

## FORM L-1-A : Revenue Account

Name of the Insurer: DLF Pramerica Life Insurance Company Limited

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

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2009

Policyholder's Account (Technical Account)\*\*\*

Particulars	Schedule	Non Participating (Non-Linked)		Non Participating Linked (Refer Annexures to Revenue Account)		For the Year ended March 31, 2009 (Rs.'000)	For the Year ended March 31, 2008 (Rs.'000)
		Individual Life	Group Life	Individual Life	Individual Pension		
Premiums earned – net							
(a) Premium		1,202	65	13,427	19,019	33,713	na
(b) Reinsurance ceded	L-4	(28)	-	(5)	-	(33)	na
(c) Reinsurance accepted-		-	-	-	-	-	na
Income from Investments							
(a) Interest, Dividends & Rent – Gross		62	-	227	69	358	na
(b) Profit on sale/redemption of investments		-	-	68	7	75	na
(c) (Loss on sale/ redemption of investments)		0	-	(213)	(32)	(245)	na
(d) Transfer/Gain on revaluation/change in fair value*		-	-	182	74	256	na
(e) Amortisation of discount/(premium)		4	-	-	-	4	na
Transferred from Shareholders' Fund		99,480	2,501	160,729	138,769	401,479	na
Other Income (to be specified)		-	-	-	-	-	na
<b>TOTAL (A)</b>		<b>100,720</b>	<b>2,566</b>	<b>174,415</b>	<b>157,906</b>	<b>435,607</b>	na
Commission	L-5	40	-	363	433	836	na
Operating Expenses related to Insurance Business	L-6	99,875	2,483	162,430	140,685	405,473	na
Provision for doubtful debts		-	-	-	-	-	na
Bad debts written off		-	-	-	-	-	na
Provision for Tax		757	18	1,601	1,011	3,387	na
Provisions (other than taxation)		-	-	-	-	-	na
(a) For diminution in the value of investments (Net)		-	-	-	-	-	na
(b) Others (to be specified)		-	-	-	-	-	na
<b>TOTAL (B)</b>		<b>100,672</b>	<b>2,501</b>	<b>164,394</b>	<b>142,129</b>	<b>409,696</b>	na
Benefits Paid (Net)	L-7	-	-	-	-	-	na
Bonuses Paid		-	-	-	-	-	na
Change in valuation of liability in respect of life policies		-	-	-	-	-	na
(a) Gross**		48	65	10,021	15,777	25,911	na
(b) Amount ceded in Reinsurance		-	-	-	-	-	na
(c) Amount accepted in Reinsurance		-	-	-	-	-	na
<b>TOTAL (C)</b>		<b>48</b>	<b>65</b>	<b>10,021</b>	<b>15,777</b>	<b>25,911</b>	na
<b>SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	na
<b>APPROPRIATIONS</b>							na
Transfer to Shareholders' Account		-	-	-	-	-	na
Transfer to Other Reserves (to be specified)		-	-	-	-	-	na
Balance being Funds for Future Appropriations		-	-	-	-	-	na
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	na

Notes:

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

\*\* Represents Mathematical Reserves after allocation of bonus

\*\*\* Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA(Accounting) Regulations, 2002

## FORM L-2-A : Profit & Loss

**Name of the Insurer: DLF Pramerica Life Insurance Company Limited**  
**Registration No. 140; Date of Registration with the IRDA: June 27, 2008**  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2009**  
**Shareholder's Account (Non-technical Account)**

Particulars	Schedule	For the Year ended March 31, 2009	For the Year ended March 31, 2008
		(Rs.'000)	(Rs.'000)
Amounts transferred from/to the Policyholders Account (Technical Account)		-	na
Income From Investments			na
(a) Interest, Dividends & Rent – Gross		50,833	na
(b) Profit on sale/redemption of investments		34,381	na
(c) (Loss on sale/ redemption of investments)		(534)	na
(d) Amortisation of discount/(premium)		(1,685)	na
Other Income (To be specified)		-	na
' - Fees & Charges		113	na
<b>TOTAL (A)</b>		<b>83,108</b>	<b>na</b>
Expense other than those directly related to the insurance business:			
Operating expenses		67,639	na
Miscellaneous Expenditure ( written off)		58,591	na
Bad debts written off		-	na
Transfer to Policyholders' fund		401,479	na
Provisions (Other than taxation)			na
(a) For diminution in the value of investments (Net)		-	na
(b) Provision for doubtful debts		-	na
(c) Others (to be specified)		-	na
<b>TOTAL (B)</b>		<b>527,709</b>	<b>na</b>
Profit/ (Loss) before tax		(444,601)	na
Provision for Taxation		-	na
Profit / (Loss) after tax		(444,601)	na
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year.		-	na
(b) Interim dividends paid during the year		-	na
(c) Proposed final dividend		-	na
(d) Dividend distribution on tax		-	na
(e) Transfer to reserves/ other accounts (to be specified)		-	na
Profit carried -----to the Balance Sheet		(444,601)	na

## FORM L-3-A : Balance Sheet

**Name of the Insurer: DLF Pramerica Life Insurance Company Limited**  
**Registration No. 140; Date of Registration with the IRDA: June 27, 2008**  
**BALANCE SHEET AS AT MARCH 31, 2009**

	Schedule	As on March 31, 2009 (Rs.'000)	As on March 31, 2008 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	1,370,541	56,500
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		450	-
Sub-Total		1,370,991	56,500
<b>BORROWINGS</b>			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
POLICY LIABILITIES		403	-
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		25,508	-
Sub-Total		25,911	-
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>TOTAL</b>		<b>1,396,902</b>	<b>56,500</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	782,375	-
Policyholders'	L-13	1,563	-
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	25,508	-
LOANS	L-15	-	-
FIXED ASSETS	L-16	140,610	224
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	L-17	46,397	17,779
Advances and Other Assets	L-18	79,004	455
Sub-Total (A)		125,401	18234
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	115,582	20099
Sub-Total (B)	L-20	7,574	450
		123,156	20549
NET CURRENT ASSETS (C) = (A - B)		2,245	(2,315)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	58,591
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholder's Account)		444,601	-
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>1,396,902</b>	<b>56,500</b>

to be continued...

**FORM L-3-A : Balance Sheet**
**CONTINGENT LIABILITIES**

	Particulars		As on March 31, 2009	As on March 31, 2008
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	<b>TOTAL</b>		-	-

**FORM L-4 : PREMIUM SCHEDULE**
**PREMIUM**

	Particulars	Non Participating (Non-Linked)		Non Participating Linked (Refer Annexures to Revenue Account)		For the Year ended March 31, 2009
		Individual Life	Group Life	Individual Life	Individual Pension	(Rs.'000)
<b>1</b>	First year premiums	1,202	65	13,427	19,019	33,713
<b>2</b>	Renewal Premiums	-	-	-	-	-
<b>3</b>	Single Premiums	-	-	-	-	-
	<b>TOTAL PREMIUM</b>	<b>1,202</b>	<b>65</b>	<b>13,427</b>	<b>19,019</b>	<b>33,713</b>

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

Particulars	Non Participating (Non-Linked)		Non Participating Linked (Refer Annexures to Revenue Account)		For the Year ended March 31, 2009 (Rs.'000)
	Individual Life	Group Life	Individual Life	Individual Pension	
Commission paid					
Direct – First year premiums	40	-	363	433	836
- Renewal premiums	-	-	-	-	-
- Single premiums	-	-	-	-	-
<b>Total (A)</b>	<b>40</b>	<b>-</b>	<b>363</b>	<b>433</b>	<b>836</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-
Net Commission	40	-	363	433	836
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:					
Agents	18	-	363	433	814
Brokers	-	-	-	-	-
Corporate Agency	22	-	-	-	22
Referral	-	-	-	-	-
Others (please specify)	-	-	-	-	-
<b>TOTAL (B)</b>	<b>40</b>	<b>-</b>	<b>363</b>	<b>433</b>	<b>836</b>

## FORM L-6 : OPERATING EXPENSES SCHEDULE

### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S. No.	Particulars	Non Participating (Non-Linked)		Non Participating Linked (Refer Annexures to Revenue Account)		For the Year ended March 31, 2009	For the Year ended March 31, 2008
		Individual Life	Group Life	Individual Life	Individual Pension	(Rs. '000)	(Rs. '000)
1	Employees remuneration and welfare benefits	47,077	1,146	85,515	64,956	198,694	na
2	Travel, conveyance and vehicle running expenses	2,366	66	1,013	3,757	7,203	na
3	Training expenses (including Agent advisors)	1,443	35	2,734	1,975	6,187	na
4	Rent, rates & taxes	13,865	378	10,013	21,403	45,659	na
5	Repairs & Maintenance	5,561	135	10,343	7,637	23,676	na
6	Printing and Stationery	1,126	27	2,301	1,516	4,970	na
7	Communication expenses	1,578	39	2,843	2,181	6,641	na
8	Legal, Professional and Consultancy charges	6,579	171	7,706	9,713	24,169	na
9	Medical fees	34	1	71	45	151	na
10	Auditors' fees, expenses etc:						
	(a) As Auditor	302	7	638	403	1,350	na
	(b) As Adviser						
	(i) Taxation matters	-	-	-	-	-	na
	(ii) Insurance matters	-	-	-	-	-	na
	(iii) Management services; and	19	0	40	25	84	na
	(c) in any other capacity (including out of pocket expenses)	32	1	68	43	144	na
11	Advertisement and Publicity	3,585	88	6,074	5,012	14,759	na
12	Interest and Bank charges	43	1	91	58	193	na
13	Investment related charges	-	-	95	18	113	na
14	Postage and Courier cost	117	3	248	157	525	na
16	Information Technology expenses	25	1	52	33	111	na
18	Recruitment (including Agent advisors)	3,297	81	5,865	4,568	13,811	na
19	Electricity, Water and Utilities	300	7	633	400	1,340	na
20	Policy Issuance and Servicing costs	5,683	134	12,012	7,589	25,418	na
22	(Profit)/Loss on fluctuation in foreign exchange	14	0	30	19	63	na
23	Other Miscellaneous expenses	412	10	634	586	1,642	na
24	Depreciation	6,417	152	13,411	8,591	28,571	na
	<b>TOTAL</b>	<b>99,875</b>	<b>2,483</b>	<b>162,431</b>	<b>140,685</b>	<b>405,473</b>	<b>na</b>

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

	Particulars	Non Participating (Non-Linked)		Non Participating Linked (Refer Annexures to Revenue Account)		For the Year ended March 31, 2009	For the Year ended March 31, 2008
		Individual Life	Group Life	Individual Life	Individual Pension	(Rs.'000)	(Rs.'000)
1.	Insurance Claims	-	-	-	-	-	na
	(a) Claims by Death,	-	-	-	-	-	na
	(b) Claims by Maturity,	-	-	-	-	-	na
	(c) Annuities/Pension payment,	-	-	-	-	-	na
	(d) Periodical Benefit	-	-	-	-	-	na
	(e) Health	-	-	-	-	-	na
	(f) any other (please specify)	-	-	-	-	-	na
2.	(Amount ceded in reinsurance):	-	-	-	-	-	na
	(a) Claims by Death,	-	-	-	-	-	na
	(b) Claims by Maturity,	-	-	-	-	-	na
	(c) Annuities/Pension payment,	-	-	-	-	-	na
	(d) Periodical Benefit	-	-	-	-	-	na
	(e) Health	-	-	-	-	-	na
	(f) any other (please specify)	-	-	-	-	-	na
3.	Amount accepted in reinsurance:	-	-	-	-	-	na
	(a) Claims by Death,	-	-	-	-	-	na
	(b) Claims by Maturity,	-	-	-	-	-	na
	(c) Annuities/Pension payment,	-	-	-	-	-	na
	(d) Periodical Benefit	-	-	-	-	-	na
	(e) Health	-	-	-	-	-	na
	(f) any other (please specify)	-	-	-	-	-	na
	<b>TOTAL</b>	-	-	-	-	-	na

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

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Authorised Capital	20,000,000	500
	2,000,000,000 Equity Shares (Previous Year: 50,000 Equity Shares) of Rs 10 each		
2	Issued Capital	1,370,541	500
	137,054,054 Equity Shares (Previous Year: 50,000 Equity Shares) of Rs 10 each		
3	Subscribed Capital	1,370,541	500
	137,054,054 Equity Shares (Previous Year: 50,000 Equity Shares) of Rs 10 each		
4	Called-up Capital	1,370,541	500
	137,054,054 Equity Shares (Previous Year: 50,000 Equity Shares) of Rs 10 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	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>1,370,541</b>	<b>500</b>

\*Rs 56,000,000 share application money pending allotment at the end of 31st March 2008.

## FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

### PATTERN OF SHAREHOLDING: [As certified by the Management]

Shareholder	As on March 31, 2009		As on March 31, 2008	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	101,420,000	74%	50000	100%
· Foreign	35,634,054	26%	0	0%
Others				
<b>TOTAL</b>	<b>137,054,054</b>	<b>100%</b>	<b>50000</b>	<b>100%</b>

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

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserves		
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back		
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	-	-

## FORM L-11-BORROWINGS SCHEDULE

### BORROWINGS

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE**
**INVESTMENTS-SHAREHOLDERS**

	Particulars	As on March 31, 2009 (Rs.'000)	As on March 31, 2008 (Rs.'000)
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	379,103	na
2	Other Approved Securities	-	na
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	na
	(bb) Preference	-	na
	(b) Mutual Funds	-	na
	(c) Derivative Instruments	-	na
	(d) Debentures/ Bonds	-	na
	(e) Other Securities (to be specified)		na
	Commercial Paper / Certificate of Deposits	-	na
	Deposits with Bank	-	na
	(f) Subsidiaries	-	na
	Investment Properties-Real Estate	-	na
4	Investments in Infrastructure and Social Sector	173,579	na
5	Other than Approved Investments	-	na
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	154,223	na
2	Other Approved Securities	-	na
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	na
	(bb) Preference	-	na
	(b) Mutual Funds	23,202	na
	(c) Derivative Instruments	-	na
	(d) Debentures/ Bonds	-	na
	(e) Other Securities (to be specified)		
	Deposits with Bank	19,500	na
	(f) Subsidiaries	-	na
	Investment Properties-Real Estate	-	na
4	Investments in Infrastructure and Social Sector	-	na
5	Other than Approved Investments	32,768	na
	<b>TOTAL</b>	<b>782,375</b>	<b>na</b>

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

	Particulars	Non Participating Policies		Non Participating Linked (Refer Annexures to Revenue Account)		As on March 31, 2009	As on March 31, 2008
		Individual Life	Group Life	Individual Life	Individual Pension	(Rs.'000)	(Rs.'000)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	963	-	-	-	963	na
2	Other Approved Securities	-	-	-	-	-	na
3	(a) Shares	-	-	-	-	-	na
	(aa) Equity	-	-	-	-	-	na
	(bb) Preference	-	-	-	-	-	na
	(b) Mutual Funds	-	-	-	-	-	na
	(c) Derivative Instruments	-	-	-	-	-	na
	(d) Debentures/ Bonds	-	-	-	-	-	na
	(e) Other Securities (to be specified)	-	-	-	-	-	na
	Commercial Paper/ Certificate of Deposits	-	-	-	-	-	na
	Deposits with Bank	-	-	100	-	100	na
	(f) Subsidiaries	-	-	-	-	-	na
	(g) Investment Properties-Real Estate	-	-	-	-	-	na
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	na
5	Other than Approved Investments	-	-	-	-	-	na
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	na
2	Other Approved Securities	-	-	-	-	-	na
	(a) Shares	-	-	-	-	-	na
	(aa) Equity	-	-	-	-	-	na
	(bb) Preference	-	-	-	-	-	na
	(b) Mutual Funds	-	-	-	-	-	na
	(c) Derivative Instruments	-	-	-	-	-	na
	(d) Debentures/ Bonds	-	-	-	-	-	na
3	(e) Other Securities (to be specified)	-	-	-	-	-	na
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	na
	Deposits with Bank	-	-	500.00	-	500.00	na
	(f) Subsidiaries	-	-	-	-	-	na
	(g) Investment Properties-Real Estate	-	-	-	-	-	na
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	na
5	Other than Approved Investments	-	-	-	-	-	na
	<b>TOTAL</b>	<b>963</b>	<b>-</b>	<b>600</b>	<b>-</b>	<b>1,563</b>	<b>na</b>

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

	Particulars	As on March 31, 2009			As on March 31, 2008
		Individual Life	Individual Pension	Total	(Rs.'000)
	<b>LONG TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	4,026	12,219	16,245	na
2	Other Approved Securities	-	-	-	na
3	(a) Shares	-	-	-	na
	(aa) Equity	-	-	-	na
	(bb) Preference	-	-	-	na
	(b) Mutual Funds	-	-	-	na
	(c) Derivative Instruments	-	-	-	na
	(d) Debentures/ Bonds	-	-	-	na
	(e) Other Securities - Fixed Deposits	-	-	-	na
	(f) Subsidiaries	-	-	-	na
	(g) Investment Properties-Real Estate	-	-	-	na
4	Investments in Infrastructure and Social Sector	-	-	-	na
5	Other than Approved Investments	-	-	-	na
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	na
2	Other Approved Securities	-	-	-	na
3	(a) Shares	-	-	-	na
	(aa) Equity	5,037	3,950	8,987	
	(bb) Preference	-	-	-	na
	(b) Mutual Funds	-	-	-	na
	(c) Derivative Instruments	-	-	-	na
	(d) Debentures/ Bonds	-	-	-	na
	(e) Other Securities (to be specified)	-	-	-	na
		Deposit with Bank	2,200	1,600	3,800
	(f) Subsidiaries	-	-	-	na
	(g) Investment Properties-Real Estate	-	-	-	na

to be continued...

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

	Particulars	As on March 31, 2009			As on March 31, 2008
		Individual Life	Individual Pension	Total	(Rs.'000)
4	Investments in Infrastructure and Social Sector	-	-	-	na
5	Other than Approved Investments	1,354	1,110	2,464	na
	<b>NET CURRENT ASSETS</b>	-	-	-	na
	Bank Balances	1,717	1,105	2,822	na
	Income accrued on investments	194	350	544	na
	Other Receivable	-	-	-	na
	Appropriation Adjustment Account	-	-	-	na
	Payables for purchase of Securities	(1,071)	(900)	(1,971)	na
	FMC Payable	(87)	(24)	(111)	na
	Other Payables	(3,640)	(3,632)	(7,272)	na
	Expropriation Adjustment Account	0	0	-	na
	<b>TOTAL</b>	<b>9,730</b>	<b>15,778</b>	<b>25,508</b>	<b>na</b>

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

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION	-	-
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**FORM L-16 : FIXED ASSETS SCHEDULE**
**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As on March 31, 2009	As on March 31, 2008
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	-	58,187	-	58,187	-	13,040	-	13,040	45,147	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	45,269	-	45,269	-	3,049	-	3,049	42,220	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	10,301	-	10,301	-	4,117	-	4,117	6,184	-
Information Technology Equipment	270	36,473	-	36,743	60	6,107	-	6,167	30,576	210
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	14	18,702	-	18,716	-	2,463	-	2,463	16,253	14
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>284</b>	<b>168,932</b>	<b>-</b>	<b>169,216</b>	<b>60</b>	<b>28,776</b>	<b>-</b>	<b>28,836</b>	<b>140,380</b>	<b>224</b>
Work in progress	-	-	-	-	-	-	-	-	228	-
<b>Grand Total</b>	<b>284</b>	<b>168,932</b>	<b>-</b>	<b>169,216</b>	<b>60</b>	<b>28,776</b>	<b>-</b>	<b>28,836</b>	<b>140,608</b>	<b>224</b>
<b>PREVIOUS YEAR</b>	<b>-</b>	<b>284</b>	<b>-</b>	<b>284</b>	<b>-</b>	<b>60</b>	<b>-</b>	<b>60</b>	<b>224</b>	<b>-</b>

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

	Particulars	As on March31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	6,572	-
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	39,825	17,779
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>46,397</b>	<b>17,779</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	46,397	17,779
2	Outside India	-	-
	<b>TOTAL</b>	<b>46,397</b>	<b>17,779</b>

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE**
**ADVANCES AND OTHER ASSETS**

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	554	334
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	577	-
6	Others (to be specified)	-	-
	Security Deposits	34,602	120
	Advances to employees for travel, etc.	1,117	1
	<b>TOTAL (A)</b>	<b>36,850</b>	<b>455</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	16,900	-
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	-	-
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	Seed Capital Contribution towards Unit Linked Funds	7,272	-
	Service Tax Unutilized Credit	17,982	-
	<b>TOTAL (B)</b>	<b>42,154</b>	<b>-</b>
	<b>TOTAL (A + B)</b>	<b>79,004</b>	<b>455</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**
**CURRENT LIABILITIES**

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	765	-
2	Balances due to other insurance companies	33	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	93	-
5	Unallocated premium	9,409	-
6	Sundry creditors	20,750	1,913
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	-	-
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)	-	-
	-Proposal / Policyholder deposits	-	-
	-Withholding Tax Deducted at Source	12,524	7,772
	-Accrued Expenses	69,732	10,414
	-Other Statutory liabilities	2,276	-
	<b>TOTAL</b>	<b>115,582</b>	<b>20,099</b>

**FORM L-20-PROVISIONS SCHEDULE**
**PROVISIONS**

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	2,837	377
	- Provision for Fringe Benefit Tax	946	73
	- Provision for Leave Encashment	3,791	-
	- Provision for Doubtful Debts	-	-
	<b>TOTAL</b>	<b>7,574</b>	<b>450</b>

## FORM L-21-MISCELLANEOUS EXPENDITURE SCHEDULE

### MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As on March 31, 2009	As on March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	Preliminary expenses	-	450
	Miscellaneous Expenditure ( Corporate expenses pending commencement of Insurance business)	-	58,141
	<b>TOTAL</b>	-	<b>58,591</b>

**FORM L-22 : Analytical Ratios\***

Insurer: DLF Pramerica Life Ins Company Limited

Date: 31st March 2009

**Analytical Ratios for Life Companies**

S.No.	Particular	For the Year ended March 31st, 2009		For the Year ended March 31st, 2008
		With Realized Gains	Without Realized Gains	
1	New business premium income growth rate - segment wise	na		na
2	Net Retention Ratio	99.90%		na
3	Expense of Management to Gross Direct Premium Ratio	1205.20%		na
4	Commission Ratio (Gross commission paid to Gross Premium)	2.48%		na
5	Ratio of policy holder's liabilities to shareholder's funds	2.80%		na
6	Growth rate of shareholders' fund	na		na
7	Ratio of surplus to policyholders' liability	0.00%		na
8	Change in net worth (Rs.'000)	928,480		na
9	Profit after tax/Total Income	-379.24%		na
10	(Total real estate + loans)/ (Cash & invested assets)	0.00%		na
11	Total investments/(Capital + Surplus)	59.06%		na
12	Total affiliated investments/ (Capital + Surplus)	0.00%		na
13	Investment Yield (Gross and Net)			
	<b>Policyholder's Funds:</b>			
	<b>Non-Linked</b>			
	1. PAR	na	na	na
	2. Non-PAR	9.26%	9.26%	na
	3. Sub Total	9.26%	9.26%	na
	<b>Linked</b>			
	4. PAR	na	na	na
	5. Non-PAR			
	Debt Fund	10.46%	10.46%	na
	Balance Fund	-4.65%	-4.65%	na
	Growth Fund	-12.46%	-12.46%	na
	Large Cap Equity Fund	-10.87%	-10.87%	na
	Pension Debt Fund	1.35%	1.35%	na
	Pension Balanced Fund	5.19%	5.19%	na
	Pension Growth Fund	11.38%	11.38%	na
	Pension Dynamic Equity Fund	11.78%	11.78%	na

**FORM L-22 : Analytical Ratios\***

S.No.	Particular	For the Year ended March 31st, 2009		For the Year ended March 31st, 2008
		With Realized Gains	Without Realized Gains	
	<b>Policyholder's Funds:</b>			
	<b>6. Sub Total</b>	3.75%	3.75%	na
	<b>7. Grand Total</b>			
	<b>Shareholder's Fund</b>	5.67%	14.21%	na
14	<b>Conservation Ratio</b>		na	na
15	<b>Persistency Ratio</b>			
	<b>For 13th month</b>		na	na
	<b>For 25th month</b>		na	na
	<b>For 37th month</b>		na	na
	<b>For 49th Month</b>		na	na
	<b>for 61st month</b>		na	na
16	<b>NPA Ratio</b>	<b>Policyholder's Fund</b>	<b>Shareholder's Fund</b>	
	<b>Gross NPA Ratio</b>	0%	0%	na
	<b>Net NPA Ratio</b>	0%	0%	na
<b>Equity Holding Pattern for Life Insurers</b>				
1	(a) No. of shares		137,054,054	na
2	(b) Percentage of shareholding (Indian / Foreign)		100%	na
3	( c ) %of Government holding (in case of public sector insurance companies)		0	na
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		(4.64)	na
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		(4.64)	na
6	(iv) Book value per share (Rs.)		6.77	na

## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

FOR THE YEAR ENDED MARCH 31, 2009

	(Rs in '000's)
<b>Cash Flows from the operating activities:</b>	
Premium received from policyholders, including advance receipts	43,215
Other receipts (give Break-up)	-
Payments to the re-insurers, net of commissions and claims/ Benefits	-
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	-
Payments of commission and brokerage	(72)
Payments of other operating expenses	(370,312)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(36,273)
Income taxes paid (Net)	(3,013)
Service tax paid	-
Other payments (give break-up)	-
Cash flows before extraordinary items	-
Cash flow from extraordinary operations (give break-up)	-
<b>Net cash flow from operating activities</b>	<b>(366,454)</b>
Cash flows from investing activities:	-
Purchase of fixed assets	(169,161)
Proceeds from sale of fixed assets	-
Purchases of investments	(8,561,892)
Loans disbursed	-
Sales of investments	7,782,953
Repayments received	-
Rents/Interests/ Dividends received	29,132
Investments in money market instruments and in liquid mutual funds (Net) *	-
Expenses related to investments	-
<b>Net cash flow from investing activities</b>	<b>(918,968)</b>
Cash flows from financing activities:	-
Proceeds from issuance of share capital	1,314,041
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
<b>Net cash flow from financing activities</b>	<b>1,314,041</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	28,618
Cash and cash equivalents at the beginning of the year	17,779
<b>Cash and cash equivalents at the end of the year</b>	<b>46,397</b>

**FORM L-24 : VALUATION OF NET LIABILITIES**

Company Name: DLF Pramerica Life Ins Company Limited

Date: 31st March 2009

Valuation of net liabilities			
Sl.No.	Particular	As on March 31, 2009	As on March 31, 2008
1	<b>Linked</b>		
a	Life	97	na
b	General Annuity	-	na
c	Pension	158	na
d	Health	-	na
2	<b>Non-Linked</b>		
a	Life	4	na
b	General Annuity	-	na
c	Pension	-	na
d	Health	-	na

# FORM L-25- (I) : GEOGRAPHICAL DISTRIBUTION CHANNEL - INDIVIDUALS

**Company Name: DLF Pramerica Life Ins Company Limited**
**FOR THE YEAR ENDED March 31, 2009**

Geographical Distribution of Total Business- Individuals													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	1	0.00	-	1	1	0.00	-
4	Bihar	1	1	0.01	-	6	6	0.01	0.07	7	7	0.01	0.07
5	Chattisgarh	5	5	0.00	0.49	2	2	0.00	0.17	7	7	0.00	0.65
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	3	0.00	0.16	8	6	0.00	0.26	11	9	0.01	0.42
8	Haryana	13	13	0.06	0.22	250	229	0.39	13.35	263	242	0.45	13.57
9	Himachal Pradesh	2	2	0.00	0.03	6	6	0.01	0.04	8	8	0.01	0.07
10	Jammu & Kashmir	-	-	-	-	3	3	0.01	0.03	3	3	0.01	0.03
11	Jharkhand	-	-	-	-	2	2	0.00	0.12	2	2	0.00	0.12
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	1	1	0.00	0.10	6	5	0.00	0.24	7	6	0.00	0.33
15	Maharashtra	7	5	0.01	0.23	10	10	0.01	0.60	17	15	0.02	0.83
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	110	98	0.18	1.18	1,373	1,225	1.28	31.75	1,483	1,323	1.46	32.94
22	Rajasthan	1	1	0.00	0.04	14	13	0.02	0.19	15	14	0.02	0.23
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	1	0.00	0.01	1	1	0.00	0.01
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	3	2	0.00	0.05	158	142	0.18	5.19	161	144	0.18	5.24
27	UttraKhand	3	2	0.00	0.12	11	12	0.01	0.19	14	14	0.01	0.31
28	West Bengal	-	-	-	-	2	3	0.00	0.02	2	3	0.00	0.02
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	2	2	0.00	-	68	63	0.06	1.19	70	65	0.06	1.19
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	1	1	0.00	-	704	613	1.14	23.33	705	614	1.14	23.33
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>152</b>	<b>136</b>	<b>0.27</b>	<b>2.61</b>	<b>2,625</b>	<b>2,342</b>	<b>3.10</b>	<b>76.73</b>	<b>2,777</b>	<b>2,478</b>	<b>3.36</b>	<b>79.34</b>

**FORM L-25- (II) : GEOGRAPHICAL DISTRIBUTION CHANNEL - GROUP**

Company Name: DLF Pramerica Life Ins Company Limited

FOR THE YEAR ENDED March 31, 2009

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	2,602	0.0065	1.3010	1	2,602	0.0065	1.3010
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	-	-	-	-	1	2,602	0.01	1.30	1	2,602	0.01	1.30

**FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A**
**Company Name: DLF Pramerica Life Ins Company Limited**

**CODE:** 140  
**Statement as on:** 31-Mar-09  
**Statement of Investment Assets (Life Insurers)**  
**(Business within India)**  
**Periodicity of Submission** **Quarterly**

PART - A

*Rs. Lakhs*
**Total Application as per Balance Sheet (A)**
13969
**Add (B)**
**Reconciliation of Investment Assets**
**Total Investment Assets (as per Balance Sheet)**
8167
**Balance Sheet Value of:**

Provisions Sch-14 76  
 Current Liabilities Sch-13 1156

**Less(C )**

Debit Balance in P & L A/c 4446  
 Loans Sch-09 0  
 Adv & Other Assets Sch-12 717  
 Cash & Bank Balance Sch-13 464  
 Fixed Assets Sch-10 1406  
 Misc Exp Not Written Off Sch-15 0

**Funds available for Investments**
8167

A. Life Fund

7912

B. Pension &amp; General Annuity Fund

0

C. Unit Linked Funds

255
8167

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

**Company Name: DLF Pramerica Life Ins Company Limited**

PART - A

CODE: 140  
 Statement as on: 31-Mar-09  
 Statement of Investment Assets (Life Insurers)  
 (Business within India) Quarterly

Rs. Lakhs

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F= [b+c+d+e]	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM <sup>+</sup> (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1 G. Sec	Not Less than 25%	-	5,333	-	-	10	5,343	68%	-	5,343	5,397
2 G.Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	-	-	-	-	-	0%	-	-	-
3 Investment subject to Exposure Norms		-	-	-	-	-	-	0%	-	-	-
a. Housing & Infrastructure	Not Less than 15%	-	1,736	-	-	-	1,736	22%	-	1,736	1,752
b. i) Approved Investments	Not exceeding 35%	-	523	6	-	-	529	7%	-	529	529
ii) "Other Investments" not to exceed 15%		-	304	-	-	-	304	4%	-	304	231
<b>TOTAL LIFE FUND 100%</b>		-	<b>7,896</b>	<b>6</b>	-	<b>10</b>	<b>7,912</b>	<b>100%</b>	-	<b>7,912</b>	<b>7,909</b>

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1 G. Sec	Not Less than 20%	-	-	-	-	-	-	-
2 G.Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	-	-	-	-	-	-
3 Balance in Approved investment	Not Exceeding 60%	-	-	-	-	-	-	-
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>		<b>100%</b>	-	-	-	-	-	-

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
1 Approved Investment	Not Less than 75%	-	230	230	90%
2 Other Investments	Not More than 25%	-	25	25	10%
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>255</b>	<b>255</b>	<b>100%</b>

CERTIFICATION

Certified that the information given here in are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature: \_\_\_\_\_

Note: (+) FRMS refers to 'Funds representing Solvency Margin'

Full name: \_\_\_\_\_

Designation: \_\_\_\_\_

# FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

Company Name: **DLF Pramerica Life Ins Company Limited**

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

PART - B

CODE: 140  
STATEMENT AS ON: 31-Mar-09  
Periodicity of Submission: Quarterly

Par / Non-Par

Rs. Lakhs

PARTICULARS	DEBT FUND	BALANCED FUND	GROWTH FUND	LARGE CAP EQUITY FUND	PENSION DEBT FUND	PENSION BALANCED FUND	PENSION GROWTH FUND	PENSION DYNAMIC EQUITY FUND	Total of All Funds
Opening Balance (Market Value)	2.72	3.84	6.77	17.06	0.00	0.00	0.00	0.00	30.39
Add: Inflow during the Quarter	21.61	10.19	19.85	21.37	102.76	10.04	19.92	26.23	231.98
Increase / (Decrease) Value of Inv [Net]	-5.31	-1.42	-2.77	-5.11	-1.39	-0.46	-0.35	-1.14	-17.94
Less: Outflow during the Quarter	-2.66	-0.90	-1.79	-3.13	-0.67	-0.27	-0.27	-0.95	-10.65
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>21.68</b>	<b>13.52</b>	<b>25.64</b>	<b>36.45</b>	<b>102.04</b>	<b>9.86</b>	<b>19.84</b>	<b>26.05</b>	<b>255.08</b>

INVESTMENT OF UNIT FUND	DEBT FUND		BALANCED FUND		GROWTH FUND		LARGE CAP EQUITY FUND		PENSION DEBT FUND		PENSION BALANCED FUND		PENSION GROWTH FUND		PENSION DYNAMIC EQUITY FUND		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
Approved Investments (>= 75%)																		
Government Bonds	30.70	142%	5.85	43%	3.71	14%	0.00	0%	109.38	107%	7.80	79%	5.01	25%	0.00	0%	162.45	64%
Corporate Bonds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Infrastructure Bonds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Equity	0.00	0%	8.75	65%	16.64	65%	24.97	69%	0.00	0%	2.37	24%	11.98	60%	25.19	97%	89.90	35%
Money Market	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Mutual Funds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Deposit with banks	0.00	0%	5.00	37%	8.00	31%	9.00	25%	0.00	0%	0.00	0%	2.00	10%	14.00	54%	38.00	15%
Sub Total (A)	<b>30.70</b>	<b>142%</b>	<b>19.60</b>	<b>145%</b>	<b>28.35</b>	<b>111%</b>	<b>33.97</b>	<b>93%</b>	<b>109.38</b>	<b>107%</b>	<b>10.16</b>	<b>103%</b>	<b>18.99</b>	<b>96%</b>	<b>39.19</b>	<b>150%</b>	<b>290.35</b>	<b>114%</b>
Current Assets:																		
Accrued Interest	0.86	4%	0.34	3%	0.39	2%	0.33	1%	3.06	3%	0.22	2%	0.15	1%	0.05	0%	5.40	2%
Dividend Recievable	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.01	0%
Bank Balance	0.58	3%	4.10	30%	4.40	17%	8.09	22%	0.00	0%	2.61	26%	6.69	34%	1.76	7%	28.22	11%
Receivable for Sale of Investments	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Other Current Assets (for Investments)	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Less: Current Liabilities																		
Payable for Investments	0.00	0%	1.60	12%	3.97	16%	5.13	14%	0.00	0%	1.17	12%	5.26	27%	2.59	10%	19.74	8%
Fund Mgmt Charges Payable	0.52	2%	0.09	1%	0.12	0%	0.14	0%	0.07	0%	0.02	0%	0.04	0%	0.10	0%	1.09	0%
Other Current Liabilities (for Investments)	9.94	46%	10.98	81%	7.90	31%	7.57	21%	10.34	10%	2.78	28%	4.50	23%	18.71	72%	72.72	29%
Sub Total (B)	<b>-9.02</b>	<b>-42%</b>	<b>-8.23</b>	<b>-61%</b>	<b>-7.20</b>	<b>-28%</b>	<b>-4.43</b>	<b>-12%</b>	<b>-7.34</b>	<b>-7%</b>	<b>-1.14</b>	<b>-12%</b>	<b>-2.96</b>	<b>-15%</b>	<b>-19.59</b>	<b>-75%</b>	<b>-59.92</b>	<b>-23%</b>
Other Investments (<= 25%)																		
Corporate Bonds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Infrastructure Bonds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Equity	0.00	0%	2.15	16%	4.49	18%	6.91	19%	0.00	0%	0.84	8%	3.82	19%	6.45	25%	24.65	10%
Money Market	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Mutual funds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Sub Total (C)	<b>0.00</b>	<b>0%</b>	<b>2.15</b>	<b>16%</b>	<b>4.49</b>	<b>18%</b>	<b>6.91</b>	<b>19%</b>	<b>0.00</b>	<b>0%</b>	<b>0.84</b>	<b>8%</b>	<b>3.82</b>	<b>19%</b>	<b>6.45</b>	<b>25%</b>	<b>24.65</b>	<b>10%</b>
Total (A + B + C)	<b>21.68</b>	<b>100%</b>	<b>13.52</b>	<b>100%</b>	<b>25.64</b>	<b>100%</b>	<b>36.45</b>	<b>100%</b>	<b>102.04</b>	<b>100%</b>	<b>9.86</b>	<b>100%</b>	<b>19.84</b>	<b>100%</b>	<b>26.05</b>	<b>100%</b>	<b>255.08</b>	<b>100%</b>
Fund Carried Forward (as per LB 2)	<b>21.68</b>		<b>13.52</b>		<b>25.64</b>		<b>36.45</b>		<b>102.04</b>		<b>9.86</b>		<b>19.84</b>		<b>26.05</b>		<b>255.08</b>	

Date :

Signature \_\_\_\_\_  
Designation

# FORM L-28-ULIP-NAV-3A

Company Name: DLF Pramerica Life Insurance Company Limited

PART - C

CODE: 140

[Link to FORM 3A \(Part B\)](#)

STATEMENT AS ON: 31-Mar-09

Periodicity of Submission: Quarterly

S. No.	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Debt Fund	21.68	10.90	10.90	10.76	10.15	NA	5.26%	na
2	Balanced Fund	13.52	9.54	9.54	9.27	9.86	NA	11.67%	na
3	Growth Fund	25.64	8.74	8.74	8.52	9.55	NA	10.15%	na
4	Large Cap Equity Fund	36.45	8.74	8.74	8.50	9.63	NA	11.66%	na
5	Pension Debt Fund	102.04	10.02	10.02	NA	10.15	NA	1.74%	na
6	Pension Balanced Fund	9.86	10.08	10.08	NA	9.86	NA	5.42%	na
7	Pension Growth Fund	19.84	10.23	10.23	NA	9.55	NA	16.52%	na
8	Pension Dynamic Equity Fund	26.05	10.29	10.29	NA	9.63	NA	20.68%	na
	<b>Total</b>	<b>255.08</b>							

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

DATE :

Signature \_\_\_\_\_

Full Name & Designation

**FORM L-29 : DETAIL REGARDING DEBT SECURITIES - LINKED**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

(Rs in Lakhs)

Detail Regarding debt securities- Linked								
	MARKET VALUE				BOOK VALUE			
	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
<b>Breakdown By Residual Maturity</b>								
Up to 1 year	-	-	-	-	-	-	-	-
More than 1 year and up to 3 years	-	-	-	-	-	-	-	-
More than 3 years and up to 7 years	-	-	-	-	-	-	-	-
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the Issuer</b>								
a. Central Government	-	-	-	-	-	-	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	-	-	-	-	-	-	-	-

**FORM L-29 : DETAIL REGARDING DEBT SECURITIES - LIFE**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

(Rs in Lakhs)

Detail Regarding debt securities- Life								
	MARKET VALUE				BOOK VALUE			
	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class	As on 31, March 2009	as % of total for this class
<b>Breakdown by credit rating</b>								
AAA rated	1752	100%	-	-	1752	100%	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
Total	1752	100%	-	-	1752	100%	-	-
<b>Breakdown By Residual Maturity</b>								
Up to 1 year	-	-	-	-	-	-	-	-
More than 1 year and up to 3years	329	19%	-	-	329	19%	-	-
More than 3years and up to 7years	921	53%	-	-	921	53%	-	-
More than 7 years and up to 10 years	501	29%	-	-	501	29%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the Issuer</b>								
a. Central Government	1752	100%	-	-	1752	100%	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	-	-	-	-	-	-	-	-

**FORM L-30 : RELATED PARTY TRANSACTIONS**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

(Rs in Lakhs)

Related Party Transactions					
S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Year ended March 31, 2009	For the Year ended March 31, 2008
1	DLF CYBER CITY DEVELOPERS LIMITED	Fellow Subsidiary	Rent	182	na
3	DLF DEVELOPERS LIMITED	Fellow Subsidiary	Registration Charges	6	na
4	DLF OFFICE DEVELOPERS	Fellow Subsidiary	Rent	84	na
5	DLF RECREATIONAL FOUNDATION LTD.	Fellow Subsidiary	Meeting & Induction	1	na
6	DLF SERVICES LIMITED	Fellow Subsidiary	Electricity & Maintenance	28	na
7	DLF Cyber City Developers Ltd	Fellow Subsidiary	Security deposit	181	na
8	DLF Services Limited	Fellow Subsidiary	Security deposit	4	na
9	DLF Office Developers	Fellow Subsidiary	Security deposit	19	na
10	DLF LTD.	Holding Co.	Equity infusion	9577	na
11	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	3563	na
12	Mr. Kapil Mehta	Key Management Personnel	Services	88	na

## FORM L-31 : LNL - 6 : BOARD OF DIRECTORS & KEY PERSON

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

<b>BOD and Key Person information</b>			
<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. T C Goyal	Chairman	
2	Mr. Ramesh Sanka	Director	
3	Mr. Saurabh Chawla	Director	
4	Mr. Timothy Edward Feige	Director	Appointed with effect from May 30, 2008
5	Mr. S K Gupta	Director	Appointed with effect from May 30, 2008
6	Mr. Anil Bajjal	Director	Appointed with effect from May 30, 2008
7	Mr. Vepa K. Sadasivam	Director	Appointed with effect from May 30, 2008 and expired on August 23, 2008
8	Mr. Kapil Mehta	Managing Director & CEO	Appointed with effect from September 10, 2008
9	Mr. Pramath Raj Sinha	Director	Appointed with effect from October 22, 2008
10	Mr. Rajiv Kapahi	Chief Financial Officer	
11	Mr. Pradeep K Thapliyal	Appointed Actuary	
12	Ms. Sujata Dutta	Chief Marketing Officer	
13	Mr. K Sridharan	Head Internal Audit	Appointed with effect from September 29, 2008
14	Mr. Sachin Bajaj	Head Investments	Appointed with effect from November 14, 2008

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

**FORM L-32 : SOLVENCY MARGIN - KT3**
**STATEMENT OF AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

Name of Insurer: DLF Pramerica Life Insurance Co. Ltd.    Registration Number: 140    Date of Registration: June 27, 2008  
 Classification: Business Within India / Total Business

Item	Description	Notes No..	Adjusted Value As at : 31-Mar-09
(1)	(2)	(3)	(4)
01	<b>Available Assets in Policyholders' Fund: Deduct:</b>		<b>89,145,378</b>
02	Mathematical Reserves		25,911,404
03	Other Liabilities		-
04	Excess in Policyholders' Fund (01 - 02 - 03)		63,233,974
05	Available Assets in Shareholders Fund: Deduct:		793,828,814
06	Other Liabilities of Shareholders' Fund		-
07	<b>Excess in Shareholders' Fund (05 - 06)</b>		<b>793,828,814</b>
08	Total ASM (04) + (07)		857,062,788
09	Total RSM		500,000,000
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>171.41%</b>

**Certification:**

I, Pradeep Kumar Thapliyal, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Gurgaon  
 Date: 13.08.2009

Name and Signature of Appointed Actuary  
 (Pradeep K.Thapliyal)

Counter-Signature of CEO  
 (Kapil Mehta)

**FORM L-33 : NPAs-7A**

**Company Name: DLF Pramerica Life Insurance Company Limited**

**CODE: 140**

**STATEMENT AS ON: 31-Mar-09**

**Periodicity of Submission: Yearly**

**Name of the Fund** \_\_\_\_\_

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
						NA											

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

**Date:**

**Signature** \_\_\_\_\_

**Full Name & Designation**

# FORM L-34 : YIELD ON INVESTMENTS-1

Company Name: **DLF Pramerica Life Insurance Company Limited**

CODE: **140**

Name of the Fund LIFE FUND

STATEMENT AS ON: **31-Mar-09**

Statement of Investment and Income on Investment

Periodicity of Submission: **Yearly**

*Rs. Lakhs*

S.No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>											
	Central Government Bonds	CGSB	3,473.21	3,519.45	200.81	7.34%	7.34%					
	Central Government Guaranteed Loans	CGSL	-	-	126.85	18.85%	18.85%					
	Special Deposits	CSPD	-	-	-	-	-					
	Deposit under Section 7 of Insurance Act, 1938	CDSS	327.46	335.23	10.10	7.58%	7.58%					
	Treasury Bills	CTRB	1,542.23	1,542.23	20.91	3.09%	3.09%					
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTIED SECURITIES</b>											
	State Government Bonds	SGGB	-	-	-	0.00%	0.00%					
	State Government Guaranteed Loans	SGGL	-	-	-	-	-					
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-					
	Guaranteed Equity	SGGE	-	-	-	-	-					
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>											
	Loans to State Government for Housing	HLSH	-	-	-	-	-					
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-					
	Term Loan - HUDCO	HTLH	-	-	-	-	-					
	Term Loan to institutions accredited by NHB	HTLN	-	-	-	-	-					
	<b>TAXABLE BONDS OF</b>											
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-					
	Bonds / Debentures issued by NHB	HTDN	-	-	58.54	12.45%	12.45%					
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-					
	<b>TAX FREE BONDS</b>											
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-					
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-					
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-					
	<b>0</b>	<b>0</b>	-	-	-	<b>0.00%</b>	<b>0.00%</b>					

**FORM L-34 : YIELD ON INVESTMENTS-1**

S.No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
D	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>	ISAS	-	-	-	0.00%	0.00%					
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-							
	<b>TAXABLE BONDS OF</b>											
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,735.79	1,751.55	141.38	13.30%	13.30%					
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	-	-	-							
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-							
	<b>TAX FREE BONDS</b>											
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-							
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-							
E	<b>APPROVED INVESTMENTS</b>											
	<b>ACTIVELY TRADED</b>											
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	-	-	-							
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	-	-	-							
	<b>THINLY TRADED/ UNQUOTE</b>											
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-							
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-							
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-							
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-							
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-							
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-							
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-							
	Corporate Securities (Approved investment) - Debentures	ECOS	-	-	-							
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-							
	Investment properties - Immovable	EINP	-	-	-							
	Loans - Policy Loans	ELPL	-	-	-							
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-							
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-							
	Deposits - Deposit with scheduled banks	ECDB	201.00	201.00	1.68	5.05%	5.05%					
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-							
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-							
	Bills Re-Discounting	ECBR	-	-	-							
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-							

# FORM L-34 : YIELD ON INVESTMENTS-1

S.No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-							
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-							
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-							
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-							
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-							
	MF - Gilt / G Sec / Liquid Schemes	EGMF	328.26	328.26	0.63	0.27%	0.27%					
<b>F</b>	<b>OTHER INVESTMENTS</b>											
	Bonds - PSU - Taxable	OBPT	-	-	-							
	Bonds - PSU - Tax Free	OBPF	-	-	-							
	Equity Shares (incl Co-op Societies)	OESH	-	-	-							
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-							
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-							
	Debentures	OLDB	-	-	-							
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-							
	Commercial Papers	OACP	-	-	-							
	Preference Shares	OPSH	-	-	-							
	Venture Fund	OVNF	-	-	-							
	Short term Loans (Unsecured Deposits)	OSLU	72.72	72.72	-							
	Term Loans (without Charge)	OTLW	-	-	-							
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	231.43	231.43	1.03	0.83%	0.83%					
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-							
	Derivative Instruments	OCDI	-	-	-							
	Securitized Assets	OPSA	-	-	-							
	Investment properties - Immovable	OIPI	-	-	-							
	<b>TOTAL</b>		<b>7,912.09</b>	<b>7,981.86</b>	<b>561.92</b>	<b>9.16%</b>	<b>9.16%</b>	-	-	-	-	

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature \_\_\_\_\_

Full Name & Designation

# FORM L-34 : YIELD ON INVESTMENTS-1

**Company Name: DLF Pramerica Life Insurance Company Limited**

**CODE: 140**

**Name of the Fund LINKED FUND**

**STATEMENT AS ON: 31-Mar-09**

**Statement of Investment and Income on Investment**

**Periodicity of Submission: Yearly**

No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>											
	Central Government Bonds	CGSB	162.45	162.45	21.13	10.41%	10.41%					
	Central Government Guaranteed Loans	CGSL	-	-	-							
	Special Deposits	CSPD	-	-	-							
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-							
	Treasury Bills	CTRB	-	-	-							
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>											
	State Government Bonds	SGGB	-	-	-							
	State Government Guaranteed Loans	SGGL	-	-	-							
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-							
	Guaranteed Equity	SGGE	-	-	-							
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>											
	Loans to State Government for Housing	HLSH	-	-	-							
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-							
	Term Loan - HUDCO	HTLH	-	-	-							
	Term Loan to institutions accredited by NHB	HTLN	-	-	-							
	<b>TAXABLE BONDS OF</b>											
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-							
	Bonds / Debentures issued by NHB	HTDN	-	-	-							
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-							
	<b>TAX FREE BONDS</b>											
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-							
	Bonds / Debentures issued by NHB	HFDN	-	-	-							
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-							

# FORM L-34 : YIELD ON INVESTMENTS-1

No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
D	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>	ISAS	-	-	-	0.00%	0.00%					
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-							
	<b>TAXABLE BONDS OF</b>											
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	-	-	-							
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	-	-	-							
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-							
	<b>TAX FREE BONDS</b>											
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-							
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-							
E	<b>APPROVED INVESTMENTS</b>											
	<b>ACTIVELY TRADED</b>											
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	22.01	22.01	0.05	0.34%	0.34%					
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	67.89	67.89	(6.70)	-18.31%	-18.31%					
	<b>THINLY TRADED/ UNQUOTE</b>											
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-							
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-							
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-							
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-							
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-							
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-							
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-							
	Corporate Securities (Approved investment) - Debentures	ECOS	-	-	-							
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-							
	Investment properties - Immovable	EINP	-	-	-							
	Loans - Policy Loans	ELPL	-	-	-							
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-							
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-							
	Deposits - Deposit with scheduled banks	ECDB	38.00	38.00	0.87	3.29%	3.29%					
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-							
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-							
	Bills Re-Discounting	ECBR	-	-	-							
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-							
	Application Money	ECAM	-	-	-							

# FORM L-34 : YIELD ON INVESTMENTS-1

No.	Category of Investment	Category Code	Year 08-09				Year 07-08					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value			
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-							
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-							
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-							
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-							
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-							
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(59.92)	(59.92)	-	0.00%	0.00%					
0	Bonds - PSU - Taxable											
	Bonds - PSU - Tax Free	OBPF	-	-	-							
	Equity Shares (incl Co-op Societies)	OESH	20.57	20.57	(2.18)	-24.68%	-24.68%					
	Equity Shares (PSUs & Unlisted)	OEPU	4.08	4.08	0.09	4.48%	4.48%					
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-							
	Debentures	OLDB	-	-	-							
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-							
	Commercial Papers	OACP	-	-	-							
	Preference Shares	OPSH	-	-	-	0.00%	0.00%					
	Venture Fund	OVNF	-	-	-	0.00%	0.00%					
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	0.00%	0.00%					
	Term Loans (without Charge)	OTLW	-	-	-	0.00%	0.00%					
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.16	1.69%	1.69%					
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-							
	Derivative Instruments	OCDI	-	-	-							
	Securitised Assets	OPSA	-	-	-							
	Investment properties - Immovable	OIPI	-	-	-							
	<b>TOTAL</b>		255.08	255.08	13.44	4.46%	4.46%	-	-	-	-	

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature \_\_\_\_\_

Full Name & Designation

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

Company Name: DLF Pramerica Life Insurance Company Limited

CODE: 140

Statement as on: 31-Mar-09

Name of Fund LIFE

Statement of Down Graded Investments

Periodicity of Submission: Yearly

Rs. Lakhs

S. 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>								
B.	<u>A\$ on Date</u>								

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

Signature \_\_\_\_\_

Date:

Full Name and Designation

**FORM L-35 : DOWNGRADING OF INVESTMENTS - 2**

**Company Name:** DLF Pramerica Life Insurance Company Limited

**CODE:** 140

**Statement as on:** 31-Mar-09

**Name of Fund** LINKED

**Statement of Down Graded Investments**

**Periodicity of Submission:** Yearly

**Rs. Lakhs**

S. 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>								
B.	<u>A\$ on Date</u>								

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

Date:

Signature \_\_\_\_\_

Full Name and Designation

## FORM L-36 : PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

Sl. No	Particulars	Year '08-09				Year '07-08			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premum								
	i Individual Single Premium- (ISP)								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
	ii Individual Single Premium (ISPA)- Annuity								
	From 0-50000	-	-	-	-	na	na	na	na
	From 50,001-100,000	-	-	-	-	na	na	na	na
	From 1,00,001-150,000	-	-	-	-	na	na	na	na
	From 150,001- 2,00,000	-	-	-	-	na	na	na	na
	From 2,00,001-250,000	-	-	-	-	na	na	na	na
	From 2,50,001 -3,00,000	-	-	-	-	na	na	na	na
	Above Rs. 3,00,000	-	-	-	-	na	na	na	na
	iii Group Single Premium (GSP)								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
	iv Group Single Premium- Annuity- GSPA								
	From 0-50000	-	-	-	-	na	na	na	na
	From 50,001-100,000	-	-	-	-	na	na	na	na
	From 1,00,001-150,000	-	-	-	-	na	na	na	na
	From 150,001- 2,00,000	-	-	-	-	na	na	na	na
	From 2,00,001-250,000	-	-	-	-	na	na	na	na
	From 2,50,001 -3,00,000	-	-	-	-	na	na	na	na
	Above Rs. 3,00,000	-	-	-	-	na	na	na	na
	v Individual non Single Premium- INSP								
	From 0-10000	50.15	1,302	1,205	5,009.10	na	na	na	na
	From 10,000-25,000	77.97	1,011	976	1,500.44	na	na	na	na
	From 25001-50,000	66.02	302	288	921.70	na	na	na	na
	From 50,001- 75,000	8.00	55	55	76.50	na	na	na	na
	From 75,000-100,000	32.91	59	59	172.00	na	na	na	na
	From 1,00,001 -1,25,000	3.02	14	14	6.00	na	na	na	na
	Above Rs. 1,25,000	98.40	34	31	145.80	na	na	na	na

**FORM L-36 : PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE**

Sl. No	Particulars	Year '08-09				Year '07-08			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	vi Individual non Single Premium- Annuity- INSPA								
	From 0-50000	-	-	-	-	na	na	na	na
	From 50,001-100,000	-	-	-	-	na	na	na	na
	From 1,00,001-150,000	-	-	-	-	na	na	na	na
	From 150,001- 2,00,000	-	-	-	-	na	na	na	na
	From 2,00,001-250,000	-	-	-	-	na	na	na	na
	From 2,50,001 -3,00,000	-	-	-	-	na	na	na	na
	Above Rs. 3,00,000	-	-	-	-	na	na	na	na
	vii Group Non Single Premium (GNSP)								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
	viii Group Non Single Premium- Annuity- GNSPA								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	0.65	1	2,602	130.10	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
2	Renewal Premium								
	i Individual								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
	ii Individual- Annuity								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na

**FORM L-36 : PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE**

Sl. No	Particulars	Year '08-09				Year '07-08			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	iii Group								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na
	iv Group- Annuity								
	From 0-10000	-	-	-	-	na	na	na	na
	From 10,000-25,000	-	-	-	-	na	na	na	na
	From 25001-50,000	-	-	-	-	na	na	na	na
	From 50,001- 75,000	-	-	-	-	na	na	na	na
	From 75,000-100,000	-	-	-	-	na	na	na	na
	From 1,00,001 -1,25,000	-	-	-	-	na	na	na	na
	Above Rs. 1,25,000	-	-	-	-	na	na	na	na

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

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)							
S.No.	Channels	Year '08-09			Year '07-08		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	na	na	na
2	Corporate Agents-Banks	-	-	-	na	na	na
3	Corporate Agents -Others	-	-	-	na	na	na
4	Brokers	-	-	-	na	na	na
5	Micro Agents	-	-	-	na	na	na
6	Direct Business	1	2,602	0.65	na	na	na
	Total (A)	1	2,602	0.65	na	na	na
1	Referral (B)	-	-	-	na	na	na
	Grand Total (A + B)	1	2,602	0.65	na	na	na

**FORM L-38 : BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)					
S.No.	Channels	Year '08-09		Year '07-08	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	320	109.48	na	na
2	Corporate Agents-Banks	-	-	na	na
3	Corporate Agents -Others	26	1.66	na	na
4	Brokers	-	-	na	na
5	Micro Agents	-	-	na	na
6	Direct Business	2,431	225.34	na	na
	Total (A)	2,777	336.48	na	na
1	Referral (B)	-	-	na	na
	Grand Total (A + B)	2,777	336.48	na	na

**FORM L-39 : DATA ON SETTLEMENT OF CLAIMS**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

Ageing of Claims*									
S.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1-3 months	3-6 months	6 months-1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims	-	-	-	-	-	-	-	-

\*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

**FOR L-40 : QUARTERLY CLAIMS DATA FOR LIFE**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period*	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*in case of death- the claims for which all the documentations have been completed .

**FORM L-41 : GRIEVANCE DISPOSAL**

Insurer: DLF Pramerica Life Insurance Company Limited

Date: 31st March 2009

**GRIEVANCE DISPOSAL**
*(Rs in Lakhs)*

S. No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	-	4	3	1	-	-
b)	New Busines Related	-	15	3	7	2	3
c)	Policy Servcing related	-	1	-	-	-	1
d)	Claim Servicing related	-	-	-	-	-	-
e)	Others	-	8	3	4	-	1
	Total Number	-	28	9	12	2	5

<b>2</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	5	-	5
b)	Greater than 15 days	-	-	-
	Total Number	5	-	5

## FORM L-42 : Valuation Basis (Life Insurance)

### CURRENT LIABILITIES

#### A. How the policy data needed for valuation is accessed?

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. For any new product, a change request form (containing the data required for the new products) is provided to the IT function for inclusion of the new product in extraction program. User acceptance test (UAT) is carried on the data extracted from the modified program before using it for valuation. Valuation data files are provided to the actuarial function in CSV format.

#### B. How the valuation bases are supplied to the system?

The following valuation bases are keyed into the input tab of the valuation models and are verified by a maker checker process.

##### 1. Interest Rates

	Individual Business	Group business
i) Life Participating Business	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.20%	Unearned premium method is used
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	5.20%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

##### 2. Mortality Rates

	Individual Business	Group business
i) Life Participating Business	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	86.25% - LIC 94-96	Unearned premium method is used.
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	75%-92% - LIC 94-96	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

##### 3. Expenses

Best estimate per policy maintenance expenses, claim expenses and investment expenses assumptions have been based on projected expenses when Insurer acquires a stable level of business. The best estimate assumptions are further increased by a MAD of 10% of best estimate. An assumption of 5% p.a. for expense inflation was used for scheming future expenses.

##### 4. Bonus Rates

Company does not have any participating products.

##### 5. Policyholder's Reasonable Expectation

Company does not have any participating products.

##### 6. Taxation and Shareholder Transfers

Company does not have any participating business. For non-participating business, no assumption is required for future taxation and shareholder transfers for valuing the policyholder's liabilities.

##### 7. Basis of provisions for Incurred but Not Reported (IBNR)

Company was in very early stage of its operations and did not have any past claim experience to determine IBNR. However, company had kept additional reserve equal to one month risk charges for

##### 8. Change in Valuation Methods or Bases

Not Applicable as this was the first valuation of the company, which was in its first year of operation as at the valuation date.

Place: Gurgaon

Appointed Actuary : Pradeep Kumar Thapliyal