

# FORM L-1-A : Revenue Account

Name of the Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**  
Registration No. 140 ; Date of Registration with the IRDA: June 27, 2008

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012

Policyholders' Account (Technical Account)\*\*\*

Rs '000

Particulars	Schedule	FOR THE YEAR ENDED ON MARCH 2012					FOR THE YEAR ENDED ON MARCH 2011				
		Non Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)		Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
Premiums earned – net											
(a) Premium	<b>L-4</b>	903,372	285	641,506	124,958	<b>1,670,121</b>	229,997	100	578,495	141,765	<b>950,357</b>
(b) Reinsurance ceded		(6,383)	-	(1,195)	-	<b>(7,578)</b>	(1,476)	-	(1,497)	-	<b>(2,973)</b>
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-
Income from Investments											
(a) Interest, Dividends & Rent – Gross		7,770	42	28,629	9,786	<b>46,227</b>	1,291	8	11,087	5,177	<b>17,563</b>
(b) Profit on sale/redemption of investments		578	-	10,496	5,205	<b>16,279</b>	17	-	9,045	6,569	<b>15,631</b>
(c) (Loss on sale/ redemption of investments)		(58)	-	(14,085)	(7,926)	<b>(22,069)</b>	-	-	(1,109)	(1,941)	<b>(3,050)</b>
(d) Transfer/Gain on revaluation/change in fair value*		-	-	(37,554)	(17,238)	<b>(54,792)</b>	-	-	5,867	4,677	<b>10,544</b>
(e) Amortisation of discount/(premium)		336	1	10	1	<b>348</b>	15	16	(62)	11	<b>(20)</b>
(f) Appropriation/ Expropriation Adjustment Account		-	-	(1,550)	(742)	<b>(2,292)</b>	-	-	1,053	383	<b>1,436</b>
Transferred from Shareholders' Fund		1,241,918	693	122,287	-	<b>1,364,898</b>	272,209	668	735,011	137,068	<b>1,144,956</b>
Other Income (to be specified)											
(a) Fees & Charges		137	-	-	-	<b>137</b>	17	-	-	-	<b>17</b>
<b>TOTAL (A)</b>		<b>2,147,670</b>	<b>1,021</b>	<b>748,544</b>	<b>114,044</b>	<b>3,011,279</b>	<b>502,070</b>	<b>792</b>	<b>1,337,890</b>	<b>293,709</b>	<b>2,134,461</b>
Commission	<b>L-5</b>	165,868	-	13,681	1,357	<b>180,906</b>	47,939	-	45,195	4,106	<b>97,240</b>
Operating Expenses related to Insurance Business	<b>L-6</b>	1,817,272	836	227,111	17,025	<b>2,062,244</b>	402,915	795	914,307	160,819	<b>1,478,836</b>
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>1,983,140</b>	<b>836</b>	<b>240,792</b>	<b>18,382</b>	<b>2,243,150</b>	<b>450,854</b>	<b>795</b>	<b>959,502</b>	<b>164,925</b>	<b>1,576,076</b>
Benefits Paid (Net)	<b>L-7</b>	25,175	-	12,516	927	<b>38,618</b>	2,787	-	5,956	547	<b>9,290</b>
Bonuses Paid		-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies											
(a) Gross**		139,355	185	495,236	91,036	<b>725,812</b>	48,429	(3)	372,432	128,237	<b>549,095</b>
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>164,530</b>	<b>185</b>	<b>507,752</b>	<b>91,963</b>	<b>764,430</b>	<b>51,216</b>	<b>(3)</b>	<b>378,388</b>	<b>128,784</b>	<b>558,385</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		-	-	-	<b>3,699</b>	<b>3,699</b>	-	-	-	-	-
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	3,699	<b>3,699</b>	-	-	-	-	-
<b>TOTAL (D)</b>		-	-	-	3,699	<b>3,699</b>	-	-	-	-	-

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 CO. LTD.

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012

Shareholders' Account (Non-technical Account)

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 2012	FOR THE YEAR ENDED ON MARCH 2011
	(Rs.'000).	(Rs.'000).
Amounts transferred from/to the Policyholders Account (Technical Account)	-	-
Income From Investments		
(a) Interest, Dividends & Rent – Gross	87,757	69,719
(b) Profit on sale/redemption of investments	8,775	7,920
(c) (Loss on sale/ redemption of investments)	(196)	(13)
(d) Amortisation of discount/(premium)	8,089	(5,134)
Other Income (To be specified)	-	-
<b>TOTAL (A)</b>	<b>104,425</b>	<b>72,492</b>
Expense other than those directly related to the insurance business:	22,009	23,147
Bad debts written off	-	-
Transfer to Policyholders' fund	1,364,898	1,144,956
Provisions (Other than taxation)		
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others (to be specified)	-	-
<b>TOTAL (B)</b>	<b>1,386,907</b>	<b>1,168,103</b>
Profit/ (Loss) before tax	(1,282,482)	(1,095,611)
Provision for Taxation	-	-
Profit / (Loss) after tax	<b>(1,282,482)</b>	<b>(1,095,611)</b>
<b>APPROPRIATIONS</b>		-
(a) Balance at the beginning of the year.	(2,473,100)	(1,377,489)
(b) Interim dividends paid during the year	-	-
(c) Proposed final dividend	-	-
(d) Dividend distribution on tax	-	-
(e) Transfer to reserves/ other accounts (to be specified)	-	-
Profit carried -----to the Balance Sheet	<b>(3,755,582)</b>	<b>(2,473,100)</b>

# FORM L-3-A : Balance Sheet

Name of the Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

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

**BALANCE SHEET AS AT MARCH 31, 2012**

(Rs.'000).

Particulars	Schedule	As at March 31, 2012 (Rs.'000).	As at March 31, 2011 (Rs.'000).
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	<b>L-8,L-9</b>	3,051,744	2,939,563
Share Application Money		-	-
RESERVES AND SURPLUS	<b>L-10</b>	1,865,214	812,574
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	70
<b>Sub-Total</b>		<b>4,916,958</b>	<b>3,752,207</b>
BORROWINGS	<b>L-11</b>	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		26	-
POLICY LIABILITIES		210,775	58,432
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		1,382,141	808,672
<b>Sub-Total</b>		<b>1,592,942</b>	<b>867,104</b>
FUNDS FOR FUTURE APPROPRIATIONS		3,699	-
<b>TOTAL</b>		<b>6,513,599</b>	<b>4,619,311</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Shareholders'	<b>L-12</b>	1,358,505	1,373,713
Policyholders'	<b>L-13</b>	194,906	49,063
ASSETS HELD TO COVER LINKED LIABILITIES	<b>L-14</b>	1,382,141	808,672
LOANS	<b>L-15</b>	-	-
FIXED ASSETS	<b>L-16</b>	18,995	37,366
CURRENT ASSETS			
Cash and Bank Balances	<b>L-17</b>	171,651	105,123
Advances and Other Assets	<b>L-18</b>	390,032	264,518
<b>Sub-Total (A)</b>		<b>561,683</b>	<b>369,641</b>
CURRENT LIABILITIES	<b>L-19</b>	732,844	474,566
PROVISIONS	<b>L-20</b>	25,369	17,678
<b>Sub-Total (B)</b>		<b>758,213</b>	<b>492,244</b>
NET CURRENT ASSETS (C) = (A - B)		(196,530)	(122,603)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		3,755,582	2,473,100
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>6,513,599</b>	<b>4,619,311</b>

## CONTINGENT LIABILITIES

Particulars	As at March 31, 2012	As at March 31, 2011
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>	<b>-</b>	<b>-</b>

# FORM L-4 : PREMIUM SCHEDULE

**PREMIUM**

(Rs.'000).

		FOR THE YEAR ENDED ON MARCH 2012					FOR THE YEAR ENDED ON MARCH 2011				
	Particulars	Non Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)		Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
1	First year premiums	773,326	285	158,807	1,339	<b>933,757</b>	228,606	100	396,649	66,143	<b>691,498</b>
2	Renewal Premiums	130,046	-	384,902	123,614	<b>638,562</b>	1,391	-	135,914	71,583	208,888
3	Single Premiums	-	-	97,797	5	<b>97,802</b>	-	-	45,932	4,039	49,971
	<b>TOTAL PREMIUM</b>	<b>903,372</b>	<b>285</b>	<b>641,506</b>	<b>124,958</b>	<b>1,670,121</b>	<b>229,997</b>	<b>100</b>	<b>578,495</b>	<b>141,765</b>	<b>950,357</b>

LIFE INSURANCE

# FORM L-5 : COMMISSION SCHEDULE

## COMMISSION EXPENSES

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 2012					FOR THE YEAR ENDED ON MARCH 2011				
	Non Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)		Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
Commission paid										
Direct – First year premiums	161,300	-	4,444	(349)	<b>165,395</b>	47,929	-	41,465	3,193	<b>92,587</b>
- Renewal premiums	4,568	-	7,646	1,706	<b>13,920</b>	10	-	2,934	846	<b>3,790</b>
- Single premiums	-	-	1,591	-	<b>1,591</b>	-	-	796	67	<b>863</b>
<b>Total (A)</b>	<b>165,868</b>	<b>-</b>	<b>13,681</b>	<b>1,357</b>	<b>180,906</b>	<b>47,939</b>	<b>-</b>	<b>45,195</b>	<b>4,106</b>	<b>97,240</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-
Net Commission	<b>165,868</b>	<b>-</b>	<b>13,681</b>	<b>1,357</b>	<b>180,906</b>	<b>47,939</b>	<b>-</b>	<b>45,195</b>	<b>4,106</b>	<b>97,240</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>										
Agents	85,523	-	9,787	1,257	<b>96,567</b>	29,311	-	26,658	3,778	<b>59,747</b>
Brokers	23,667	-	324	2	<b>23,993</b>	6,963	-	1,848	17	<b>8,828</b>
Corporate Agency	56,561	-	3,545	98	<b>60,204</b>	11,665	-	16,689	311	<b>28,665</b>
Referral	54	-	3	-	<b>57</b>	-	-	-	-	<b>-</b>
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-
Bancassurance	63	-	22	-	<b>85</b>	-	-	-	-	<b>-</b>
<b>TOTAL (B)</b>	<b>165,868</b>	<b>-</b>	<b>13,681</b>	<b>1,357</b>	<b>180,906</b>	<b>47,939</b>	<b>-</b>	<b>45,195</b>	<b>4,106</b>	<b>97,240</b>

# FORM L-6 : OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000).

Particulars		FOR THE YEAR ENDED ON MARCH 31, 2012					FOR THE YEAR ENDED ON MARCH 31, 2011				
		Non Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)		Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	831,446	383	103,908	7,813	943,550	205,865	407	467,145	82,325	755,742
2	Travel, conveyance and vehicle running expenses	63,797	29	7,973	600	72,399	12,933	26	29,347	5,172	47,478
3	Training expenses (including Agent advisors)	27,952	13	3,493	263	31,721	3,495	7	7,932	1,398	12,832
4	Rent, rates & taxes	152,401	70	19,046	1,432	172,949	40,618	80	92,170	16,243	149,111
5	Repairs & Maintenance	45,400	21	5,674	427	51,522	12,996	26	29,489	5,197	47,708
6	Printing and stationery	6,002	3	750	56	6,811	1,567	3	3,557	627	5,754
7	Communication expenses	19,907	9	2,488	187	22,591	4,472	9	10,148	1,788	16,417
8	Legal, professional and consultancy charges	68,514	32	8,562	644	77,752	15,402	30	34,950	6,159	56,541
9	Medical fees	5,542	-	693	-	6,235	776	-	1,762	-	2,538
10	Auditors' fees, expenses etc :										
	(a) as auditor	1,410	1	176	13	1,600	408	1	928	163	1,500
	(b) as adviser										
	(i) Taxation matters	132	-	17	1	150	41	-	93	16	150
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (including out of pocket expenses)	176	-	22	2	200	59	-	134	24	217
11	Advertisement and publicity	159,320	73	19,911	1,497	180,801	17,827	35	40,453	7,129	65,444
12	Interest and bank charges	8,130	4	1,016	76	9,226	1,463	3	3,320	585	5,371
13	Investment related charges	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	12,370	6	1,546	116	14,038	2,277	4	5,167	911	8,359
15	Sales Promotion expenses	124,124	57	15,512	1,166	140,859	19,395	38	44,010	7,756	71,199
16	Information technology expenses	-	-	-	-	-	-	-	-	-	-
17	Recruitment (including Agent advisors)	15,009	7	1,876	141	17,033	3,330	7	7,557	1,332	12,226
18	Electricity ,water and utilities	11,466	5	1,433	108	13,012	2,810	6	6,377	1,124	10,317
19	Policy issuance and servicing costs	183,806	85	22,971	1,727	208,589	42,965	85	97,495	17,181	157,726
20	(Profit)/Loss on fluctuation in foreign exchange	2	-	-	-	2	2	-	4	1	7
21	(Profit)/Loss on fixed assets	1,444	1	181	14	1,640	840	2	1,907	336	3,085
22	Service Tax expense	33,037	15	4,129	310	37,491	2,444	5	5,546	978	8,973
23	Other miscellaneous expenses	22,711	11	2,838	214	25,774	3,384	6	7,692	1,356	12,438
24	Depreciation	23,174	11	2,896	218	26,299	7,546	15	17,124	3,018	27,703
	<b>TOTAL</b>	<b>1,817,272</b>	<b>836</b>	<b>227,111</b>	<b>17,025</b>	<b>2,062,244</b>	<b>402,915</b>	<b>795</b>	<b>914,307</b>	<b>160,819</b>	<b>1,478,836</b>

# FORM L-7 : BENEFITS PAID SCHEDULE

BENEFITS PAID [NET]

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 31, 2012					FOR THE YEAR ENDED ON MARCH 31, 2011				
	Non Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)		Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
1. Insurance Claims										
(a) Claims by Death,	37,803	-	14,692	518	53,013	2,787	-	6,971	547	10,305
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-
Surrenders	-	-	522	409	931	-	-	-	-	-
Riders	-	-	-	-	-	-	-	-	-	-
	<b>37,803</b>	<b>-</b>	<b>15,214</b>	<b>927</b>	<b>53,944</b>	<b>2,787</b>	<b>-</b>	<b>6,971</b>	<b>547</b>	<b>10,305</b>
2. (Amount ceded in reinsurance):										
(a) Claims by Death,	(12,628)	-	(2,698)	-	(15,326)	-	-	(1,015)	-	(1,015)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-
	<b>(12,628)</b>	<b>-</b>	<b>(2,698)</b>	<b>-</b>	<b>(15,326)</b>	<b>-</b>	<b>-</b>	<b>(1,015)</b>	<b>-</b>	<b>(1,015)</b>
3. Amount accepted in reinsurance:										
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>25,175</b>	<b>-</b>	<b>12,516</b>	<b>927</b>	<b>38,618</b>	<b>2,787</b>	<b>-</b>	<b>5,956</b>	<b>547</b>	<b>9,290</b>

# FORM L-8 : SHARE CAPITAL SCHEDULE

## SHARE CAPITAL

(Rs. '000)

	Particulars	As at March 31, 2012	As at March 31, 2011
1	Authorised Capital	20,000,000	20,000,000
	2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each		
2	Issued Capital	3,051,744	2,939,563
	305,174,382 Equity Shares (Previous Year: 293,956,262 Equity Shares) of Rs 10/- each		
3	Subscribed Capital	3,051,744	2,939,563
	305,174,382 Equity Shares (Previous Year: 293,956,262 Equity Shares) of Rs 10/- each		
4	Called-up Capital	3,051,744	2,939,563
	305,174,382 Equity Shares (Previous Year: 293,956,262 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 on		
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>3,051,744</b>	<b>2,939,563</b>



# FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING : [As certified by the Management]

Shareholder	As at March 31, 2012		As at March 31, 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	225,829,084	74%	217,527,674	74%
· Foreign	79,345,298	26%	76,428,588	26%
Others		-		-
<b>TOTAL</b>	<b>305,174,382</b>	<b>100%</b>	<b>293,956,262</b>	<b>100%</b>



# FORM L-10-RESERVES AND SURPLUS SCHEDULE

## RESERVES AND SURPLUS

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,865,214	812,574
4	Revaluation Reserve	-	-
	General Reserves		
5	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>	<b>1,865,214</b>	<b>812,574</b>



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# FORM L-11-BORROWINGS SCHEDULE

## BORROWINGS

	Particulars	As at March 31, 2012	As at March 31, 2011
		(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

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	806,421	496,278
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	85,281	-
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	380,480	366,065
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	32,323	301,185
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	66,084
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	9,000
	(f) Subsidiaries	-	98,453
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	24,648
5	Other than Approved Investments	-	12,000
	<b>TOTAL</b>	<b>1,358,505</b>	<b>1,373,713</b>

# FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

## INVESTMENTS-POLICYHOLDERS

(Rs.'000)

		As at March 31, 2012					As at March 31, 2011				
	Particulars	Non Participating Policies		Non Participating Linked (Refer Annexures to Revenue Account)		Total	Non Participating Policies		Non Participating Linked (Refer Annexures to)		Total
		Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension	
	<b>LONG TERM INVESTMENTS</b>										
1	Government securities and Government guaranteed bonds including Treasury Bills	75,460	550	491	550	77,051	7,310	-	-	-	7,310
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	22,704	-	-	-	22,704	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	500	2,500	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	52,347	-	8,223	-	60,570	16,942	-	8,213	-	25,155
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>										
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-	549	-	549	1,098
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	363	-	363	4,500	-	100	-	4,600
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	19,000	-	-	-	19,000	10,400	-	-	500	10,900
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	12,718	-	-	-	12,718	-	-	-	-	-
	<b>TOTAL</b>	<b>184,229</b>	<b>550</b>	<b>9,077</b>	<b>1,050</b>	<b>194,906</b>	<b>39,152</b>	<b>549</b>	<b>8,313</b>	<b>1,049</b>	<b>49,063</b>

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2012			As at March 31, 2011		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	110,929	21,819	132,748	43,727	16,114	<b>59,841</b>
2	Other Approved Securities				-	-	-
3	(a) Shares						
	(aa) Equity	579,974	210,188	790,162	314,575	150,636	<b>465,211</b>
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	29,914	13,191	43,105	-	-	-
	(e) Other Securities - Fixed Deposits	16,500	3,500	20,000	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	80,448	29,831	110,279	43,514	21,429	<b>64,943</b>
5	Other than Approved Investments	100,153	35,076	135,229	57,304	25,934	<b>83,238</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	52,894	1,098	53,992	33,798	899	<b>34,697</b>
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	43,216	12,614	55,830	17,860	7,766	<b>25,626</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (to be specified)				-	-	-
	Deposit with Bank	33,500	17,000	50,500	45,650	23,950	<b>69,600</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	4,131	2,361	<b>6,492</b>
5	Other than Approved Investments	3,002	150	3,152	4,800	-	<b>4,800</b>
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	1,439	677	2,116	2,737	360	3,097
	Income accrued on investments	8,281	2,963	11,244	2,965	1,437	4,402
	Payables for purchase of Securities	(4,647)	(1,500)	(6,147)	(8,792)	-	(8,792)
	FMC Payable	(1,237)	(418)	(1,655)	(626)	(294)	(920)
	Other Payables	(14,926)	(3,604)	(18,530)	(6,811)	(649)	(7,460)
	Other Receivable	-	116	116	1,949	1,948	3,897
	<b>TOTAL</b>	<b>1,039,440</b>	<b>342,701</b>	<b>1,382,141</b>	<b>556,781</b>	<b>251,891</b>	<b>808,672</b>

# FORM L-15 : LOANS SCHEDULE

## LOANS

(Rs.'000).

	Particulars	As at March 31, 2012	As at March 31, 2011
1	SECURITY-WISE CLASSIFICATION	-	-
	<i>Secured</i>	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	-	-
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<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 at March 31, 2012	As at March 31, 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	26,217	7,839	-	34,056	17,387	9,934	-	27,321	6,735	8,830
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	24,222	324	4,144	20,402	9,753	4,661	2,487	11,927	8,475	14,469
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	8,199	90	46	8,243	7,478	759	46	8,191	52	721
Information Technology Equipment	29,245	894	1,253	28,886	20,842	7,734	1,227	27,349	1,537	8,402
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	11,218	967	251	11,934	6,771	3,211	244	9,738	2,196	4,447
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>99,101</b>	<b>10,114</b>	<b>5,694</b>	<b>103,521</b>	<b>62,231</b>	<b>26,299</b>	<b>4,004</b>	<b>84,526</b>	<b>18,995</b>	<b>36,870</b>
Work in progress	-	-	-	-	-	-	-	-	-	496
<b>Grand Total</b>	<b>99,101</b>	<b>10,114</b>	<b>5,694</b>	<b>103,521</b>	<b>62,231</b>	<b>26,299</b>	<b>4,004</b>	<b>84,526</b>	<b>18,995</b>	<b>37,366</b>
<b>PREVIOUS YEAR</b>	<b>97,404</b>	<b>7,347</b>	<b>5,650</b>	<b>99,101</b>	<b>36,997</b>	<b>27,703</b>	<b>2,469</b>	<b>62,231</b>		

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# FORM L-17 : CASH AND BANK BALANCE SCHEDULE

## CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at March 31, 2012	As at March 31, 2011
1	Cash (including cheques, drafts and stamps)	112,783	57,721
2	Bank Balances		
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	58,868	47,402
	(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>171,651</b>	<b>105,123</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	171,651	105,123
2	Outside India	-	-
	<b>TOTAL</b>	<b>171,651</b>	<b>105,123</b>

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# FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

## ADVANCES AND OTHER ASSETS

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	60,726	50,101
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	587	1,542
6	Others (to be specified)	-	-
	Security Deposits	66,397	66,781
	Advances to employees for travel, etc.	-	-
	<b>TOTAL (A)</b>	<b>127,710</b>	<b>118,424</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	52,849	28,666
2	Outstanding Premiums	44,867	1,943
3	Agents' Balances	11,578	4,217
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	14,838	1,490
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	18,530	7,460
	Due from Affiliates	-	-
	Service Tax Unutilized Credit	114,699	82,308
	Receivable from clearing firm	-	-
	Receivable towards non-par non linked funds	10,662	20,010
	Receivable from ex employees	4,307	5,022
	Agents' Balances - provision for doubtful amounts	(7,855)	-
	Receivable from ex employees- provision	(2,153)	(5,022)
	<b>TOTAL (B)</b>	<b>262,322</b>	<b>146,094</b>
	<b>TOTAL (A+B)</b>	<b>390,032</b>	<b>264,518</b>

# FORM L-19-CURRENT LIABILITIES SCHEDULE

## CURRENT LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
1	Agents' Balances	25,131	10,422
2	Balances due to other insurance companies	4,703	1,805
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	4,846	1,986
5	Unallocated premium	187,181	116,144
6	Sundry creditors	24,171	12,924
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	41,260	6,390
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)		
	- Due to Unit Linked Fund	116	909
	-Proposal / Policyholder deposits	-	-
	-Withholding Tax Deducted at Source	27,490	24,004
	-Accrued Expenses	386,453	269,685
	-Other Statutory liabilities	9,136	6,057
	Due to non-par non linked funds	10,662	20,010
	-Policy Holders Unclaimed	11,695	4,230
	<b>TOTAL</b>	<b>732,844</b>	<b>474,566</b>

# FORM L-20-PROVISIONS SCHEDULE

## PROVISIONS

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
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	9,034	4,916
	- Provision for Leave Encashment	8,644	6,923
	<b>TOTAL</b>	<b>17,678</b>	<b>11,839</b>



# FORM L-21-MISC EXPENDITURE SCHEDULE

## MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at March 31, 2012	As at March 31, 2011
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



# FORM L-22 : Analytical Ratios\*

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date:

**31st March 2012**

Sl.No.	Particular	For the Year ended on March 31, 2012		For the Year ended on March 31, 2011	
1	New business premium income growth rate - segment wise		39%		98%
	Non Par Individual Life - Non Linked		238%		6152%
	Non Par Group Life		185%		-3%
	Non Par Individual Life - Linked		-42%		77%
	Non Par Individual Pension - Linked		-98%		-42%
2	Net Retention Ratio		100%		100%
3	Expense of Management to Gross Direct Premium Ratio		136%		166%
4	Commission Ratio (Gross commission paid to Gross Premium)		11%		10%
5	Ratio of policy holder's liabilities to shareholder's funds		137%		68%
6	Growth rate of shareholders' fund		-9.20%		53.08%
7	Ratio of surplus to policyholders' liability		0%		0%
8	Change in net worth ( '000)		(117,731)		443,545
9	Profit after tax/Total Income		-73%		-103%
10	(Total real estate + loans)/(Cash & invested assets)		0%		0%
11	Total investments/(Capital + Surplus)		60%		59%
12	Total affiliated investments/(Capital+ Surplus)		-		-
13 *	Investment Yield (Gross and Net)				
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked				
	1.PAR	NA	NA	NA	NA
	2.Non-PAR	9.55%	9.55%	7.43%	7.43%
	Linked				
	3.Non-PAR	-3.66%	-3.66%	6.04%	6.04%
	Shareholder's Fund	8.24%	8.24%	8.08%	8.08%

# FORM L-22 : Analytical Ratios\*

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date: **31st March 2012**

Sl.No.	Particular	For the Year ended on March 31, 2012		For the Year ended on March 31, 2011	
14	<b>Conservation Ratio</b>	71%		54%	
15	<b>Persistency Ratio</b>	<b>On Policies</b>	<b>On Premium</b>	<b>On Policies</b>	<b>On Premium</b>
	For 13th month	48.94%	54.69%	48.35%	55.24%
	For 25th month(+)	40.96%	48.35%	31.85%	40.12%
	For 25th month(++)	84.49%	87.15%	71.49%	71.76%
	For 37th month(+)	33.16%	51.20%	NA	NA
	For 37th month(++)	63.50%	63.57%	NA	NA
	For 49th Month	NA	NA	NA	NA
	for 61st month	NA	NA	NA	NA
16	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

## Equity Holding Pattern for Life Insurers

1	(a) No. of shares	305,174,382	293,956,262
2	(b) Percentage of shareholding (Indian / Foreign)	285%	100%
3	( c ) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(4.30)	(4.12)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(4.30)	(4.12)
6	(iv) Book value per share (Rs)	3.82	4.35

(+) Non Reducing Balance

(++) Reducing Balance

# FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

FOR THE YEAR ENDED MARCH 31, 2012

(Rs in '000's)

	FOR THE YEAR ENDED March 31st, 2012	FOR THE YEAR ENDED March 31st, 2011
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	1,708,695	1,011,028
Other receipts (give Break-up)		
Claims recovered from reinsurers	1,978	3,835
Payments to the re-insurers, net of commissions and claims/ Benefits	(4,680)	(1,443)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(19,074)	(5,477)
Payments of commission and brokerage	(170,796)	(98,603)
Payments of other operating expenses	(1,950,956)	(1,433,692)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)		
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>(434,833)</b>	<b>(524,352)</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(9,617)	(7,843)
Proceeds from sale of fixed assets	50	96
Purchases of investments	(6,342,899)	(1,859,913)
Loans disbursed		
Sales of investments	5,581,279	800,273
Repayments received		
Rents/Interests/ Dividends received	107,727	83,438
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments		
<b>Net cash flow from investing activities</b>	<b>(663,460)</b>	<b>(983,949)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	1,164,822	1,539,096
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
<b>Net cash flow from financing activities</b>	<b>1,164,822</b>	<b>1,539,096</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	66,529	30,795
Cash and cash equivalents at the beginning of the year	105,123	74,328
<b>Cash and cash equivalents at the end of the year</b>	<b>171,651</b>	<b>105,123</b>



# FORM L-24 : Valuation of net liabilities

Insurer: DLF PRAMERICA LIFEINSURANCE CO. LTD.

Date:

31-Mar-12

(Rs in Lakhs)

## Valuation of net liabilities

Sl.No.	Particular	As at 31.03.2012	As at 31.03.2011
<b>1</b>	<b>Linked</b>		
a	Life	10,570	5,617
b	General Annuity	-	
c	Pension	3,431	2,520
d	Health	-	-
<b>2</b>	<b>Non-Linked</b>		
a	Life	1,929	534
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-

LIFE INSURANCE

# FORM L-25- (i) : Geographical Distribution Channel - Individuals

Insurer: DLF Pramerica Life Ins Co. Ltd.

FOR THE YEAR ENDED MARCH 31st, 2012

## Geographical Distribution of Total Business- Individuals

(Rs in Crore)

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	148	146	0.26	4.25	520	501	1.08	22.41	668	647	1.34	26.67
2	Arunachal Pradesh	123	122	0.12	0.73	1	1	0.00	0.01	124	123	0.12	0.74
3	Assam	5,613	5,475	5.15	39.19	70	68	0.05	0.71	5,683	5,543	5.20	39.90
4	Bihar	2,448	2,425	1.91	20.74	77	71	0.10	1.36	2,525	2,496	2.01	22.10
5	Chattisgarh	180	179	0.18	1.53	95	93	0.11	1.27	275	272	0.29	2.81
6	Goa	4	4	0.00	0.05	55	55	0.09	2.70	59	59	0.09	2.75
7	Gujarat	396	383	0.55	18.14	4,769	4,181	8.15	303.42	5,165	4,564	8.70	321.56
8	Haryana	932	894	1.50	27.46	2,593	2,253	5.92	160.11	3,525	3,147	7.42	187.57
9	Himachal Pradesh	318	305	0.45	7.17	1,031	884	1.81	30.12	1,349	1,189	2.26	37.29
10	Jammu & Kashmir	46	44	0.08	0.94	141	132	0.26	4.50	187	176	0.34	5.44
11	Jharkhand	316	308	0.29	2.43	22	20	0.04	2.35	338	328	0.34	4.78
12	Karnataka	241	235	0.24	2.88	651	633	1.85	33.33	892	868	2.10	36.21
13	Kerala	15	14	0.01	0.64	401	374	0.79	14.04	416	388	0.80	14.68
14	Madhya Pradesh	270	271	0.26	2.30	176	173	0.21	5.38	446	444	0.47	7.68
15	Maharashtra	1,558	1,539	1.79	26.79	4,340	4,202	5.45	71.63	5,898	5,741	7.23	98.42
16	Manipur	21	21	0.02	0.17	2	4	0.00	0.02	23	25	0.02	0.19
17	Meghalaya	19	16	0.03	0.35	3	3	0.00	0.04	22	19	0.03	0.39
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	39	37	0.06	0.53	2	2	0.00	0.02	41	39	0.06	0.55
20	Orissa	4,038	3,978	4.30	52.91	111	108	0.15	3.60	4,149	4,086	4.45	56.52
21	Punjab	2,207	2,100	4.79	70.68	7,519	6,569	18.01	373.03	9,726	8,669	22.80	443.71
22	Rajasthan	772	765	1.01	15.09	1,650	1,586	2.92	40.41	2,422	2,351	3.93	55.50
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1,112	1,091	0.92	9.89	463	386	0.46	13.82	1,575	1,477	1.38	23.71
25	Tripura	1,211	1,185	1.19	6.99	4	4	0.00	0.04	1,215	1,189	1.19	7.03
26	Uttar Pradesh	4,937	4,783	4.32	53.60	2,309	2,102	4.06	150.57	7,246	6,885	8.38	204.16
27	UttraKhand	75	75	0.09	1.44	561	502	1.01	24.26	636	577	1.10	25.70
28	West Bengal	10,206	9,823	9.74	77.52	1,477	1,389	1.33	16.53	11,683	11,212	11.07	94.05
29	Andaman & Nicobar Islands	12	12	0.01	0.07	1	1	0.00	0.21	13	13	0.02	0.28
30	Chandigarh	24	22	0.09	1.05	1,078	891	2.91	43.91	1,102	913	3.00	44.96
31	Dadra & Nagrahaveli	2	2	0.00	0.01	1	1	0.00	0.00	3	3	0.00	0.01
32	Daman & Diu	-	-	-	-	6	5	0.02	0.08	6	5	0.02	0.08
33	Delhi	58	56	0.13	3.26	2,454	2,163	6.50	174.95	2,512	2,219	6.63	178.21
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
COMPANY TOTAL		37,341	36,310	39.48	448.83	32,584	29,358	63.31	1,494.85	69,925	65,668	102.80	1,943.68

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

FOR THE YEAR ENDED MARCH 31st, 2012

## Geographical Distribution of Total Business- GROUP

(Rs in Crore)

Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		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	Uttra Khand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	15,125	0.03	7.56	1	15,125	0.03	7.56
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		-	-	-	-	1	15,125	0.03	7.56	1	15,125	0.03	7.56

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

PART - A

CODE: 140

Statement as on: 31-Mar-12

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly Quarterly

Rs. Lakhs

Total Application as per Balance Sheet (A) 65098.99

Add (B)

Provisions	Sch-14	253.69
Current Liabilities	Sch-13	7351.32

Less (C)

Debit Balance in P & L A/c		37495.86
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	3772.54
Cash & Bank Balance	Sch-11	1716.52
Fixed Assets	Sch-10	178.27
Misc Exp Not Written Off	Sch-15	0.00

Funds available for Investments 29540.82

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

29540.82

Balance Sheet Value of:

A. Life Fund	15719.41
B. Pension & General Annuity Fund	0.00
C. Unit Linked Funds	13821.40
	29540.82



## 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	FRSM <sup>+</sup>	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)					
1	G. Sec	Not Less than 25%	-	8,387.45	10.41	-	760.10	9,157.95	58%	-	9,157.95	8,801.59
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than	-	-	-	-	-	-	0%	-	-	-
3	Investment subject to Exposure Norms		-	-	-	-	-	-	0%	-	-	-
	a. Housing & Infrastructure	Not Less than	-	4,304.80	82.23	-	523.48	4,910.51	31%	-	4,910.51	4,868.62
	b. i) Approved Investments	Not exceeding 35%	-	892.81	8.63	-	437.04	1,338.48	9%	0.08	1,338.48	1,334.94
	ii) "Other Investments" not to exceed 15%		-	185.30	-	-	127.18	312.48	2%	0.18	312.48	312.30
TOTAL LIFE FUND		100%	-	13,770.35	101.27	-	1,847.79	15,719.41	100%	0.26	15,719.41	15,317.45

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

## NON - LINKED BUSINESS

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%	-	-	-		-	-	-
TOTAL PENSION, GENERAL ANNUITY FUND		100%	-	-	-	-	-	-	-

## LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	12437.60	12437.60	90%
2	Other Investments	Not More than 25%	-	1383.81	1383.81	10%
TOTAL LINKED INSURANCE FUND		100%	-	13821.40	13821.40	100%

LIFE INSURANCE

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

Unit Linked Insurance Business

PART - B

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

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

CODE: 140

STATEMENT AS ON: 31-Mar-12

Par / Non-Par

Periodicity of Submission: Quarterly

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	LIQUID FUND	DISCONTINUED POLICY FUND	Total of All Funds
	ULIF00127/08/08FIXEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPFUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGRFUND140	ULIF00809/02/09PENDEYFUND140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	543.46	1948.45	1890.92	3696.32	386.90	244.92	510.59	1705.37	160.95	62.09	11149.96
Add: Inflow during the Quarter	72.50	221.00	252.50	478.50	17.50	18.00	38.00	182.50	23.50	280.20	1584.20
Increase / (Decrease) Value of Inv [Net]	14.67	140.25	228.44	498.20	7.11	24.18	55.37	236.57	-120.98	-83.58	1000.24
Less: Outflow during the Quarter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.00	30.00	87.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	630.62	2309.70	2371.86	4673.02	411.51	287.11	603.96	2124.44	120.47	288.71	13821.40

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		LIQUID FUND		DISCONTINUED POLICY 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	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	346.01	55%	553.38	24%	288.77	12%	0.00	0%	106.01	26%	68.04	24%	55.12	9%	0.00	0%	137.14	114%	312.94	108%	1867.40	14%
Corporate Bonds	71.13	11%	157.18	7%	70.84	3%	0.00	0%	81.40	20%	30.31	11%	20.20	3%	0.00	0%	0.00	0%	0.00	0%	431.05	3%
Infrastructure Bonds	159.36	25%	436.40	19%	208.71	9%	0.00	0%	160.25	39%	59.21	21%	78.85	13%	0.00	0%	0.00	0%	0.00	0%	1102.79	8%
Equity	0.00	0%	783.08	34%	1371.50	58%	3645.16	78%	0.00	0%	76.73	27%	356.77	59%	1668.38	79%	0.00	0%	0.00	0%	7901.62	57%
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%	0.00	0%	0.00	0%
Mutual Funds	20.02	3%	112.76	5%	115.52	5%	176.87	4%	13.18	3%	13.68	5%	23.84	4%	75.44	4%	7.00	6%	0.00	0%	558.29	4%
Deposit with banks	20.00	3%	105.00	5%	45.00	2%	290.00	6%	43.00	10%	15.00	5%	15.00	2%	132.00	6%	15.00	12%	25.00	9%	705.00	5%
Sub Total (A)	616.52	98%	2147.79	93%	2100.33	89%	4112.03	88%	403.84	98%	262.97	92%	549.78	91%	1875.81	88%	159.14	132%	337.94	117%	12566.16	91%

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

PART - B

Unit Linked Insurance Business

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

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

CODE: 140

STATEMENT AS ON: 31-Mar-12

Par / Non-Par

Periodicity of Submission: Quarterly

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		LIQUID FUND		DISCONTINUED POLICY 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	Actual Inv.	% Actual	Actual Inv.	% Actual
Current Assets:																						
Accrued Interest	20.15	3%	35.02	2%	19.38	1%	7.24	0%	17.63	4%	6.58	2%	3.66	1%	1.76	0%	0.91	1%	0.12	0%	112.45	1%
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%	0.00	0%	0.00	0%	0.00	0%
Bank Balance	1.06	0%	3.84	0%	3.35	0%	5.50	0%	0.57	0%	1.33	0%	1.40	0%	3.47	0%	0.50	0%	0.14	0%	21.16	0%
Receivable for Unitholders - subs	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%	0.00	0%	0.00	0%
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%	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%	1.16	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	1.16	0%
Less: Current Liabilities		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%	0.00	0%	0.00	0%
Payable for Investments	0.00	0%	-11.57	-1%	-11.76	0%	-23.14	0%	0.00	0%	-1.42	0%	-3.03	-1%	-10.54	0%	0.00	0%	0.00	0%	-61.47	0%
Payable for Unitholders - reds	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%	0.00	0%	0.00	0%
Fund Mgmt Charges Payable	-0.71	0%	-2.85	0%	-2.89	0%	-5.74	0%	-0.47	0%	-0.35	0%	-0.75	0%	-2.61	0%	-0.18	0%	0.00	0%	-16.55	0%
Other Current Liabilities (for Investments)	-6.39	-1%	-18.06	-1%	-7.93	0%	-27.49	-1%	-10.07	-2%	0.00	0%	-8.65	-1%	-17.32	-1%	-39.90	-33%	-49.48	-17%	-185.30	-1%
Sub Total (B)	14.11	2%	6.38	0%	0.14	0%	-43.63	-1%	7.66	2%	7.30	3%	-7.36	-1%	-25.25	-1%	-38.67	-32%	-49.23	-17%	-128.56	-1%
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%	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%	0.00	0%	0.00	0%
Equity	0.00	0%	155.53	7%	241.37	10%	604.63	13%	0.00	0%	15.34	5%	61.55	10%	273.87	13%	0.00	0%	0.00	0%	1352.29	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%	0.00	0%	0.00	0%
Mutual funds	0.00	0%	0.00	0%	30.02	1%	0.00	0%	0.00	0%	1.50	1%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	31.52	0%
Sub Total (C)	0.00	0%	155.53	7%	271.39	11%	604.63	13%	0.00	0%	16.85	6%	61.55	10%	273.87	13%	0.00	0%	0.00	0%	1383.81	10%
Total (A + B + C)	630.62	100%	2309.70	100%	2371.86	100%	4673.02	100%	411.51	100%	287.11	100%	603.96	100%	2124.44	100%	120.47	100%	288.71	100%	13821.40	100%
Fund Carried Forward (as per LB 2)	630.62		2309.70		2371.86		4673.02		411.51		287.11		603.96		2124.44		120.47		288.71		13821.40	

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

PART - C

CODE: 140

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

STATEMENT AS ON: 31-Mar-12

Periodicity of Submission: Quarterly

No	Name of the Scheme	SFIN	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	ULIF00127/08/08FIXEDIFUND140	630.62	12.6176	12.6176	12.4432	12.1606	11.9628	5.62%	4.96%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	2,309.70	13.6498	13.6498	12.7837	13.0754	13.7970	27.17%	12.61%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	2,371.86	13.8114	13.8114	12.5427	13.2087	14.5566	40.57%	16.37%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	4,673.02	14.0179	14.0179	12.4700	13.3874	15.1558	49.79%	16.90%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	411.51	11.6989	11.6989	11.5138	11.2142	11.0095	6.45%	5.25%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	287.11	13.4735	13.4735	12.7120	12.8915	13.4147	24.03%	10.10%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	603.96	16.2950	16.2950	14.7182	15.5738	17.2033	42.97%	16.67%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	2,124.44	16.7189	16.7189	14.7806	15.9886	18.1300	52.60%	17.43%
8	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	120.47	10.8171	10.8171	10.6313	10.4461	10.2790	7.01%	NA
8	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	288.71	10.9058	10.9058	10.6808	10.4639	10.2540	8.45%	NA
		Total	13,821.40							



# FORM L-29 : Detail regarding debt securities - Life

**Insurer:** DLF PRAMERICA LIFE INSURANCE CO. LTD.

**Date:** 31-Mar-12

(Rs in Lakhs)	MARKET VALUE				Book Value			
	As at 31st Mar 2012	as % of total for this class	As at 31st Dec 2011	as % of total for this class	As at 31st Mar 2012	as % of total for this class	As at 31st Dec 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5709.67	39%	5739.56	41%	5760.59	38%	5768.17	40%
AA or better	235.34	2%	194.62	1%	229.77	2%	189.76	1%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Soverign Securities	8801.59	60%	8087.85	58%	9157.95	60%	8384.63	58%
<b>Total</b>	<b>14746.61</b>	<b>100%</b>	<b>14022.02</b>	<b>100%</b>	<b>15148.31</b>	<b>100%</b>	<b>14342.57</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	812.71	6%	0.00	0%	823.23	5%	0.00	0%
more than 1 year and upto 3 years	1801.06	12%	3567.55	25%	1844.43	12%	3599.92	25%
More than 3 years and up to 7 years	3152.47	21%	3295.45	24%	3315.15	22%	3440.60	24%
More than 7 years and up to 10 years	5110.51	35%	3194.91	23%	5209.54	34%	3264.72	23%
More than 10 years and up to 15 years	3145.80	21%	3416.32	24%	3228.41	21%	3490.39	24%
More than 15 years and up to 20 years	131.69	1%	47.55	0%	134.33	1%	46.94	0%
Above 20 years	592.36	4%	500.25	4%	593.21	4%	500.00	3%
<b>Breakdown by type of the issuer</b>								
a. Central Government	8801.59	60%	8087.85	58%	9157.95	60%	8384.63	58%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	5945.01	40%	5934.17	42%	5990.36	40%	5957.93	42%
<b>Total</b>	<b>14746.61</b>	<b>100%</b>	<b>14022.02</b>	<b>100%</b>	<b>15148.31</b>	<b>100%</b>	<b>14342.57</b>	<b>100%</b>

# FORM L-29 : Detail regarding debt securities - Linked

Insurer:

DLF PRAMERICA LIFE INSURANCE CO. LTD.

Date:

31-Mar-12

(Rs in Lakhs)	MARKET VALUE				Book Value			
	As at 31st Mar 2012	as % of total for this class	As at 31st Dec 2011	as % of total for this class	As at 31st Mar 2012	as % of total for this class	As at 31st Dec 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1279.23	44%	1752.49	53%	1284.70	44%	1750.73	52%
AA or better	254.61	9%	214.08	6%	249.28	8%	209.17	6%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other	1377.41	47%	1358.89	41%	1418.29	48%	1384.47	41%
<b>Total</b>	<b>2911.25</b>	<b>100%</b>	<b>3325.46</b>	<b>100%</b>	<b>2952.27</b>	<b>100%</b>	<b>3344.37</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	49.93	2%	0.00	0%	51.27	2%	0.00	0%
more than 1 year and upto 3 years	519.00	18%	1323.57	40%	535.14	18%	1332.38	40%
More than 3 years and up to 7 years	275.61	9%	383.91	12%	279.02	9%	390.07	12%
More than 7 years and up to 10 years	1800.83	62%	991.92	30%	1818.28	62%	988.33	30%
More than 10 years and up to 15 years	265.87	9%	626.06	19%	268.57	9%	633.59	19%
More than 15 years and up to 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1377.41	47%	1358.89	41%	1418.29	48%	1384.47	41%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	1533.84	53%	1966.57	59%	1533.98	52%	1959.90	59%
<b>Total</b>	<b>2911.25</b>	<b>100%</b>	<b>3325.46</b>	<b>100%</b>	<b>2952.27</b>	<b>100%</b>	<b>3344.37</b>	<b>100%</b>

# FORM L-30 : Related Party Transactions

Insure DLF PRAMERICA LIFE INSURANCE CO. LTD.

Date: 31-Mar-12  
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended MARCH 31, 2012	Up to the Quarter ended MARCH 31, 2012	For the quarter ended MARCH 31, 2011	Up to the Quarter ended MARCH 31, 2011
1	DLF Limited	Holding Co.	Equity Infusion	249	830	1,194	5,377
2	DLF Services Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	-	16	16
3	DLF Services Ltd.	Fellow Subsidiary	Security deposit	-	-	-	(4)
4	DLF Utilities Ltd.	Fellow Subsidiary	maintenance & electricity exps	4	9	-	3
5	DLF Homes Services Pvt Ltd.	Fellow Subsidiary	Associate Sponership	-	0	-	-
6	DLF Cyber City Developer Ltd.	Fellow Subsidiary	maintenance & electricity exps	15	70	15	48
7	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Rent	89	356	89	356
8	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Security deposit	-	-	-	4
9	Kapil Mehta	Key Management Personnel	Receiving of services	-	-	-	225
10	Pavan Dhamija	Key Management Personnel	Receiving of services	38	168	33	33
11	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	88	292	419	1,889
12	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	3,172	10,535	5,887	8,126

# FORM L-31 : LNL - 6 : Board of Directors & Key Person

Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

Date: **31-Mar-12**

## ***BOD and Key Person information***

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. A S Minocha	Chairman	Resigned as on 22nd March,2012.
2	Mr. Timothy Edward Feige	Director	
3	Mr. Sriram Khattar	Director	
4	Mr. Saurabh Chawla	Director	
5	Mr. Sanjeev Gemawat	Director	
6	Mr. Anil Baijal	Director	
7	Mr. Pramath Raj Sinha	Director	
8	Mr. Pavan Dhamija	Managing Director & CEO	
9	Mr. Pradeep K Thapliyal	CFO & Appointed Actuary	
10	Ms. Sujata Dutta	Chief Marketing Officer	
11	Mr. K Sridharan	Head Internal Audit	
12	Mr. Amit C Patra	Investment Officer	



# 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-12	(Rs in Lakhs)
(1)	(2)	(3)	(4)	
01	Available Assets in Policyholders' Fund:		15,940	
	Deduct:			
02	Mathematical Reserves		15,929	
03	Other Liabilities		-	
04	<b>Excess in Policyholders' Fund (01 - 02 - 03)</b>		<b>10.8</b>	
05	Available Assets in Shareholders Fund:		19,096	
	Deduct:			
06	Other Liabilities of Shareholders' Fund		7,582	
07	<b>Excess in Shareholders' Fund (05 - 06)</b>		<b>11,514</b>	
08	Total ASM (04) + (07)		11,525	
09	Total RSM		5,000	
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>230.50%</b>	

# FORM L-33 : NPAs-7A - Life

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140 Name of the Fund LIFE  
 STATEMENT AS ON: 31-Mar-12  
 Periodicity of Submission: Quarterly

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			

NIL





# FORM L-34 : YIELD ON INVESTMENTS-1 - Life Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	8,101.50	7,846.33	133.64	1.94%	1.94%	8,101.50	7,846.33	384.31	6.30%	6.30%	4,484.99	4,340.02	299.17	7.07%	7.07%
	Central Government Guaranteed Loans	CGSL	523.61	466.75	9.51	1.83%	1.83%	523.61	466.75	36.55	7.21%	7.21%	526.81	479.25	38.78	7.63%	7.63%
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	532.84	488.52	9.50	1.80%	1.80%	532.84	488.52	36.63	7.09%	7.09%	536.65	504.59	45.66	11.35%	11.35%
	Treasury Bills	CTRB	-	-	11.58			-	-	126.33			2,510.25	2,510.25	23.48	1.89%	1.89%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-		
	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-			-	-	-			-	-	-		
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS																
	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	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS OF																
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by NHB	HTDN	1,257.92	1,247.94	28.87	2.32%	2.32%	1,257.92	1,247.94	110.75	9.93%	9.93%	1,082.55	1,077.87	30.63	5.82%	5.82%
	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	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
	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 - Life Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	96.67	2.16	2.18%	2.18%	100.00	96.67	8.66	9.06%	9.06%	100.00	97.79	6.02	12.80%	12.80%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	2,642.59	2,606.68	69.37	2.58%	2.58%	2,642.59	2,606.68	183.64	8.72%	8.72%	1,754.32	1,711.68	187.01	9.64%	9.64%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	910.00	917.34	21.67	2.41%	2.41%	910.00	917.34	59.49	8.81%	8.81%	500.00	498.95	46.25	9.70%	9.70%
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-			-	-	-			-	-	-		
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved investment) - Equity shares (Ordinary)- quoted	EACE	-	-	-			-	-	-			-	-	-		
	THINLY TRADED/ UNQUOTE																
	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	1,079.85	1,076.39	21.66	2.36%	2.36%	1,079.85	1,076.39	79.50	9.23%	9.23%	721.81	727.94	2.62	0.73%	0.73%
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		

# FORM L-34 : YIELD ON INVESTMENTS-1 - Life Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	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	255.00	255.00	2.53	1.43%	1.43%	255.00	255.00	14.75	6.72%	6.72%	199.00	199.00	8.98	4.14%	4.14%
	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	-	-	-			-	-	15.47			984.53	984.53	1.16	0.24%	0.24%
	Application Money	ECAM	-	-	0.47			-	-	9.94			-	-	0.23		
	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	3.63	3.55	12.75	9.72%	9.72%	3.63	3.55	44.50	13.37%	13.37%	706.85	706.85	20.04	3.06%	3.06%
F	OTHER INVESTMENTS																
	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	185.30	-	-			185.30	-	-			74.59	74.59	-		
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	127.18	127.00	10.56	8.54%	8.54%	127.18	127.00	31.08	28.76%	28.76%	120.00	120.00	19.47	2.58%	2.58%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
	<b>TOTAL</b>		<b>15,719.41</b>	<b>15,132.15</b>	<b>334.27</b>	<b>2.43%</b>	<b>2.43%</b>	<b>15,719.41</b>	<b>15,132.15</b>	<b>1,141.60</b>	<b>7.91%</b>	<b>7.91%</b>	<b>14,302.36</b>	<b>14,033.31</b>	<b>729.50</b>	<b>6.60%</b>	<b>6.60%</b>

# FORM L-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter										Previous Year					
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
A	CENTRAL GOVERNMENT SECURITIES																	
	Central Government Bonds	CGSB	1,377.41	1,377.41	14.84	1.22%	1.22%	1,377.41	1,377.41	50.15	5.21%	5.21%	598.41	598.41	32.13	6.10%	6.10%	
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-			
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-			
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-			-	-	-			
	Treasury Bills	CTRB	489.99	489.99	7.79	2.02%	2.02%	489.99	489.99	25.74	6.35%	6.35%	346.97	346.97	4.78	2.80%	2.80%	
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																	
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-			
	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-			
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-			-	-	-			-	-	-			
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-			
C	HOUSING SECTOR INVESTMENTS																	
	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	-	-	-			-	-	-			-	-	-			
	TAXABLE BONDS OF																	
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-			
	Bonds / Debentures issued by NHB	HTDN	425.47	425.47	8.69	2.06%	2.06%	425.47	425.47	36.84	9.96%	9.96%	350.95	350.95	7.82	4.56%	4.56%	
	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	-	-	-			-	-	-			-	-	-			
	TAX FREE BONDS																	
	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	-	-	-			-	-	-			-	-	-			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																	
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	96.67	96.67	2.40	2.51%	2.51%	96.67	96.67	7.88	8.45%	8.45%	97.79	97.79	3.80	8.09%	8.09%	
	TAXABLE BONDS OF																	
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	488.05	488.05	8.45	1.76%	1.76%	488.05	488.05	26.08	7.79%	7.79%	207.88	207.88	15.45	10.00%	10.00%	
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	92.60	92.60	1.64	1.78%	1.78%	92.60	92.60	5.50	12.62%	12.62%	-	-	-			
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-			
	TAX FREE BONDS																	
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-			-	-	-			-	-	-			
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-			
	Infrastructure - PSU - Equity shares - Quoted	ITPE	243.05	243.05	44.72	24.52%	24.52%	243.05	243.05	(11.94)	-9.36%	-9.36%	-	-	-			
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	354.01	354.01	76.42	26.96%	26.96%	354.01	354.01	(126.66)	-52.70%	-52.70%	-	-	-			

# FORM L-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter						Previous Year								
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	843.77	843.77	120.67	16.44%	16.44%	843.77	843.77	(139.93)	-16.68%	-16.68%	693.86	693.86	14.44	3.08%	3.08%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	6,460.78	6,460.78	701.40	13.05%	13.05%	6,460.78	6,460.78	(121.82)	-2.31%	-2.31%	3,958.25	3,958.25	328.71	12.72%	12.72%
	THINLY TRADED/ UNQUOTE																
	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	431.05	431.05	8.52	2.61%	2.61%	431.05	431.05	25.79	11.14%	11.14%	57.73	57.73	0.72	2.52%	2.52%
	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	705.00	705.00	15.23	2.29%	2.29%	705.00	705.00	67.23	10.08%	10.08%	696.00	696.00	27.72	5.87%	5.87%
	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	-	-	-			-	-	-	2.61%	2.61%	-	-	0.17	2.61%	2.61%
	Application Money	ECAM	-	-	0.31			-	-	7.47	0.82%	0.82%	-	-	0.07	0.82%	0.82%
	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	558.29	558.29	9.38	1.94%	1.94%	558.29	558.29	24.79	6.28%	6.28%	256.26	256.26	8.51	7.73%	7.73%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(128.56)	(128.56)	-			(128.56)	(128.56)	-			(57.75)	(57.75)	-		

# FORM L-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-12

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter						Previous Year								
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl Co-op Societies)	OESH	1,145.82	1,145.82	118.99	11.09%	11.09%	1,145.82	1,145.82	(115.59)	-11.94%	-11.94%	674.37	674.37	(58.74)	-11.52%	-11.52%
	Equity Shares (PSUs & Unlisted)	OEPU	206.47	206.47	33.60	18.23%	18.23%	206.47	206.47	(1.18)	-0.65%	-0.65%	158.01	158.01	13.60	18.84%	18.84%
	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	-	-	-			-	-	-			-	-	-		
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	31.52	31.52	1.32	8.47%	8.47%	31.52	31.52	2.25	5.81%	5.81%	48.00	48.00	1.36	5.83%	5.83%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
	TOTAL		13,821.40	13,821.40	1,174.38	10.22%	10.22%	13,821.40	13,821.40	(237.42)	-2.14%	-2.14%	8,086.72	8,086.72	400.55	7.44%	7.44%

LIFE INSURANCE

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

CODE: 140

Statement as on: 31-Mar-12

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>								
B.	<u>As on Date <sup>2</sup></u>								

NIL

LIFE INSURANCE

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

CODE: 140

Statement as on: 31-Mar-12

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>								
B.	<u>As on Date <sup>2</sup></u>								

NIL

LIFE INSURANCE

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

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date: **31-Mar-12**

(Rs in Lakhs)

Sl. No	Particulars	Upto the period '2011-12				Upto the period '2010-11			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1</b>	<b>First year Premium</b>								
	i Individual Single Premium- (ISP)								
	From 0-10000	589.03	1,014	963	1,539.54	320.00	536	506	783.32
	From 10,000-25,000	161.32	85	79	310.04	59.74	34	32	123.12
	From 25001-50,000	170.19	42	41	348.56	77.78	26	24	194.70
	From 50,001- 75,000	20.00	3	3	51.25	6.05	1	1	7.50
	From 75,000-100,000	37.25	4	4	74.65	34.70	7	7	78.09
	From 1,00,001 -1,25,000					-	-	-	-
	Above Rs. 1,25,000					1.46	-	-	-
	ii Individual Single Premium (ISPA)- Annuity								
	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								
	iii Group Single Premium (GSP)								
	From 0-10000								
	From 10,000-25,000								
	From 25001-50,000								
	From 50,001- 75,000								
	From 75,000-100,000								
	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								
	v Individual non Single Premium- INSP								
	From 0-10000	3,181.57	42,879	41,485	83,852.56	1,075.86	11,597	11,183	28,102.98
	From 10,000-25,000	2,585.72	18,546	17,971	52,618.19	2,928.14	18,680	18,012	46,370.55
	From 25001-50,000	1,826.91	5,658	5,360	26,782.02	1,391.85	4,165	3,993	19,668.05
	From 50,001- 75,000	317.06	581	558	4,238.42	234.79	638	629	3,155.52
	From 75,000-100,000	687.87	754	720	8,613.65	527.36	740	717	5,769.10
	From 1,00,001 -1,25,000	81.58	80	78	2,196.22	68.63	128	127	974.10
	Above Rs. 1,25,000	621.06	279	245	13,742.90	674.82	338	297	6,211.98



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

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date: **31-Mar-12**

(Rs in Lakhs)

Sl. No	Particulars	Upto the period '2011-12				Upto the period '2010-11			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1</b>	<b>First year Premium</b>								
	vi Individual non Single Premium- Annuity- INSPA								
	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								
	vii Group Non Single Premium (GNSP)								
	From 0-10000								
	From 10,000-25,000								
	From 25001-50,000								
	From 50,001- 75,000								
	From 75,000-100,000								
	From 1,00,001 -1,25,000								
	Above Rs. 1,25,000	2.85	1	15,125	756.25	1.10	1	10,010	500.50
	viii Group Non Single Premium- Annuity- GNSPA								
	From 0-10000								
	From 10,000-25,000								
	From 25001-50,000								
	From 50,001- 75,000								
	From 75,000-100,000								
	From 1,00,001 -1,25,000								
	Above Rs. 1,25,000								

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

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date: **31-Mar-12**

(Rs in Lakhs)

Sl. No	Particulars	Upto the period '2011-12				Upto the period '2010-11			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>2</b>	<b>Renewal Premium</b>								
	i Individual								
	From 0-10000	527.54	7,837	6,083	14,809.31	277.92	3,991	3,139	7,439.67
	From 10,000-25,000	1,971.50	17,535	10,889	46,831.23	737.26	7,571	4,359	15,697.39
	From 25001-50,000	2,150.17	8,951	6,294	41,156.57	462.14	2,396	1,210	8,916.08
	From 50,001- 75,000	181.62	995	307	5,991.89	85.11	544	173	1,805.18
	From 75,000-100,000	541.38	886	542	6,955.90	258.48	426	292	2,208.19
	From 1,00,001 -1,25,000	46.35	247	42	6,522.39	17.19	114	26	1,235.86
	Above Rs. 1,25,000	570.98	362	198	7,161.10	245.89	140	93	1,933.78
	ii Individual- Annuity								
	From 0-10000								
	From 10,000-25,000								
	From 25001-50,000								
	From 50,001- 75,000								
	From 75,000-100,000								
	From 1,00,001 -1,25,000								
	Above Rs. 1,25,000								
	iii Group								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-
	iv Group- Annuity								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-

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

Insurer: DLF Pramerica Life Ins Co. Ltd. Date: 31st March 2012

(Rs in Lakhs)

Business Acquisition through different channels (Group)

Sl.No.	Channels	Upto the period '2011-12			Upto the period '2010-11		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	1	15,125	2.85	1	10,010	1.10
	Total(A)	1	15,125	2.85	1	10,010	1
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	1	15,125	2.85	1	10,010	1.10

LIFE INSURANCE

# FORM L-38 : Business Acquisition through different channels (Individuals)

Insurer: **DLF Pramerica Life Ins Co. Ltd.**

Date: **31st March 2012**

*(Rs in Lakhs)*

## Business Acquisition through different channels (Individuals)

Sl.No.	Channels	Upto the period '2011-12		Upto the Period '2010-11	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28,563	5,530.00	17,946	4,491.68
2	Corporate Agents-Banks	46	7.37		
3	Corporate Agents -Others	15,588	1,711.47	5,673	982.08
4	Brokers	3,031	798.46	2,054	350.51
5	Micro Agents				
6	Direct Business	22,606	2,219.89	11,135	1,564.27
	Total (A)	<b>69,834</b>	<b>10,267.20</b>	<b>36,808</b>	<b>7,388.54</b>
1	Referral (B)	91	12.37	82	12.64
	<b>Grand Total ( A + B )</b>	<b>69,925</b>	<b>10,279.57</b>	<b>36,890</b>	<b>7,401.18</b>

# FORM L-39 : Data on Settlement of Claims

Insurer: DLF Pramerica Life Insurance Co Ltd

Date: 31-Mar-12

## Ageing of Claims\*

Sl.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	26	-	-	-	-	-	26	962,891
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	57	57	-	-	-	-	57	14,626,998

LIFE INSURANCE

# FOR L-40 : Yearly claims data for Life

Insurer: **DLF Pramerica Life Insurance Co Ltd**

Date: **31-Mar-12**

*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	24	NIL	NIL		NIL	
2	Claims reported during the period*	209	NIL	NIL		26	
3	Claims Settled during the period	57	NIL	NIL		26	
4	Claims Repudiated during the period	39	NIL	NIL		NIL	
a	Less than 2years from the date of acceptance of risk	39	NIL	NIL		NA	
b	Grater than 2 year from the date of acceptance of risk	-	NIL	NIL		NA	
5	Claims Written Back	-	NIL	NIL		NIL	
6	Claims O/S at End of the period	137	NIL	NIL		NIL	
	Less than 3months	60	NIL	NIL		NA	
	3 months to 6 months	62	NIL	NIL		NA	
	6months to 1 year	13	NIL	NIL		NA	
	1year and above	2	NIL	NIL		NA	

# FORM L-41 : GREIVANCE DISPOSAL

Insurer: **DLF Pramerica Life Insurance Co Ltd**

Date: **31-Mar-12**

(Rs in Lakhs)

## GRIEVANCE DISPOSAL

SI 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	20	328	146	32	163	7
b)	New Busines Related	5	92	30	21	45	1
c)	Policy Servcing related	9	134	57	34	47	5
d)	Claim Servicing related	-	3	-	2	1	-
e)	Others	3	21	12	8	3	1
	<b>Total Number</b>	<b>37</b>	<b>578</b>	<b>245</b>	<b>97</b>	<b>259</b>	<b>14</b>

<b>2</b>	<b>Duration wise Pending Status</b>	<b>made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Less than 15 days	14	-	14
b)	Greater than 15 days	-	-	-
	<b>Total Number</b>	<b>14</b>	<b>-</b>	<b>14</b>

## 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?

Actuarial valuation software VIP itech is used to calculate actuarial liabilities. The assumptions are supplied to the system through excel file.

### 1. Interest Rates (including Margin of Adverse Deviation)

	Individual Business	Group business
i) Life Participating Business	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	6.60%	Unearned premium method
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	6.60%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

### 2. Mortality Rates (including Margin of Adverse Deviation)

	Individual Business	Group business
i) Life Participating Business	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	86% -127% of IALM 94-96	Unearned premium method
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% - 144% of IALM 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 5.5% p.a. for expense inflation was used for projecting 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)

Run-off triangle method has been being used to set appropriate provision for IBNR.

### 8. Change in Valuation Methods or Bases

Valuation interest rate has been increased for Unit-Linked business from 5.5% to 6.6%.

For determining non-unit reserves, unit growth rate, which varies from 7.84% to 10.3% (Previous year 7.36% to 10% p.a.) for linked life business and 7.92% p.a. (Previous year 8% p.a.) for linked pension business

Non-unit reserves actually held by the company are higher of the GPV and UPR in respect of monthly risk charges at product level.

Policies revival rate has been changed to 15% from 25% for the purpose of calculation of reinstatement reserves. This revision has been made in light of current experience which is lower than 15%.

