consultancy Private Limited and Shriram Financial Ventures (Chennai) Private Limited and Shriram Capital Limited and Shriram Transport Finance Company Limited and Shriram City Union Finance Limited and Shriram LI Holdings Private Limited and Shriram GI Holdings Private Limited and Shriram Investment Holdings Limited and their respective shareholders, under Sections 230 to 232 read with Section 52 and other applicable provisions of the Companies Act, 2013.	FOR	FOR	As per compliance.
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Suzuki Motor Corporation for an aggregate value not exceeding INR 3,300 crores for financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Suzuki Motor Corporation for an aggregate value not exceeding INR 20,000 Crores for the financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with FMI Automotive Components Private Limited for an aggregate value not exceeding INR 2,300 Crores for financial year 2022-23 to financial year 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with SKH Metals Limited for an aggregate value not exceeding INR 1100 Crores for financial year 2022-23 to financial year 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Jay Bharat Maruti Limited for an aggregate value not exceeding INR 1,700 Crores for financial year 2022-23 to financial year 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Krishna Maruti Limited for an aggregate value not exceeding INR 2,500 Crores for financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Bharat Seats Limited for an aggregate value not exceeding INR 1,100 Crores for financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with TDS Lithium-Ion Battery Gujarat Private Limited for an aggregate value not exceeding INR 2,500 crores for financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Suzuki Motorcycle India Private Limited for an aggregate value not exceeding INR 1,800 Crores financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified
31-08-2022	Maruti Suzuki India Limited	AGM	Management	To approve the Material Related Party Transactions with Magyar Suzuki Corporation Limited for an aggregate value not exceeding INR 1,500 Crores for financial year 2022-23 to 2024-25.	FOR	FOR	Compliant with law. No concern identified

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



**As at : September 30,2022**

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

Sl. No.	Information	Number
1	No. of offices at the beginning of the year	118
2	No. of branches approved during the year	23
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	119
7	No. of branches approved but not opened	22
8	No. of rural branches	0
9	No. of urban branches	119
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	10
	(d) Women Director	2
	(e) Whole time director	0
11	No. of Employees	
	(a) On-roll:	20548
	(b) Off-roll:	198
	(c) Total	20746
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	16500
	(b) Corporate Agents-Banks	15
	(c) Corporate Agents-Others	10
	(d) Insurance Brokers	157
	(e) Web Aggregators	11
	(f) Insurance Marketing Firm	51
	(g) Micro Agents	0
	(h) Point of Sales persons (DIRECT)	86
	(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	20,469	14,848
Recruitments during the quarter	3,847	2,030
Attrition during the quarter	3,768	48
Number at the end of the quarter	20,548	16,830