

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD.  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008  
 REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

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

(Rs '000)

| Particulars  | Schedule | FOR THE YEAR ENDED ON MARCH 2016 |                  |                            |                            |                    |                   | FOR THE YEAR ENDED ON MARCH 2015 |                  |                            |                            |                    |                  |
|--|----------|----------------------------------|------------------|----------------------------|----------------------------|--------------------|-------------------|----------------------------------|------------------|----------------------------|----------------------------|--------------------|------------------|
|  |          | Non Participating (Non-Linked)   |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total             | Non Participating (Non-Linked)   |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|  |          | Individual Life                  | Group Life       | Individual Life            | Individual Life            | Individual Pension |                   | Individual Life                  | Group Life       | Individual Life            | Individual Life            | Individual Pension |                  |
| Premiums earned – net  |          |                                  |                  |                            |                            |                    |                   |                                  |                  |                            |                            |                    |                  |
| (a) Premium  | L-4      | 2,257,683                        | 5,479,481        | 843,282                    | 602,290                    | 19,362             | 9,202,098         | 1,658,334                        | 4,391,487        | 909,665                    | 352,191                    | 39,289             | 7,350,966        |
| (b) Reinsurance ceded  |          | (17,257)                         | (299,127)        | (2,044)                    | (2,563)                    | -                  | (320,991)         | (16,461)                         | (167,898)        | (1,075)                    | (3,094)                    | -                  | (188,528)        |
| (c) Reinsurance accepted-                                    |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| Income from Investments                                      |          |                                  |                  |                            |                            |                    |                   |                                  |                  |                            |                            |                    |                  |
| (a) Interest, Dividends & Rent – Gross                       |          | 266,881                          | 348,589          | 52,589                     | 100,757                    | 8,839              | 777,655           | 156,157                          | 123,683          | 32,530                     | 97,916                     | 13,922             | 424,208          |
| (b) Profit on sale/redemption of investments                 |          | 3,204                            | 36,238           | 2,330                      | 61,854                     | 39,545             | 143,171           | 5,040                            | 5,644            | 23,254                     | 142,215                    | 67,947             | 244,100          |
| (c) (Loss on sale/ redemption of investments)                |          | -                                | -                | -                          | (8,436)                    | (2,619)            | (11,055)          | -                                | -                | -                          | (11,130)                   | (5,361)            | (16,491)         |
| (d) Transfer/Gain on revaluation/change in fair value*       |          | -                                | -                | -                          | (143,614)                  | (54,833)           | (198,447)         | -                                | -                | -                          | 157,514                    | 24,733             | 182,247          |
| (e) Amortisation of discount/(premium)                       |          | 2,454                            | 3,559            | (809)                      | 267                        | (2)                | 5,469             | 3,974                            | 7,273            | 302                        | (15)                       | (1)                | 11,533           |
| (f) Appropriation/ Expropriation Adjustment Account          |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| Transferred from Shareholders' Fund                          |          | 1,015,776                        | -                | 429,652                    | 122,304                    | -                  | 1,567,732         | 497,239                          | -                | 309,419                    | -                          | -                  | 806,658          |
| Other Income (to be specified)                               |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| (a) Fees & Charges   |          | 871                              | -                | 237                        | -                          | -                  | 1,108             | 843                              | -                | 45                         | -                          | -                  | 888              |
| <b>TOTAL (A)</b>   |          | <b>3,529,612</b>                 | <b>5,568,740</b> | <b>1,325,237</b>           | <b>732,860</b>             | <b>10,292</b>      | <b>11,166,740</b> | <b>2,305,126</b>                 | <b>4,360,189</b> | <b>1,274,140</b>           | <b>735,597</b>             | <b>140,529</b>     | <b>8,815,581</b> |
| Commission   | L-5      | 145,966                          | 305              | 92,180                     | 7,600                      | 5                  | 246,056           | 110,013                          | 177              | 149,621                    | 4,808                      | 139                | 264,758          |
| Operating Expenses related to Insurance Business             | L-6      | 1,648,150                        | 854,511          | 744,377                    | 181,479                    | 1,314              | 3,429,831         | 801,561                          | 1,070,628        | 787,887                    | 84,588                     | 3,033              | 2,747,697        |
| Service Tax on Premium                                       |          | -                                | -                | -                          | 11,903                     | 652                | 12,555            | -                                | -                | -                          | 13,222                     | 1,130              | 14,352           |
| 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>1,794,116</b>                 | <b>854,816</b>   | <b>836,557</b>             | <b>200,982</b>             | <b>1,971</b>       | <b>3,688,442</b>  | <b>911,574</b>                   | <b>1,070,805</b> | <b>937,508</b>             | <b>102,618</b>             | <b>4,302</b>       | <b>3,026,807</b> |
| Benefits Paid (Net)  | L-7      | 257,987                          | 471,994          | 30,765                     | 628,572                    | 189,214            | 1,578,532         | 49,033                           | 71,781           | 7,216                      | 351,386                    | 225,899            | 705,315          |
| Bonuses Paid   |          | -                                | -                | 93                         | -                          | -                  | 93                | -                                | -                | -                          | -                          | -                  | -                |
| Change in valuation of liability in respect of life policies |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| (a) Gross**  |          | 1,477,509                        | 2,915,388        | 457,822                    | (96,695)                   | (183,043)          | 4,570,981         | 1,344,519                        | 2,538,946        | 329,416                    | 258,026                    | (98,424)           | 4,372,483        |
| (b) Amount ceded in Reinsurance                              |          | -                                | (248,399)        | -                          | -                          | -                  | (248,399)         | -                                | -                | -                          | -                          | -                  | -                |
| (c) Amount accepted in Reinsurance                           |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| <b>TOTAL (C)</b>   |          | <b>1,735,496</b>                 | <b>3,138,983</b> | <b>488,680</b>             | <b>531,877</b>             | <b>6,171</b>       | <b>5,901,207</b>  | <b>1,393,552</b>                 | <b>2,610,727</b> | <b>336,632</b>             | <b>609,412</b>             | <b>127,475</b>     | <b>5,077,798</b> |
| <b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>                   |          | <b>-</b>                         | <b>1,574,941</b> | <b>-</b>                   | <b>-</b>                   | <b>2,150</b>       | <b>1,577,091</b>  | <b>-</b>                         | <b>678,657</b>   | <b>-</b>                   | <b>23,567</b>              | <b>8,752</b>       | <b>710,976</b>   |
| <b>APPROPRIATIONS</b>  |          |                                  |                  |                            |                            |                    |                   |                                  |                  |                            |                            |                    |                  |
| Transfer to Shareholders' Account                            |          | -                                | 1,574,941        | -                          | -                          | 2,150              | 1,577,091         | -                                | 678,657          | -                          | 23,567                     | 8,752              | 710,976          |
| Transfer to Other Reserves (to be specified)                 |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| Balance being Funds for Future Appropriations                |          | -                                | -                | -                          | -                          | -                  | -                 | -                                | -                | -                          | -                          | -                  | -                |
| <b>TOTAL (D)</b>   |          | <b>-</b>                         | <b>1,574,941</b> | <b>-</b>                   | <b>-</b>                   | <b>2,150</b>       | <b>1,577,091</b>  | <b>-</b>                         | <b>678,657</b>   | <b>-</b>                   | <b>23,567</b>              | <b>8,752</b>       | <b>710,976</b>   |
| <b>The Total Surplus as mentioned below :</b>                |          |                                  |                  |                            |                            |                    |                   |                                  |                  |                            |                            |                    |                  |
| (a) Interim Bonus Paid                                       |          | -                                | -                | 93                         | -                          | -                  | 93                | -                                | -                | 68                         | -                          | -                  | 68               |
| (b) Allocation of Bonus to Policyholders                     |          | -                                | -                | 53,606                     | -                          | -                  | 53,606            | -                                | -                | 41,582                     | -                          | -                  | 41,582           |
| (*c) Surplus shown in Revenue Account                        |          | -                                | 1,574,941        | -                          | -                          | 2,150              | 1,577,091         | -                                | 678,567          | -                          | 23,567                     | 8,752              | 710,976          |
| <b>Total Surplus (a+b+c)</b>                                 |          | <b>-</b>                         | <b>1,574,941</b> | <b>53,699</b>              | <b>-</b>                   | <b>2,150</b>       | <b>1,630,790</b>  | <b>-</b>                         | <b>678,567</b>   | <b>41,650</b>              | <b>23,567</b>              | <b>8,752</b>       | <b>752,626</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

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD.

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

PROFIT &amp; LOSS ACCOUNT FOR THE YEAR ENDED MARCH, 2016

## Shareholders' Account (Non-technical Account)

| Particulars   | Schedule | FOR THE YEAR ENDED | FOR THE YEAR ENDED ON |
|---|----------|--------------------|-----------------------|
|   |          | ON MARCH 2016      | MARCH 2015            |
|   |          | (Rs.'000)          | (Rs.'000)             |
| Amounts transferred from/to the Policyholders Account (Technical Account)   |          | 1,577,091          | 710,976               |
| Income From Investments   |          |                    |                       |
| (a) Interest, Dividends & Rent – Gross                                      |          | 573,273            | 425,255               |
| (b) Profit on sale/redemption of investments                                |          | 82,159             | 162,753               |
| (c) (Loss on sale/ redemption of investments)                               |          | (5,568)            | (1,112)               |
| (d) Amortisation of discount/(premium)                                      |          | (6,746)            | 29,603                |
| Other Income (To be specified)  |          | -                  | -                     |
| <b>TOTAL (A)</b>  |          | <b>2,220,209</b>   | <b>1,327,475</b>      |
| Expense other than those directly related to the insurance business:        |          | 68,905             | 62,351                |
| Bad debts written off   |          | -                  | -                     |
| Transfer to Policyholders' fund   |          | 1,567,732          | 806,658               |
| 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>1,636,637</b>   | <b>869,009</b>        |
| Profit/ (Loss) before tax   |          | 583,572            | 458,466               |
| <b>Provision for Taxation</b>   |          | -                  | -                     |
| Current Tax Credit/(Charge)   |          | -                  | -                     |
| Deferred Tax Credit / (Charge)  |          | (75,135)           | (59,028)              |
| Profit / (Loss) after tax   |          | <b>508,437</b>     | <b>399,438</b>        |
| <b>APPROPRIATIONS</b>   |          |                    |                       |
| (a) Balance at the beginning of the year.                                   |          | (4,661,381)        | (5,060,819)           |
| (b) Interim dividends paid during the year                                  |          | -                  | -                     |
| (c) Proposed final dividend   |          | -                  | -                     |
| (d) Dividend distribution on tax  |          | -                  | -                     |
| (e) Transfer from reserves/ other accounts - Funds For Future Appropriation |          | -                  | -                     |
| Profit carried -----to the Balance Sheet                                    |          | <b>(4,152,944)</b> | <b>(4,661,381)</b>    |

## FORM L-3-A : Balance Sheet

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD.

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

## BALANCE SHEET AS AT MARCH 31, 2016

(Rs.'000)

| Particulars  | Schedule | As at Mar 31, 2016 | As at Mar 31, 2015 |
|--|----------|--------------------|--------------------|
| <b>SOURCES OF FUNDS</b>  |          |                    |                    |
| <i>SHAREHOLDERS' FUNDS:</i>                                    |          |                    |                    |
| SHARE CAPITAL  | L-8,L-9  | 3,740,619          | 3,740,619          |
| SHARE APPLICATION MONEY  |          | -                  | -                  |
| RESERVES AND SURPLUS   | L-10     | 8,329,217          | 8,329,217          |
| CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT                       |          | (29,485)           | 1,375              |
| <b>Sub-Total</b>   |          | <b>12,040,351</b>  | <b>12,071,211</b>  |
| <i>BORROWINGS</i>  |          |                    |                    |
|  | L-11     | -                  | -                  |
| <i>POLICYHOLDERS' FUNDS:</i>                                   |          |                    |                    |
| CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT                       |          | -                  | 39                 |
| POLICY LIABILITIES   |          | 10,534,858         | 5,929,658          |
| INSURANCE RESERVES   |          | -                  | -                  |
| PROVISION FOR LINKED LIABILITIES                               |          | 2,231,835          | 2,514,453          |
| <b>Sub-Total</b>   |          | <b>12,766,693</b>  | <b>8,444,150</b>   |
| FUNDS FOR FUTURE APPROPRIATIONS                                |          | -                  | -                  |
| <b>TOTAL</b>   |          | <b>24,807,044</b>  | <b>20,515,361</b>  |
| <b>APPLICATION OF FUNDS</b>                                    |          |                    |                    |
| <i>INVESTMENTS</i>   |          |                    |                    |
| Shareholders'  | L-12     | 7,469,837          | 6,862,415          |
| Policyholders'   | L-13     | 10,526,408         | 6,019,890          |
| ASSETS HELD TO COVER LINKED LIABILITIES                        | L-14     | 2,231,835          | 2,514,453          |
| LOANS  | L-15     | 4,236              | 816                |
| FIXED ASSETS   | L-16     | 462,605            | 330,388            |
| DEFERRED TAX ASSETS  |          | 615,064            | 690,199            |
| <i>CURRENT ASSETS</i>  |          |                    |                    |
| Cash and Bank Balances   | L-17     | 266,194            | 221,010            |
| Advances and Other Assets                                      | L-18     | 1,200,582          | 832,952            |
| <b>Sub-Total (A)</b>   |          | <b>1,466,776</b>   | <b>1,053,962</b>   |
| CURRENT LIABILITIES  | L-19     | 2,053,243          | 1,565,850          |
| PROVISIONS   | L-20     | 69,418             | 52,293             |
| <b>Sub-Total (B)</b>   |          | <b>2,122,661</b>   | <b>1,618,143</b>   |
| NET CURRENT ASSETS (C) = (A – B)                               |          | (655,885)          | (564,181)          |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or    | L-21     | -                  | -                  |
| DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account) |          | 4,152,944          | 4,661,381          |
| Debit Balance of Revenue Account                               |          | -                  | -                  |
| <b>TOTAL</b>   |          | <b>24,807,044</b>  | <b>20,515,361</b>  |

## CONTINGENT LIABILITIES

(Rs.'000)

| Particulars   | As at Mar 31, 2016 | As at Mar 31, 2015 |
|---|--------------------|--------------------|
| Partly paid-up investments  | -                  | -                  |
| Claims, other than against policies, not acknowledged as debts by the company       | 3,675              | 4,450              |
| Underwriting commitments outstanding (in respect of shares and securities)          | -                  | -                  |
| Guarantees given by or on behalf of the Company                                     | -                  | -                  |
| Statutory demands/ liabilities in dispute, not provided for                         | 70,553             | 62,158             |
| Reinsurance obligations to the extent not provided for in accounts                  | -                  | -                  |
| Other-  | -                  | -                  |
| Statutory Bonus (retrospective amendment stayed by Karnatka and Kerala High Courts) | 8,115              | -                  |
| <b>TOTAL</b>  | <b>82,343</b>      | <b>66,608</b>      |

FORM L-4 : PREMIUM SCHEDULE

(Rs.'000)

PREMIUM

| Particulars |                      | FOR THE YEAR ENDED ON MARCH 2016 |                  |                            |                            |                    | FOR THE YEAR ENDED ON MARCH 2015 |                                |                  |                            |                 |               |                    |
|-------------|----------------------|----------------------------------|------------------|----------------------------|----------------------------|--------------------|----------------------------------|--------------------------------|------------------|----------------------------|-----------------|---------------|--------------------|
|             |                      | Non Participating (Non-Linked)   |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total                            | Non Participating (Non-Linked) |                  | Non Participating (Linked) |                 | Total         |                    |
|             |                      | Individual Life                  | Group Life       | Individual Life            | Individual Life            | Individual Pension |                                  | Individual Life                | Group Life       | Individual Life            | Individual Life |               | Individual Pension |
| 1           | First year premiums  | 927,148                          | -                | 460,909                    | 100,407                    | 12                 | <b>1,488,476</b>                 | 569,258                        | 383,702          | 747,485                    | 85,382          | -             | <b>1,785,827</b>   |
| 2           | Renewal Premiums     | 1,330,535                        | -                | 382,373                    | 199,695                    | 19,329             | <b>1,931,932</b>                 | 1,089,076                      | 15,789           | 162,180                    | 264,575         | 39,249        | <b>1,570,869</b>   |
| 3           | Single Premiums      | -                                | 5,479,481        | -                          | 302,188                    | 21                 | <b>5,781,690</b>                 | -                              | 3,991,996        | -                          | 2,234           | 40            | <b>3,994,270</b>   |
|             | <b>TOTAL PREMIUM</b> | <b>2,257,683</b>                 | <b>5,479,481</b> | <b>843,282</b>             | <b>602,290</b>             | <b>19,362</b>      | <b>9,202,098</b>                 | <b>1,658,334</b>               | <b>4,391,487</b> | <b>909,665</b>             | <b>352,191</b>  | <b>39,289</b> | <b>7,350,966</b>   |



FORM L-5 : COMMISSION SCHEDULE

COMMISSION EXPENSES

(Rs.'000)

| Particulars  | FOR THE YEAR ENDED ON MARCH 2016  |               |                               |                               |                       |                | FOR THE YEAR ENDED ON MARCH 2015  |               |                               |                               |                       |                |
|--|-----------------------------------|---------------|-------------------------------|-------------------------------|-----------------------|----------------|-----------------------------------|---------------|-------------------------------|-------------------------------|-----------------------|----------------|
|  | Non Participating<br>(Non-Linked) |               | Participating<br>(Non-Linked) | Non Participating<br>(Linked) |                       | Total          | Non Participating<br>(Non-Linked) |               | Participating<br>(Non-Linked) | Non Participating<br>(Linked) |                       | Total          |
|  | Individual<br>Life                | Group<br>Life | Individual<br>Life            | Individual<br>Life            | Individual<br>Pension |                | Individual<br>Life                | Group<br>Life | Individual Life               | Individual<br>Life            | Individual<br>Pension |                |
| Commission paid  |                                   |               |                               |                               |                       |                |                                   |               |                               |                               |                       |                |
| Direct – First year premiums   | 127,752                           | -             | 77,183                        | 3,797                         | 3                     | <b>208,735</b> | 91,823                            | -             | 145,932                       | 3,546                         | 31                    | <b>241,332</b> |
| - Renewal premiums   | 18,214                            | -             | 14,997                        | 729                           | 2                     | <b>33,943</b>  | 18,190                            | -             | 3,689                         | 1,235                         | 108                   | <b>23,222</b>  |
| - Single premiums  | -                                 | 305           | -                             | 3,074                         | -                     | <b>3,378</b>   | -                                 | 177           | -                             | 27                            | -                     | <b>27</b>      |
| <b>Total (A)</b>   | <b>145,966</b>                    | <b>305</b>    | <b>92,180</b>                 | <b>7,600</b>                  | <b>5</b>              | <b>246,056</b> | <b>110,013</b>                    | <b>177</b>    | <b>149,621</b>                | <b>4,808</b>                  | <b>139</b>            | <b>264,758</b> |
| Add: Commission on Re-insurance Accepted   | -                                 | -             | -                             | -                             | -                     | -              | -                                 | -             | -                             | -                             | -                     | -              |
| Less: Commission on Re-insurance Ceded   | -                                 | -             | -                             | -                             | -                     | -              | -                                 | -             | -                             | -                             | -                     | -              |
| <b>Net Commission</b>  | <b>145,966</b>                    | <b>305</b>    | <b>92,180</b>                 | <b>7,600</b>                  | <b>5</b>              | <b>246,056</b> | <b>110,013</b>                    | <b>177</b>    | <b>149,621</b>                | <b>4,808</b>                  | <b>139</b>            | <b>264,758</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b> |                                   |               |                               |                               |                       |                |                                   |               |                               |                               |                       |                |
| Agents   | 88,788                            | -             | 26,386                        | 6,223                         | 5                     | <b>121,402</b> | 62,988                            | -             | 39,671                        | 4,427                         | 139                   | <b>107,225</b> |
| Brokers  | 18,600                            | 295           | 26,374                        | 151                           | -                     | <b>45,420</b>  | 10,568                            | 177           | 28,414                        | 122                           | 0                     | <b>39,281</b>  |
| Corporate Agency   | 37,825                            | 10            | 38,975                        | 1,225                         | -                     | <b>78,035</b>  | 34,163                            | -             | 80,745                        | 257                           | -                     | <b>115,165</b> |
| Referral   | 459                               | -             | 401                           | -                             | -                     | <b>860</b>     | 601                               | -             | 492                           | -                             | -                     | <b>1,093</b>   |
| Others (pl. specify)   | -                                 | -             | -                             | -                             | -                     | -              | -                                 | -             | -                             | -                             | -                     | -              |
| Bancassurance  | 294                               | -             | 44                            | 1                             | -                     | <b>339</b>     | 1,693                             | -             | 299                           | 2                             | -                     | <b>1,994</b>   |
| <b>TOTAL (B)</b>   | <b>145,966</b>                    | <b>305</b>    | <b>92,180</b>                 | <b>7,600</b>                  | <b>5</b>              | <b>246,056</b> | <b>110,013</b>                    | <b>177</b>    | <b>149,621</b>                | <b>4,808</b>                  | <b>139</b>            | <b>264,758</b> |

## FORM L-6 : OPERATING EXPENSES SCHEDULE

(Rs.'000)

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

|    | Particulars                                      | FOR THE PERIOD ENDED ON MARCH 31, 2016 |                |                               |                               |                       |                  | FOR THE PERIOD ENDED ON MARCH 31, 2015 |                  |                               |                               |                       |                  |
|----|--|--|----------------|-------------------------------|-------------------------------|-----------------------|------------------|--|------------------|-------------------------------|-------------------------------|-----------------------|------------------|
|    |  | Non Participating<br>(Non-Linked)      |                | Participating<br>(Non-Linked) | Non Participating<br>(Linked) |                       | Total            | Non Participating<br>(Non-Linked)      |                  | Participating<br>(Non-Linked) | Non Participating<br>(Linked) |                       | Total            |
|    |  | Individual<br>Life                     | Group Life     | Individual<br>Life            | Individual<br>Life            | Individual<br>Pension |                  | Individual<br>Life                     | Group Life       | Individual Life               | Individual<br>Life            | Individual<br>Pension |                  |
| 1  | Employees remuneration and welfare benefits      | 930,470                                | 271,725        | 411,552                       | 94,031                        | 987                   | <b>1,708,765</b> | 382,645                                | 488,971          | 343,577                       | 37,970                        | 2,059                 | <b>1,255,222</b> |
| 2  | Travel, conveyance and vehicle running expenses  | 35,694                                 | 12,626         | 15,271                        | 3,232                         | 48                    | <b>66,871</b>    | 17,983                                 | 22,693           | 14,926                        | 1,634                         | 113                   | <b>57,349</b>    |
| 3  | Training expenses (including Agent advisors)     | 24,707                                 | 28,326         | 10,571                        | 2,237                         | 33                    | <b>65,874</b>    | 30,609                                 | 38,626           | 25,405                        | 2,781                         | 192                   | <b>97,613</b>    |
| 4  | Rent, rates & taxes                              | 42,730                                 | 43,379         | 18,281                        | 3,869                         | 57                    | <b>108,316</b>   | 35,009                                 | 44,179           | 29,057                        | 3,181                         | 219                   | <b>111,645</b>   |
| 5  | Repairs & Maintenance                            | 32,140                                 | 31,409         | 13,751                        | 2,910                         | 43                    | <b>80,253</b>    | 22,772                                 | 28,737           | 18,901                        | 2,069                         | 143                   | <b>72,622</b>    |
| 6  | Printing and stationery                          | 3,755                                  | 1,802          | 1,607                         | 340                           | 5                     | <b>7,509</b>     | 2,092                                  | 2,640            | 1,736                         | 190                           | 13                    | <b>6,671</b>     |
| 7  | Communication expenses                           | 16,266                                 | 8,901          | 6,959                         | 1,473                         | 22                    | <b>33,621</b>    | 8,802                                  | 11,108           | 7,306                         | 800                           | 55                    | <b>28,071</b>    |
| 8  | Legal, professional and consultancy charges      | 61,546                                 | 73,056         | 30,595                        | 8,671                         | 1                     | <b>173,869</b>   | 28,938                                 | 39,799           | 37,998                        | 4,352                         | -                     | <b>111,087</b>   |
| 9  | Medical fees                                     | 3,401                                  | 281            | 1,455                         | 308                           | -                     | <b>5,445</b>     | 3,077                                  | -                | 2,554                         | 280                           | -                     | <b>5,911</b>     |
| 10 | Auditors' fees, expenses etc :                   | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
|    | (a) as auditor                                   | 1,023                                  | 1,045          | 438                           | 93                            | 1                     | <b>2,600</b>     | 692                                    | 869              | 572                           | 63                            | 4                     | <b>2,200</b>     |
|    | (b) as adviser                                   | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
|    | (i) Taxation matters                             | 89                                     | 90             | 38                            | 8                             | -                     | <b>225</b>       | 71                                     | 89               | 59                            | 6                             | -                     | <b>225</b>       |
|    | (ii) Insurance matters                           | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
|    | (iii) Management services; and                   | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
|    | (c) Out of Pocket Expenses                       | 194                                    | 199            | 83                            | 18                            | -                     | <b>494</b>       | 87                                     | 110              | 73                            | 8                             | 1                     | <b>279</b>       |
|    | (d) in any other capacity                        | 578                                    | 590            | 247                           | 53                            | 1                     | <b>1,469</b>     | -                                      | -                | -                             | -                             | -                     | -                |
| 11 | Advertisement and publicity                      | 236,600                                | 178,062        | 117,620                       | 33,335                        | 4                     | <b>565,621</b>   | 84,867                                 | 116,718          | 111,438                       | 12,762                        | 1                     | <b>325,786</b>   |
| 12 | Interest and bank charges                        | 4,203                                  | 3,220          | 1,798                         | 381                           | 6                     | <b>9,608</b>     | 4,091                                  | 5,163            | 3,396                         | 372                           | 26                    | <b>13,048</b>    |
| 13 | Investment related charges                       | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
| 14 | Postage and courier cost                         | 11,177                                 | 4,155          | 4,782                         | 1,012                         | 15                    | <b>21,141</b>    | 5,477                                  | 6,912            | 4,546                         | 498                           | 34                    | <b>17,467</b>    |
| 15 | Sales Promotion expenses                         | 85,588                                 | 79,535         | 42,804                        | 12,016                        | 1                     | <b>219,944</b>   | 75,645                                 | 104,035          | 99,329                        | 11,376                        | 1                     | <b>290,386</b>   |
| 16 | Information technology expenses                  | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
| 17 | Recruitment (including Agent advisors)           | 9,269                                  | 5,857          | 3,966                         | 839                           | 12                    | <b>19,943</b>    | 7,047                                  | 8,893            | 5,849                         | 640                           | 44                    | <b>22,473</b>    |
| 18 | Electricity ,water and utilities                 | 8,214                                  | 7,441          | 3,514                         | 744                           | 11                    | <b>19,924</b>    | 5,288                                  | 6,673            | 4,389                         | 480                           | 33                    | <b>16,863</b>    |
| 19 | Policy issuance and servicing costs              | 104,640                                | 57,345         | 42,510                        | 12,210                        | 1                     | <b>216,706</b>   | 69,563                                 | 109,629          | 64,356                        | 3,768                         | 1                     | <b>247,317</b>   |
| 20 | (Profit)/Loss on fluctuation in foreign exchange | 53                                     | 55             | 23                            | 5                             | -                     | <b>136</b>       | 129                                    | 162              | 107                           | 12                            | 1                     | <b>411</b>       |
| 21 | (Profit)/Loss on fixed assets                    | 1                                      | 3              | 2                             | -                             | -                     | <b>6</b>         | (149)                                  | (189)            | (124)                         | (14)                          | (1)                   | <b>(477)</b>     |
| 22 | Service Tax expense                              | -                                      | -              | -                             | -                             | -                     | -                | -                                      | -                | -                             | -                             | -                     | -                |
| 23 | Other miscellaneous expenses                     | 10,356                                 | 19,385         | 5,619                         | 1,389                         | 32                    | <b>36,781</b>    | 7,092                                  | 22,528           | 4,358                         | 476                           | 33                    | <b>34,487</b>    |
| 24 | Depreciation                                     | 25,456                                 | 26,024         | 10,891                        | 2,305                         | 34                    | <b>64,710</b>    | 9,734                                  | 12,283           | 8,079                         | 884                           | 61                    | <b>31,041</b>    |
|    | <b>TOTAL</b>                                     | <b>1,648,150</b>                       | <b>854,511</b> | <b>744,377</b>                | <b>181,479</b>                | <b>1,314</b>          | <b>3,429,831</b> | <b>801,561</b>                         | <b>1,070,628</b> | <b>787,887</b>                | <b>84,588</b>                 | <b>3,033</b>          | <b>2,747,696</b> |

FORM L-7 : BENEFITS PAID SCHEDULE

(Rs.'000)

| Particulars                        | FOR THE YEAR ENDED ON MARCH 31, 2016 |                  |                            |                            |                    |                  | FOR THE YEAR ENDED ON MARCH 31, 2015 |                 |                            |                            |                    |                 |
|------------------------------------|--------------------------------------|------------------|----------------------------|----------------------------|--------------------|------------------|--------------------------------------|-----------------|----------------------------|----------------------------|--------------------|-----------------|
|                                    | Non Participating (Non-Linked)       |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            | Non Participating (Non-Linked)       |                 | Participating (Non-Linked) | Non Participating (Linked) |                    | Total           |
|                                    | Individual Life                      | Group Life       | Individual Life            | Individual Life            | Individual Pension |                  | Individual Life                      | Group Life      | Individual Life            | Individual Life            | Individual Pension |                 |
| 1. Insurance Claims                |                                      |                  |                            |                            |                    |                  |                                      |                 |                            |                            |                    |                 |
| (a) Claims by Death,               | 74,230                               | 539,835          | 14,049                     | 11,762                     | 1,844              | 641,720          | (2,051)                              | 108,223         | 7,956                      | 2,080                      | 693                | 116,901         |
| (b) Claims by Maturity,            | -                                    | -                | -                          | (100)                      | -                  | (100)            | -                                    | -               | -                          | 82,867                     | -                  | 82,867          |
| (c) Annuities/Pension payment,     | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (d) Periodical Benefit             | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (e) Health                         | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (f) any other (please specify)     | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| Surrenders/Withdrawals             | 182,165                              | 165,754          | 472                        | 618,214                    | 187,219            | 1,153,824        | 55,941                               | 21,514          | -                          | 266,800                    | 225,206            | 569,461         |
| Survival                           | 27,835                               | -                | 15,947                     | -                          | -                  | 43,782           | -                                    | -               | -                          | -                          | -                  | -               |
| Riders                             | (51)                                 | -                | -                          | (150)                      | -                  | (201)            | 2,202                                | -               | -                          | (340)                      | -                  | 1,862           |
| Interest on unclaimed amounts      | 1,970                                | 36               | 18                         | 350                        | 151                | 2,491            | -                                    | -               | -                          | -                          | -                  | -               |
| <b>Total paid</b>                  | <b>286,150</b>                       | <b>705,625</b>   | <b>30,485</b>              | <b>630,076</b>             | <b>189,214</b>     | <b>1,841,515</b> | <b>56,092</b>                        | <b>129,737</b>  | <b>7,956</b>               | <b>351,408</b>             | <b>225,899</b>     | <b>771,092</b>  |
| 2. (Amount ceded in reinsurance):  |                                      |                  |                            |                            |                    |                  |                                      |                 |                            |                            |                    |                 |
| (a) Claims by Death,               | (28,163)                             | (233,631)        | 280                        | (1,504)                    | -                  | (263,018)        | (7,059)                              | (57,956)        | (740)                      | (21)                       | -                  | (65,777)        |
| (b) Claims by Maturity,            | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (c) Annuities/Pension payment,     | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (d) Periodical Benefit             | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (e) Health                         | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| (f) any other (please specify)     | -                                    | -                | -                          | -                          | -                  | -                | -                                    | -               | -                          | -                          | -                  | -               |
| <b>Total ceded</b>                 | <b>(28,163)</b>                      | <b>(233,631)</b> | <b>280</b>                 | <b>(1,504)</b>             | <b>-</b>           | <b>(263,018)</b> | <b>(7,059)</b>                       | <b>(57,956)</b> | <b>(740)</b>               | <b>(21)</b>                | <b>-</b>           | <b>(65,777)</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>257,987</b>                       | <b>471,994</b>   | <b>30,765</b>              | <b>628,572</b>             | <b>189,214</b>     | <b>1,578,532</b> | <b>49,033</b>                        | <b>71,781</b>   | <b>7,216</b>               | <b>351,387</b>             | <b>225,899</b>     | <b>705,315</b>  |

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

**(Rs.'000)**

|   | <b>Particulars</b>   | <b>As at MARCH 31, 2016</b> | <b>As at MARCH 31, 2015</b> |
|---|--|-----------------------------|-----------------------------|
| 1 | Authorised Capital<br>2,000,000,000 Equity Shares (Previous Year:<br>2,000,000,000 Equity Shares) of Rs 10 each  | 20,000,000                  | 20,000,000                  |
| 2 | Issued Capital<br>374,061,867 Equity Shares (Previous Year:<br>374,061,867 Equity Shares) of Rs 10/- each  | 3,740,619                   | 3,740,619                   |
| 3 | Subscribed Capital<br>374,061,867 Equity Shares (Previous Year:<br>374,061,867 Equity Shares) of Rs 10/- each  | 3,740,619                   | 3,740,619                   |
| 4 | Called-up Capital<br>374,061,867 Equity Shares (Previous Year:<br>374,061,867 Equity Shares) of Rs 10/- each<br>Less : Calls unpaid<br>Add : Shares forfeited (Amount originally paid up)<br>Less : Par value of Equity Shares bought back<br>Less : Preliminary Expenses<br>Expenses including commission or brokerage on<br>Underwriting or subscription of shares | 3,740,619                   | 3,740,619                   |
|   | <b>TOTAL</b>   | <b>3,740,619</b>            | <b>3,740,619</b>            |

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

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

| Shareholder  | As at March 31, 2016 |              | As at March 31, 2015 |              |
|--------------|----------------------|--------------|----------------------|--------------|
|              | Number of Shares     | % of Holding | Number of Shares     | % of Holding |
| Promoters    |                      |              |                      |              |
| Indian       | 276,805,782          | 74%          | 276,805,782          | 74%          |
| Foreign      | 97,256,085           | 26%          | 97,256,085           | 26%          |
| Others       |                      |              |                      |              |
| <b>TOTAL</b> | <b>374,061,867</b>   | <b>100%</b>  | <b>374,061,867</b>   | <b>100%</b>  |



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

(Rs.'000)

|   | <b>Particulars</b>                                     | <b>As at March 31, 2016</b> | <b>As at March 31, 2015</b> |
|---|--|-----------------------------|-----------------------------|
| 1 | Capital Reserve  | -                           | -                           |
| 2 | Capital Redemption Reserve                             | -                           | -                           |
| 3 | Share Premium  | 8,329,217                   | 8,329,217                   |
| 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>8,329,217</b>            | <b>8,329,217</b>            |

L I F E I N S U R A N C E

FORM L-11-BORROWINGS SCHEDULE

(Rs.'000)

|   | Particulars              | As at March 31, 2016 | As at March 31, 2015 |
|---|--------------------------|----------------------|----------------------|
| 1 | Debentures/ Bonds        | -                    | -                    |
| 2 | Banks                    | -                    | -                    |
| 3 | Financial Institutions   | -                    | -                    |
| 4 | Others (to be specified) | -                    | -                    |
|   | <b>TOTAL</b>             | -                    | -                    |



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs.'000)

| Particulars  | As at March 31, 2016 | As at March 31, 2015 |
|--|----------------------|----------------------|
| <b>LONG TERM INVESTMENTS</b>   |                      |                      |
| 1 Government securities and Government guaranteed bonds including Treasury Bills | 4,051,636            | 4,038,336            |
| 2 Other Approved Securities  | 529,068              | 192,725              |
| 3 Other Investments  |                      |                      |
| (a) Shares   | -                    | -                    |
| (aa) Equity  | 184,370              | 251,445              |
| (bb) Preference  | -                    | -                    |
| (b) Mutual Funds   | -                    | -                    |
| (c) Derivative Instruments   | -                    | -                    |
| (d) Debentures/ Bonds  | 516,092              | 423,843              |
| (e) Other Securities (to be specified)   | -                    | -                    |
| Commercial Paper / Certificate of Deposits                                       | -                    | -                    |
| Deposits with Bank   | 4,000                | 4,000                |
| (f) Subsidiaries   | -                    | -                    |
| Investment Properties-Real Estate  | -                    | -                    |
| 4 Investments in Infrastructure and Social Sector                                | 1,662,413            | 1,500,714            |
| 5 Other than Approved Investments  |                      |                      |
| Debentures/ Bonds  | 10,000               | -                    |
| Equity Shares  | 15,758               | 5,776                |
| <b>SHORT TERM INVESTMENTS</b>  |                      |                      |
| 1 Government securities and Government guaranteed bonds including Treasury Bills |                      | -                    |
| 2 Other Approved Securities  | -                    | -                    |
| 3 Other Investments  |                      |                      |
| (a) Shares   | -                    | -                    |
| (aa) Equity  | -                    | -                    |
| (bb) Preference  | -                    | -                    |
| (b) Mutual Funds   | 446,500              | 203,000              |
| (c) Derivative Instruments   | -                    | -                    |
| (d) Debentures/ Bonds  | -                    | -                    |
| (e) Other Securities (to be specified)   |                      | -                    |
| Deposits with Bank   | -                    | 72,000               |
| (f) Subsidiaries   | -                    | -                    |
| Investment Properties-Real Estate  | -                    | -                    |
| 4 Investments in Infrastructure and Social Sector                                | 50,000               | 170,576              |
| 5 Other than Approved Investments  | -                    | -                    |
| <b>TOTAL</b>   | <b>7,469,837</b>     | <b>6,862,415</b>     |

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

| Particulars  | As at March 31, 2016           |                  |                            |                            |                    |                   | As at March 31, 2015           |                  |                            |                            |                    |                  |
|--|--------------------------------|------------------|----------------------------|----------------------------|--------------------|-------------------|--------------------------------|------------------|----------------------------|----------------------------|--------------------|------------------|
|  | Non Participating (Non-Linked) |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total             | Non Participating (Non-Linked) |                  | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|  | Individual Life                | Group Life       | Individual Life            | Individual Life            | Individual Pension |                   | Individual Life                | Group Life       | Individual Life            | Individual Life            | Individual Pension |                  |
| <b>LONG TERM INVESTMENTS</b>   |                                |                  |                            |                            |                    |                   |                                |                  |                            |                            |                    |                  |
| 1 Government securities and Government guaranteed bonds including Treasury Bills | 2,132,746                      | 2,769,464        | 483,917                    | 23,270                     | 1,787              | 5,411,184         | 1,364,951                      | 1,343,936        | 223,585                    | 18,020                     | 875                | 2,951,367        |
| 2 Other Approved Securities  | 10,013                         | 90,933           | -                          | -                          | -                  | 100,946           | 10,015                         | 50,169           | -                          | -                          | -                  | 60,184           |
| 3 Other investments  |                                |                  |                            |                            |                    |                   |                                |                  |                            |                            |                    |                  |
| (a) Shares   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (aa) Equity  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (bb) Preference  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (b) Mutual Funds   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (c) Derivative Instruments   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (d) Debentures/ Bonds  | 418,229                        | 715,775          | 119,067                    | 3,159                      | -                  | 1,256,230         | 410,359                        | 415,375          | 63,886                     | 9,150                      | -                  | 898,770          |
| (e) Other Securities (to be specified)   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| Commercial Paper / Certificate of Deposits                                       | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| Deposits with Bank   | 2,000                          | -                | -                          | -                          | 500                | 2,500             | 2,000                          | 20,000           | -                          | -                          | 500                | 22,500           |
| (f) Subsidiaries   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (g) Investment Properties-Real Estate  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| 4 Investments in Infrastructure and Social                                       | 1,350,590                      | 2,002,072        | 271,656                    | 4,000                      | -                  | 3,628,318         | 835,467                        | 874,309          | 97,166                     | 6,000                      | -                  | 1,812,942        |
| 5 Other than Approved Investments  |                                |                  |                            |                            |                    |                   |                                |                  |                            |                            |                    |                  |
| Debentures/ Bonds Market Value   | 14,000                         | -                | -                          | 6,000                      | -                  | 20,000            | -                              | -                | -                          | -                          | -                  | -                |
| Rs.[20,166]  |                                |                  |                            |                            |                    |                   |                                |                  |                            |                            |                    |                  |
| <b>SHORT TERM INVESTMENTS</b>  |                                |                  |                            |                            |                    |                   |                                |                  |                            |                            |                    |                  |
| 1 Government securities and Government guaranteed bonds including Treasury Bills | (0.00)                         | 24,930           | -                          | -                          | 0.00               | 24,930            | 998                            | 61,016           | -                          | -                          | -                  | 62,014           |
| 2 Other Approved Securities  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| 3 (a) Shares   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (aa) Equity  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (bb) Preference  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (b) Mutual Funds   | 200                            | 28,500           | 6,100                      | (0)                        | 500                | 35,300            | 10,573                         | 121,209          | 37,736                     | 100                        | -                  | 169,618          |
| (c) Derivative Instruments   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (d) Debentures/ Bonds  | 17,000                         | -                | -                          | -                          | -                  | 17,000            | -                              | -                | -                          | -                          | -                  | -                |
| (e) Other Securities (to be specified)   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| Deposits with Bank   | -                              | 30,000           | -                          | -                          | -                  | 30,000            | -                              | 35,000           | -                          | -                          | -                  | 35,000           |
| (f) Subsidiaries   | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| (g) Investment Properties-Real Estate  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| 4 Investments in Infrastructure and Social                                       | -                              | -                | -                          | -                          | -                  | -                 | 7,495                          | -                | -                          | -                          | -                  | 7,495            |
| 5 Other than Approved Investments  | -                              | -                | -                          | -                          | -                  | -                 | -                              | -                | -                          | -                          | -                  | -                |
| <b>TOTAL</b>   | <b>3,944,778</b>               | <b>5,661,675</b> | <b>880,740</b>             | <b>36,429</b>              | <b>2,787</b>       | <b>10,526,408</b> | <b>2,641,858</b>               | <b>2,921,014</b> | <b>422,373</b>             | <b>33,270</b>              | <b>1,375</b>       | <b>6,019,890</b> |

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

(Rs.'000)

| Particulars  | As at March 31, 2016 |                    |                  | As at March 31, 2015 |                    |                  |
|--|----------------------|--------------------|------------------|----------------------|--------------------|------------------|
|  | 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 | 226,199              | 8,587              | <b>234,786</b>   | 229,806              | 21,635             | <b>251,441</b>   |
| 2 Other Approved Securities  | 2,043                | -                  | <b>2,043</b>     | 2,034                | -                  | <b>2,034</b>     |
| 3 Other Investments  |                      |                    |                  |                      |                    |                  |
| (a) Shares   |                      |                    |                  |                      |                    |                  |
| (aa) Equity  | 1,067,844            | 144,043            | <b>1,211,887</b> | 1,080,636            | 273,352            | <b>1,353,988</b> |
| (bb) Preference  | -                    | -                  | -                | -                    | -                  | -                |
| (b) Mutual Funds   | -                    | -                  | -                | -                    | -                  | -                |
| (c) Derivative Instruments   | -                    | -                  | -                | -                    | -                  | -                |
| (d) Debentures/ Bonds  | 186,575              | 10,734             | <b>197,309</b>   | 199,477              | 34,159             | <b>233,636</b>   |
| (e) Other Securities - Fixed Deposits  | 6,500                | -                  | <b>6,500</b>     | 3,000                | 3,500              | <b>6,500</b>     |
| (f) Subsidiaries   | -                    | -                  | -                | -                    | -                  | -                |
| (g) Investment Properties-Real Estate  | -                    | -                  | -                | -                    | -                  | -                |
| 4 Investments in Infrastructure and Social Sector                                | 107,077              | 13,602             | <b>120,679</b>   | 144,681              | 25,527             | <b>170,208</b>   |
| 5 Other than Approved Investments  |                      |                    |                  |                      |                    |                  |
| (a) Debentures/ Bonds  | 18,230               | 2,025              | <b>20,255</b>    | -                    | -                  | -                |
| (b) Equity   | 13,631               | 2,173              | <b>15,804</b>    | 36,162               | 9,368              | <b>45,530</b>    |
| <b>SHORT TERM INVESTMENTS</b>  |                      |                    |                  |                      |                    |                  |
| 1 Government securities and Government guaranteed bonds including Treasury Bills | 274,444              | 669                | <b>275,113</b>   | 335,806              | 499                | <b>336,305</b>   |
| 2 Other Approved Securities  | -                    | -                  | -                | -                    | -                  | -                |
| 3 (a) Shares   |                      |                    |                  |                      |                    |                  |
| (aa) Equity  | -                    | -                  | -                | -                    | -                  | -                |
| (bb) Preference  | -                    | -                  | -                | -                    | -                  | -                |
| (b) Mutual Funds   | 31,914               | 500                | <b>32,414</b>    | 35,992               | 900                | <b>36,892</b>    |
| (c) Derivative Instruments   | -                    | -                  | -                | -                    | -                  | -                |
| (d) Debentures/ Bonds  | 28,329               | -                  | <b>28,329</b>    | -                    | -                  | -                |
| (e) Other Securities (to be specified)   | -                    | -                  | -                | -                    | -                  | -                |
| Deposit with Bank  | 74,600               | -                  | <b>74,600</b>    | 64,800               | -                  | <b>64,800</b>    |
| (f) Subsidiaries   | -                    | -                  | -                | -                    | -                  | -                |
| (g) Investment Properties-Real Estate  | -                    | -                  | -                | -                    | -                  | -                |
| 4 Investments in Infrastructure and Social Sector                                | 2,503                | -                  | <b>2,503</b>     | 16,321               | 1,255              | <b>17,576</b>    |
| 5 Other than Approved Investments  |                      |                    |                  |                      |                    |                  |
| (a) Equity Shares  | -                    | -                  | -                | -                    | -                  | -                |
| (b) Mutual Funds   | -                    | -                  | -                | -                    | -                  | -                |
| <b>NET CURRENT ASSETS</b>  |                      |                    |                  |                      |                    |                  |
| Bank Balances  | 2,617                | 405                | <b>3,022</b>     | 3,078                | 810                | <b>3,888</b>     |
| Income accrued on investments  | 27,879               | 1,362              | <b>29,241</b>    | 21,331               | 4,536              | <b>25,867</b>    |
| Payables for purchase of Securities  | -                    | -                  | -                | -                    | -                  | -                |
| FMC Payable  | (2,273)              | (233)              | <b>(2,506)</b>   | (2,453)              | (492)              | <b>(2,945)</b>   |
| Other Payables   | (17,720)             | (4,709)            | <b>(22,429)</b>  | (21,134)             | (11,786)           | <b>(32,920)</b>  |
| Other Receivable   | 2,285                | -                  | <b>2,285</b>     | 1,653                | -                  | <b>1,653</b>     |
| <b>TOTAL</b>   | <b>2,052,677</b>     | <b>179,158</b>     | <b>2,231,835</b> | <b>2,151,190</b>     | <b>363,263</b>     | <b>2,514,453</b> |

FORM L-15 : LOANS SCHEDULE

(Rs.'000)

|   | Particulars                                  | As at March 31, 2016 | As at March 31, 2015 |
|---|--|----------------------|----------------------|
| 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. | -                    | 816                  |
|   | (c) Loans against policies                   | 4,236                | -                    |
|   | (d) Others (to be specified)                 | -                    | -                    |
|   | <i>Unsecured</i>                             |                      |                      |
|   | <b>TOTAL</b>                                 | <b>4,236</b>         | <b>816</b>           |
| 2 | BORROWER-WISE CLASSIFICATION                 |                      |                      |
|   | (a) Central and State Governments            | -                    | -                    |
|   | (b) Banks and Financial Institutions         | -                    | -                    |
|   | (c) Subsidiaries                             | -                    | -                    |
|   | (d) Companies                                | -                    | -                    |
|   | (e) Loans against policies                   | 4,236                | 816                  |
|   | (f) Others (to be specified)                 | -                    | -                    |
|   | <b>TOTAL</b>                                 | <b>4,236</b>         | <b>816</b>           |
| 3 | PERFORMANCE-WISE CLASSIFICATION              |                      |                      |
|   | (a) Loans classified as standard             |                      |                      |
|   | (aa) In India                                | 4,236                | 776                  |
|   | (bb) Outside India                           | -                    | -                    |
|   | (b) Non-standard loans less provisions       | -                    | -                    |
|   | (aa) In India                                | -                    | -                    |
|   | (bb) Outside India                           | -                    | -                    |
|   | <b>TOTAL</b>                                 | <b>4,236</b>         | <b>776</b>           |
| 4 | MATURITY-WISE CLASSIFICATION                 |                      |                      |
|   | (a) Short Term                               | -                    | -                    |
|   | (b) Long Term                                | 4,236                | 776                  |
|   | <b>TOTAL</b>                                 | <b>4,236</b>         | <b>776</b>           |

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

(Rs.'000)

| Particulars                      | Cost/ Gross Block |                |              |                | Depreciation    |                |                      |                | Net Block            |                      |
|----------------------------------|-------------------|----------------|--------------|----------------|-----------------|----------------|----------------------|----------------|----------------------|----------------------|
|                                  | Opening           | Additions      | Deductions   | Closing        | Up to Last Year | For The Period | On Sales/ Adjustment | To Date        | As at March 31, 2016 | As at March 31, 2015 |
| Goodwill                         | -                 | -              | -            | -              | -               | -              | -                    | -              | -                    | -                    |
| Intangibles - Software           | 64,126            | 128,008        | -            | 192,134        | 57,664          | 25,718         | -                    | 83,382         | 108,753              | 6,462                |
| Land-Freehold                    | -                 | -              | -            | -              | -               | -              | -                    | -              | -                    | -                    |
| Leasehold Property               | 52,196            | 31,701         | -            | 83,897         | 26,216          | 11,090         | -                    | 37,306         | 46,590               | 25,980               |
| Buildings                        | -                 | -              | -            | -              | -               | -              | -                    | -              | -                    | -                    |
| Furniture & Fittings             | 11,063            | 5,227          | 102          | 16,188         | 10,243          | 2,934          | 102                  | 13,075         | 3,114                | 820                  |
| Information Technology Equipment | 68,798            | 72,435         | 5,040        | 136,193        | 52,098          | 22,468         | 4,812                | 69,754         | 66,439               | 16,700               |
| Vehicles                         | -                 | -              | -            | -              | -               | -              | -                    | -              | -                    | -                    |
| Office Equipment                 | 18,392            | 6,971          | 50           | 25,312         | 16,104          | 2,500          | 15                   | 18,589         | 6,723                | 2,288                |
| Others (Specify nature)          | -                 | -              | -            | -              | -               | -              | -                    | -              | -                    | -                    |
| <b>TOTAL</b>                     | <b>214,575</b>    | <b>244,342</b> | <b>5,192</b> | <b>453,725</b> | <b>162,325</b>  | <b>64,710</b>  | <b>4,929</b>         | <b>222,106</b> | <b>231,619</b>       | <b>52,250</b>        |
| Work in progress                 |                   |                |              |                |                 |                |                      |                | <b>230,986</b>       | <b>278,138</b>       |
| <b>Grand Total</b>               | <b>214,575</b>    | <b>244,342</b> | <b>5,192</b> | <b>453,725</b> | <b>162,325</b>  | <b>64,710</b>  | <b>4,929</b>         | <b>222,106</b> | <b>462,605</b>       | <b>330,388</b>       |
| <b>PREVIOUS YEAR</b>             | <b>174,353</b>    | <b>42,752</b>  | <b>2,530</b> | <b>214,575</b> | <b>133,283</b>  | <b>31,041</b>  | <b>1,999</b>         | <b>162,325</b> | <b>330,388</b>       | <b>41,070</b>        |

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

**CASH AND BANK BALANCES**

**(Rs.'000)**

|   | <b>Particulars</b>  | <b>As at March 31,2016</b> | <b>As at March 31,2015</b> |
|---|---|----------------------------|----------------------------|
| 1 | Cash (including cheques, drafts and stamps)                         | 184,910                    | 164,163                    |
| 2 | Bank Balances   |                            |                            |
|   | (a) Deposit Accounts  |                            |                            |
|   | (aa) Short-term (due within 12 months of the date of Balance Sheet) | -                          | -                          |
|   | (bb) Others (under Lien)  | 100                        | -                          |
|   | (b) Current Accounts  | 81,184                     | 56,847                     |
|   | (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>266,194</b>             | <b>221,010</b>             |
|   | Balances with non-scheduled banks included in 2 and 3 above         |                            |                            |
|   | <b>CASH &amp; BANK BALANCES</b>                                     |                            |                            |
| 1 | In India  | 266,194                    | 221,010                    |
| 2 | Outside India   | -                          | -                          |
|   | <b>TOTAL</b>  | <b>266,194</b>             | <b>221,010</b>             |

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

| <b>ADVANCES AND OTHER ASSETS</b> |   | <b>(Rs.'000)</b>            |                             |
|----------------------------------|---|-----------------------------|-----------------------------|
|                                  | <b>Particulars</b>  | <b>As at March 31, 2016</b> | <b>As at March 31, 2015</b> |
|                                  | <b>ADVANCES</b>   |                             |                             |
| 1                                | Reserve deposits with ceding companies  |                             | -                           |
| 2                                | Application money for investments   |                             | -                           |
| 3                                | Prepayments   | 80,106                      | 58,510                      |
| 4                                | Advances to Directors/Officers  | -                           | -                           |
| 5                                | Advance tax paid and taxes deducted at source (Net of provision for taxation)     | 10                          | 10                          |
| 6                                | Others (to be specified)  |                             | -                           |
|                                  | Security Deposits   | 52,892                      | 49,181                      |
|                                  | Deposit -Others   | 3,482                       | 11,065                      |
|                                  | Advances to employees for travel, etc.  | 10,724                      | 7,425                       |
|                                  | <b>TOTAL (A)</b>  | <b>147,214</b>              | <b>126,191</b>              |
|                                  | <b>OTHER ASSETS</b>   |                             |                             |
| 1                                | Income accrued on investments   | 466,813                     | 306,582                     |
| 2                                | Outstanding Premiums  | 240,507                     | 219,680                     |
| 3                                | Agents' Balances  | 14,426                      | 6,408                       |
| 4                                | Foreign Agencies Balances   | -                           | -                           |
| 5                                | Due from other entities carrying on insurance business (including reinsures)      | 239,034                     | 82,654                      |
| 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                               | 22,429                      | 32,920                      |
|                                  | Service Tax Unutilized Credit   | 44,625                      | 41,842                      |
|                                  | Due from Affiliates   | -                           | -                           |
|                                  | Other Dues  | 7,979                       | 22,754                      |
|                                  | Receivable towards non-par non linked funds                                       | 30,817                      | -                           |
|                                  | Receivable from clearing firm   | -                           | -                           |
|                                  | Application money for Investments   | -                           | -                           |
|                                  | Receivable from ex employees- provision   | 7,647                       | 7,108                       |
|                                  |   | <b>1,074,277</b>            | <b>719,948</b>              |
|                                  | <b>Less:</b>  |                             |                             |
|                                  | <b>Agents' Balances - provision for doubtful amounts</b>                          | <b>(10,825)</b>             | <b>(4,747)</b>              |
|                                  | <b>Receivable from ex employees- provision</b>                                    | <b>(3,824)</b>              | <b>(3,554)</b>              |
|                                  | <b>Provision on Vendor Advances</b>   | <b>(6,260)</b>              | <b>(4,886)</b>              |
|                                  |   |                             |                             |
|                                  | <b>TOTAL (B)</b>  | <b>1,053,368</b>            | <b>706,761</b>              |
|                                  | <b>Total (A) + (B)</b>  | <b>1,200,582</b>            | <b>832,952</b>              |

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

**(Rs.'000)**

|    | <b>Particulars</b>                        | <b>As at March 31, 2016</b> | <b>As at March 31, 2015</b> |
|----|---|-----------------------------|-----------------------------|
| 1  | Agents' Balances                          | 43,585                      | 37,867                      |
| 2  | Balances due to other insurance companies | 267,999                     | 139,236                     |
| 3  | Deposits held on re-insurance ceded       | -                           | -                           |
| 4  | Premiums received in advance              | 30,245                      | 13,244                      |
| 5  | Unallocated premium                       | 683,329                     | 479,362                     |
| 6  | Sundry creditors                          | 247,249                     | 52,754                      |
| 7  | Due to subsidiaries/ holding company      | -                           | -                           |
| 8  | Claims Outstanding                        | 66,562                      | 46,457                      |
| 9  | Annuities Due                             | -                           | -                           |
| 10 | Due to Officers/ Directors                | 100                         | -                           |
| 11 | Due to unit linked fund                   | 2,284                       | 1,654                       |
| 12 | Policy holders Unclaimed                  | 109,475                     | 73,568                      |
| 13 | Others (to be specified)                  |                             |                             |
|    | -Policy deposits                          | 4,905                       | 3,830                       |
|    | -Withholding Tax Deducted at Source       | 54,438                      | 58,850                      |
|    | -Lease Equalisation Reserve               | 6,600                       | 7,756                       |
|    | -Accrued Expenses                         | 492,062                     | 640,129                     |
|    | - Due to Non- par non linked funds        | 30,817                      | -                           |
|    | - Service Tax Liability                   | -                           | -                           |
|    | -Other Statutory liabilities              | 13,593                      | 11,143                      |
|    | <b>TOTAL</b>                              | <b>2,053,243</b>            | <b>1,565,850</b>            |

FORM L-20-PROVISIONS SCHEDULE

(Rs.'000)

|   | Particulars   | As at March 31, 2016 | As at March 31, 2015 |
|---|---|----------------------|----------------------|
| 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                                  | 38,243               | 34,062               |
|   | - Provision for Leave Encashment                          | 31,175               | 18,231               |
|   | <b>TOTAL</b>  | <b>69,418</b>        | <b>52,293</b>        |



FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

|   | Particulars                          | As at March 31, 2016 | As at March 31, 2015 |
|---|--------------------------------------|----------------------|----------------------|
| 1 | Discount Allowed in issue of shares/ | -                    | -                    |
| 2 | Others (to be specified)             | -                    | -                    |
|   | <b>TOTAL</b>                         | -                    | -                    |



FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-16

| Sl.No.  | Particular  | For the Year ended on<br>March 16 |                         | For the Year ended on<br>March 15 |                         |
|---|---|-----------------------------------|-------------------------|-----------------------------------|-------------------------|
| 1   | <b>New business premium income growth rate - segment wise</b>   | 25%                               |                         | 234%                              |                         |
|   | <b>Non Par Individual Life - Non</b>  | 63%                               |                         | -23%                              |                         |
|   | <b>Non Par Group Life</b>   | 25%                               |                         | 586%                              |                         |
|   | <b>Participating Individual Life</b>  | -38%                              |                         | 187%                              |                         |
|   | <b>Non Par Individual Life - Linked</b>   | 359%                              |                         | -1%                               |                         |
|   | <b>Non Par Individual Pension -</b>   | 18%                               |                         | 11%                               |                         |
| 2   | <b>Net Retention Ratio</b>  | 97%                               |                         | 97%                               |                         |
| 3   | <b>Expense of Management to Gross Direct Premium Ratio</b>  | 40%                               |                         | 41%                               |                         |
| 4   | <b>Commission Ratio (Gross commission paid to Gross Premium)</b>  | 3%                                |                         | 4%                                |                         |
| 5   | <b>Ratio of policy holder's liabilities to shareholder's funds</b>  | 162%                              |                         | 114%                              |                         |
| 6   | <b>Growth rate of shareholders' fund</b>  | 6%                                |                         | 111%                              |                         |
| 7   | <b>Ratio of surplus to policyholders' liability</b>   | 12%                               |                         | 8%                                |                         |
| 8   | <b>Change in net worth ( '000)</b>  | 477,577                           |                         | 3,898,584                         |                         |
| 9   | <b>Profit after tax/Total Income</b>  | 5%                                |                         | 5%                                |                         |
| 10  | <b>(Total real estate + loans)/(Cash &amp; invested assets)</b>   | 0%                                |                         | 0%                                |                         |
| 11  | <b>Total investments/(Capital + Surplus)</b>  | 168%                              |                         | 128%                              |                         |
| 12  | <b>Total affiliated investments/(Capital+ Surplus)</b>  | 0.21%                             |                         | 0%                                |                         |
| 13 *  | <b>Investment Yield (Gross and Net)</b>   |                                   |                         |                                   |                         |
|   | <b>Policyholder's Funds:</b>  | <b>With Realized</b>              | <b>Without Realized</b> | <b>With Realized</b>              | <b>Without Realized</b> |
|   | <b>Non-Linked</b>   |                                   |                         |                                   |                         |
|   | <b>PAR</b>  | 8.62%                             | 8.61%                   | 14.67%                            | 14.67%                  |
|   | <b>Non-PAR</b>  | 9.18%                             | 9.18%                   | 9.27%                             | 9.27%                   |
|   | <b>Linked</b>   |                                   |                         |                                   |                         |
|   | <b>Non-PAR</b>  | 6.47%                             | -1.76%                  | 20.63%                            | 20.63%                  |
|   | <b>Shareholder's Fund</b>   | 9.25%                             | 8.81%                   | 10.88%                            | 10.88%                  |
| 14  | <b>Conservation Ratio</b>   | 65%                               |                         | 65%                               |                         |
| 15  | <b>Persistency Ratio</b>  | <b>On Policies</b>                | <b>On Premium</b>       | <b>On Policies</b>                | <b>On Premium</b>       |
|   | <b>For 13th month</b>   | 50.08%                            | 54.88%                  | 43.21%                            | 50.12%                  |
|   | <b>For 25th month(+)</b>  | 34.71%                            | 42.96%                  | 27.34%                            | 34.64%                  |
|   | <b>For 37th month(+)</b>  | 18.80%                            | 27.50%                  | 24.91%                            | 34.46%                  |
|   | <b>For 49th Month(+)</b>  | 21.00%                            | 31.07%                  | 22.66%                            | 29.27%                  |
|   | <b>for 61st month</b>   | 15.66%                            | 20.36%                  | 10.16%                            | 11.44%                  |
| 16  | <b>NPA Ratio</b>  |                                   |                         |                                   |                         |
|   | <b>Gross NPA Ratio</b>  | -                                 | -                       | -                                 | -                       |
|   | <b>Net NPA Ratio</b>  | -                                 | -                       | -                                 | -                       |
| <b>Equity Holding Pattern for Life Insurers</b> |   | <i>(Rs in Lakhs)</i>              |                         |                                   |                         |
| 1   | (a) No. of shares   | 374,061,867                       |                         | 374,061,867                       |                         |
| 2   | (b) Percentage of shareholding (Indian / Foreign)   | 285%                              |                         | 285%                              |                         |
| 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) | 1.36                              |                         | 1.09                              |                         |
| 5   | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | 1.36                              |                         | 1.09                              |                         |
| 6   | (iv) Book value per share (Rs)  | 21.09                             |                         | 19.81                             |                         |

+ Non Reducing Balance

## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

FOR THE YEAR ENDED MARCH 31, 2016

(Rs in '000's)

| Particulars   | For The Year<br>Ended March<br>31st, 2016 | For The Year<br>Ended March 31st,<br>2015 |
|---|---|---|
| <b>Cash Flows from the operating activities:</b>                          |   |   |
| Premium received from policyholders, including advance receipts           | 9,403,347                                 | 7,373,922                                 |
| Other receipts (give Break-up)  |   |   |
| Claims recovered from reinsurers  | 106,638                                   | 50,548                                    |
| Payments to the re-insurers, net of commissions and claims/ Benefits      | (192,228)                                 | (78,965)                                  |
| Payments to co-insurers, net of claims / benefit recovery                 |   |   |
| Payments of claims/benefits   | (1,785,631)                               | (878,799)                                 |
| Payments of commission and brokerage                                      | (248,356)                                 | (257,177)                                 |
| Payments of other operating expenses                                      | (3,386,384)                               | (2,516,850)                               |
| Preliminary and pre-operative expenses                                    | -   | -   |
| Deposits, advances and staff loans  | -   | -   |
| Income taxes paid (Net)   | -   | -   |
| Other payments (give break-up)  | -   | -   |
| Cash flows before extraordinary items                                     | 3,897,386                                 | 3,692,679                                 |
| Cash flow from extraordinary operations (give break-up)                   | -   | -   |
| <b>Net cash flow from operating activities</b>                            | <b>3,897,386</b>                          | <b>3,692,679</b>                          |
| <b>Cash flows from investing activities:</b>                              |   |   |
| Purchase of fixed assets  | (197,190)                                 | (320,890)                                 |
| Proceeds from sale of fixed assets  | 257                                       | 1,007                                     |
| Purchases of investments  | (35,797,736)                              | (36,639,579)                              |
| Loans disbursed   | (3,421)                                   | (792)                                     |
| Sales of investments  | 30,969,477                                | 29,107,681                                |
| Repayments received   | -   | -   |
| Rents/Interests/ Dividends received                                       | 1,176,411                                 | 648,431                                   |
| Investments in money market instruments and in liquid mutual funds (Net)* | -   | -   |
| Expenses related to investments   | -   | -   |
| <b>Net cash flow from investing activities</b>                            | <b>(3,852,202)</b>                        | <b>(7,204,142)</b>                        |
| <b>Cash flows from financing activities:</b>                              |   |   |
| Proceeds from issuance of share capital                                   | -   | 3,497,771                                 |
| Proceeds from borrowing   | -   | -   |
| Repayments of borrowing   | -   | -   |
| Interest/dividends paid   | -   | -   |
| <b>Net cash flow from financing activities</b>                            | <b>-</b>                                  | <b>3,497,771</b>                          |
| Effect of foreign exchange rates on cash and cash equivalents, net        | -   | -   |
| Net increase in cash and cash equivalents:                                | 45,184                                    | (13,691)                                  |
| Cash and cash equivalents at the beginning of the year                    | 221,010                                   | 234,699                                   |
| <b>Cash and cash equivalents at the end of the year</b>                   | <b>266,194</b>                            | <b>221,010</b>                            |

FORM L-24 Valuation of net liabilities

Insurer:

DHFL Pramerica Life Insurance Company Ltd.

Date:

31-Mar-16

(Rs in Lakhs)

| Valuation of net liabilities |                   |                  |                  |
|------------------------------|-------------------|------------------|------------------|
|                              |                   | As at 31.03.2016 | As at 31.03.2015 |
| 1                            | <b>Linked</b>     |                  |                  |
| a                            | Life              | 20,706           | 21,673           |
| b                            | General Annuity   | -                | -                |
| c                            | Pension           | 1,815            | 3,645            |
| d                            | Health            | -                | -                |
| 2                            | <b>Non-Linked</b> |                  |                  |
| a                            | Life              | 105,146          | 59,123           |
| b                            | General Annuity   | -                | -                |
| c                            | Pension           | -                | -                |
| d                            | Health            | -                | -                |

LIFE INSURANCE

## 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            | 219             | 219          | 0.45               | 2.62                   | 1,097           | 1,085        | 3.55               | 29.07                  | 1,316           | 1,304        | 4.00               | 31.69                  |
| 2      | Arunachal Pradesh         | 18              | 18           | 0.02               | 0.35                   | 45              | 45           | 0.11               | 0.97                   | 63              | 63           | 0.13               | 1.32                   |
| 3      | Assam                     | 241             | 236          | 0.85               | 4.45                   | 971             | 955          | 1.72               | 25.50                  | 1,212           | 1,191        | 2.57               | 29.95                  |
| 4      | Bihar                     | 816             | 807          | 1.18               | 12.75                  | 202             | 200          | 0.40               | 5.26                   | 1,018           | 1,007        | 1.58               | 18.01                  |
| 5      | Chattisgarh               | 20              | 20           | 0.06               | 0.61                   | 369             | 360          | 0.62               | 9.39                   | 389             | 380          | 0.68               | 10.00                  |
| 6      | Goa                       | 1               | 1            | 0.00               | 0.01                   | 23              | 20           | 0.15               | 0.85                   | 24              | 21           | 0.15               | 0.86                   |
| 7      | Gujarat                   | 174             | 164          | 0.81               | 5.48                   | 2,203           | 2,025        | 12.82              | 93.48                  | 2,377           | 2,189        | 13.63              | 98.97                  |
| 8      | Haryana                   | 1,197           | 1,187        | 2.92               | 22.09                  | 1,361           | 1,331        | 6.14               | 50.70                  | 2,558           | 2,518        | 9.06               | 72.78                  |
| 9      | Himachal Pradesh          | 83              | 83           | 0.19               | 1.77                   | 1,028           | 1,000        | 3.71               | 27.23                  | 1,111           | 1,083        | 3.90               | 29.01                  |
| 10     | Jammu & Kashmir           | 1,620           | 1,615        | 2.32               | 30.60                  | 4,918           | 4,881        | 12.96              | 119.69                 | 6,538           | 6,496        | 15.28              | 150.29                 |
| 11     | Jharkhand                 | 183             | 181          | 0.20               | 4.34                   | 192             | 188          | 0.50               | 5.50                   | 375             | 369          | 0.70               | 9.84                   |
| 12     | Karnataka                 | 77              | 77           | 0.18               | 1.55                   | 1,183           | 1,155        | 5.18               | 36.51                  | 1,260           | 1,232        | 5.36               | 38.06                  |
| 13     | Kerala                    | 94              | 94           | 0.25               | 1.24                   | 666             | 650          | 2.11               | 15.39                  | 760             | 744          | 2.37               | 16.63                  |
| 14     | Madhya Pradesh            | 290             | 284          | 0.95               | 12.04                  | 2,799           | 2,700        | 8.88               | 70.69                  | 3,089           | 2,984        | 9.82               | 82.73                  |
| 15     | Maharashtra               | 143             | 140          | 0.40               | 3.24                   | 5,000           | 4,917        | 22.20              | 155.56                 | 5,143           | 5,057        | 22.60              | 158.80                 |
| 16     | Manipur                   | 2               | 2            | 0.01               | 0.03                   | 136             | 135          | 0.09               | 2.65                   | 138             | 137          | 0.10               | 2.68                   |
| 17     | Meghalaya                 | 59              | 59           | 0.13               | 1.11                   | 238             | 237          | 0.24               | 3.75                   | 297             | 296          | 0.37               | 4.86                   |
| 18     | Mirzoram                  | -               | -            | 0.00               | -                      | 4               | 4            | 0.01               | 0.10                   | 4               | 4            | 0.01               | 0.10                   |
| 19     | Nagaland                  | 15              | 15           | 0.13               | 0.25                   | 197             | 196          | 0.20               | 3.73                   | 212             | 211          | 0.33               | 3.97                   |
| 20     | Orissa                    | 1,987           | 1,980        | 2.80               | 24.70                  | 203             | 183          | 1.06               | 4.99                   | 2,190           | 2,163        | 3.85               | 29.69                  |
| 21     | Punjab                    | 400             | 384          | 1.25               | 9.04                   | 4,827           | 4,686        | 18.33              | 120.89                 | 5,227           | 5,070        | 19.57              | 129.93                 |
| 22     | Rajasthan                 | 674             | 670          | 1.40               | 12.23                  | 3,804           | 3,759        | 10.60              | 92.76                  | 4,478           | 4,429        | 12.00              | 104.99                 |
| 23     | Sikkim                    | 2               | 2            | 0.00               | 0.04                   | 28              | 28           | 0.03               | 0.57                   | 30              | 30           | 0.04               | 0.62                   |
| 24     | Tamil Nadu                | 129             | 128          | 0.44               | 3.92                   | 772             | 761          | 4.07               | 25.35                  | 901             | 889          | 4.51               | 29.27                  |
| 25     | Telangana                 | 36              | 36           | 0.04               | 0.51                   | 292             | 288          | 0.82               | 7.82                   | 328             | 324          | 0.86               | 8.33                   |
| 26     | Tripura                   | 3               | 3            | 0.01               | 0.07                   | 11              | 11           | 0.02               | 0.21                   | 14              | 14           | 0.03               | 0.28                   |
| 27     | Uttar Pradesh             | 1,873           | 1,752        | 2.89               | 27.87                  | 6,067           | 5,874        | 19.18              | 157.71                 | 7,940           | 7,626        | 22.07              | 185.58                 |
| 28     | Uttrakhand                | 201             | 198          | 0.40               | 3.64                   | 2,071           | 2,032        | 5.47               | 40.10                  | 2,272           | 2,230        | 5.87               | 43.74                  |
| 29     | West Bengal               | 1,373           | 1,256        | 2.34               | 21.19                  | 1,417           | 1,385        | 3.99               | 36.57                  | 2,790           | 2,641        | 6.33               | 57.75                  |
| 30     | Andaman & Nicobar Islands | 14              | 14           | 0.02               | 0.48                   | 12              | 12           | 0.04               | 0.44                   | 26              | 26           | 0.05               | 0.92                   |
| 31     | Chandigarh                | 124             | 124          | 0.67               | 2.22                   | 131             | 120          | 0.74               | 14.80                  | 255             | 244          | 1.42               | 17.02                  |
| 32     | Dadra & Nagarhaveli       | -               | -            | -                  | -                      | 3               | 2            | 0.01               | 0.09                   | 3               | 2            | 0.01               | 0.09                   |
| 33     | Daman & Diu               | 2               | 2            | 0.01               | 0.09                   | 2               | 2            | 0.01               | 0.03                   | 4               | 4            | 0.02               | 0.12                   |
| 34     | Delhi                     | 103             | 103          | 0.39               | 2.59                   | 1,562           | 1,444        | 8.04               | 74.39                  | 1,665           | 1,547        | 8.43               | 76.98                  |
| 35     | Lakshadweep               | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 36     | Puducherry                | -               | -            | -                  | -                      | 14              | 14           | 0.08               | 0.54                   | 14              | 14           | 0.08               | 0.54                   |

**COMPANY TOTAL**      **12,173**    **11,854**      **23.70**      **213.11**    **43,848**    **42,685**      **154.09**      **1,233.27**    **56,021**    **54,539**      **177.79**      **1,446.38**

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

Insurer: **DHFL Pramerica Life Insurance Co. Ltd.**

FOR THE YEAR ENDED ON MARCH 31st, 2016

### Geographical Distribution of Total Business- GROUP

(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            | 26              | 703,971        | 7.32               | 1,824.22               | 4               | 442,678          | 3.61               | 978.63                 | 30              | 1,146,649        | 10.92              | 2,802.84               |
| 2                    | Arunachal Pradesh         | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 3                    | Assam                     | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 4                    | Bihar                     | 1               | 396            | 0.00               | 0.71                   | -               | -                | -                  | -                      | 1               | 396              | 0.00               | 0.71                   |
| 5                    | Chattisgarh               | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 6                    | Goa                       | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 7                    | Gujarat                   | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 8                    | Haryana                   | -               | -              | -                  | -                      | 33              | 1,066,373        | 16.24              | 4,403.12               | 33              | 1,066,373        | 16.24              | 4,403.12               |
| 9                    | Himachal Pradesh          | -               | -              | -                  | -                      | 3               | 10,753           | 2.85               | 249.78                 | 3               | 10,753           | 2.85               | 249.78                 |
| 10                   | Jammu & Kashmir           | -               | -              | -                  | -                      | 1               | 100              | 0.00               | 1.00                   | 1               | 100              | 0.00               | 1.00                   |
| 11                   | Jharkhand                 | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 12                   | Karnataka                 | 4               | 8,218          | 0.10               | 20.29                  | 6               | 5,648            | 10.04              | 729.91                 | 10              | 13,866           | 10.14              | 750.20                 |
| 13                   | Kerala                    | -               | -              | -                  | -                      | 22              | 1,672,720        | 20.04              | 3,590.95               | 22              | 1,672,720        | 20.04              | 3,590.95               |
| 14                   | Madhya Pradesh            | -               | -              | -                  | -                      | 1               | 65,810           | 1.18               | 329.05                 | 1               | 65,810           | 1.18               | 329.05                 |
| 15                   | Maharashtra               | -               | -              | -                  | -                      | 8               | 117,569          | 461.76             | 13,516.31              | 8               | 117,569          | 461.76             | 13,516.31              |
| 16                   | Manipur                   | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 17                   | Meghalaya                 | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 18                   | Mirzoram                  | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 19                   | Nagaland                  | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 20                   | Orissa                    | -               | -              | -                  | -                      | 3               | 10,534           | 0.54               | 106.80                 | 3               | 10,534           | 0.54               | 106.80                 |
| 21                   | Punjab                    | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 22                   | Rajasthan                 | 1               | 738            | 0.01               | 1.29                   | -               | -                | -                  | -                      | 1               | 738              | 0.01               | 1.29                   |
| 23                   | Sikkim                    | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 24                   | Tamil Nadu                | -               | -              | -                  | -                      | 28              | 2,022,000        | 16.58              | 4,050.86               | 28              | 2,022,000        | 16.58              | 4,050.86               |
| 25                   | Telangana                 | -               | -              | -                  | -                      | -               | 24               | 0.02               | 9.01                   | -               | 24               | 0.02               | 9.01                   |
| 26                   | Tripura                   | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 27                   | Uttar Pradesh             | 21              | 217,502        | 1.68               | 452.67                 | 48              | 507,795          | 4.58               | 1,421.98               | 69              | 725,297          | 6.26               | 1,874.65               |
| 28                   | UttrKhand                 | 1               | 1,705          | 0.04               | 8.53                   | 3               | 20,306           | 0.75               | 117.74                 | 4               | 22,011           | 0.79               | 126.27                 |
| 29                   | West Bengal               | -               | -              | -                  | -                      | 1               | 73               | 0.06               | 2.28                   | 1               | 73               | 0.06               | 2.28                   |
| 30                   | Andaman & Nicobar Islands | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 31                   | Chandigarh                | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 32                   | Dadra & Nagrahaveli       | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 33                   | Daman & Diu               | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 34                   | Delhi                     | 10              | 51,061         | 0.70               | 123.65                 | 4               | 1,562            | 0.04               | 43.03                  | 14              | 52,623           | 0.74               | 166.68                 |
| 35                   | Lakshadweep               | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| 36                   | Puducherry                | -               | -              | -                  | -                      | -               | -                | -                  | -                      | -               | -                | -                  | -                      |
| <b>COMPANY TOTAL</b> |                           | <b>64</b>       | <b>983,591</b> | <b>9.85</b>        | <b>2,431.35</b>        | <b>165</b>      | <b>5,943,945</b> | <b>538.28</b>      | <b>29,550.46</b>       | <b>229</b>      | <b>6,927,536</b> | <b>548.13</b>      | <b>31,981.81</b>       |

\*\* Business procured from rural areas as defined in; (i) the latest decennial census of India and (ii) the third and fourth ammendment to IRDA(Obligation of Insurers to Rural or Social Sectors) Regulation, 2008 conveyed vide Circular no. 320.1/1/F&A/AR-R&SS/257/Feb./2007-08, dated 8th February, 2008.

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration Number :140  
 Statement as on :31st Mar 2016  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

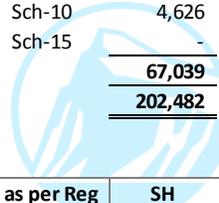
PART - A

|   |        |                |
|---|--------|----------------|
| <b>Total Application as per Balance Sheet (A)</b> |        | <b>248,070</b> |
| <b>Add (B)</b>                                    |        |                |
| Provisions  | Sch-14 | 694            |
| Current Liabilities                               | Sch-13 | 20,757         |
|   |        | <b>21,451</b>  |
| <b>Less (C)</b>                                   |        |                |
| Debit Balance in P & L A/c                        |        | 41,529         |
| Deferred tax asset                                |        | 6,151          |
| Loans   | Sch-09 | 42             |
| Adv & Other Assets                                | Sch-12 | 12,029         |
| Cash & Bank Balance                               | Sch-11 | 2,662          |
| Fixed Assets                                      | Sch-10 | 4,626          |
| Misc Exp Not Written Off                          | Sch-15 | -              |
|   |        | <b>67,039</b>  |
| <b>Funds available for Investments</b>            |        | <b>202,482</b> |

**Reconciliation of Investment Assets****Total Investment Assets (as per Balance Sheet)****Balance Sheet Value of:**

|                                   |                |
|-----------------------------------|----------------|
| A. Life Fund                      | 127,960        |
| B. Pension & General Annuity Fund | 52,204         |
| C. Unit Linked Funds              | 22,318         |
|                                   | <b>202,482</b> |

(₹ Lac)



Pramerica

LIFE INSURANCE

**NON - LINKED BUSINESS**

| A. LIFE FUND           |   | % as per Reg      | SH       |               | PH              |              |               | Book Value     | Actual %      | FVC        | Total Fund     | Market         |
|------------------------|---|-------------------|----------|---------------|-----------------|--------------|---------------|----------------|---------------|------------|----------------|----------------|
|                        |   |                   | Balance  | FRSM*         | UL-Non Unit Res | PAR          | NON PAR       |                |               |            |                |                |
|                        |   |                   | (a)      | (b)           | (c)             | (d)          | (e)           | F= [a+b+c+d+e] |               |            |                |                |
| 1                      | Central Govt. Security  | Not Less than 25% | -        | 41,033        | 251             | 4,839        | 23,291        | 69,414         | 54.1%         | 0          | 69,414         | 70,848         |
| 2                      | Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above) | Not Less than 50% | -        | 45,807        | 251             | 4,839        | 23,799        | 74,696         | 58.2%         | 0          | 74,696         | 76,158         |
| 3                      | <b>Investment Subject to Exposure Norms</b>                                     |                   |          |               |                 |              |               | -              |               |            |                |                |
|                        | a. Housing & Infrastructure   |                   |          |               |                 |              |               | -              |               |            |                |                |
|                        | i) Approved Investments   | Not Less than     | -        | 18,573        | 72              | 3,462        | 15,819        | 37,925         | 29.6%         | 44         | 37,881         | 38,764         |
|                        | ii) Other Investments   |                   | -        | 14            | -               | -            | -             | 14             | 0.0%          | 6          | 8              | 8              |
|                        | b. i) Approved Investments  | Not               | -        | 10,358        | 10              | 507          | 4,102         | 14,977         | 11.7%         | 252        | 14,724         | 14,983         |
|                        | ii) "Other Investments" not to exceed 15%                                       |                   | -        | 444           | 60              | -            | 140           | 644            | 0.5%          | 8          | 651            | 655            |
| <b>Total Life Fund</b> |   | <b>100%</b>       | <b>-</b> | <b>75,195</b> | <b>392</b>      | <b>8,807</b> | <b>43,860</b> | <b>128,255</b> | <b>100.0%</b> | <b>295</b> | <b>127,960</b> | <b>130,568</b> |

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration Number :140  
 Statement as on :31st Mar 2016  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

PART - A

(₹ Lac)

| B. PENSION AND GENERAL ANNUITY FUND        |   |  | % as per Reg      | PH  |               | Book Value    | Actual %      | FVC Amount | Total Fund  | Market Value  |               |
|--|---|--|-------------------|-----|---------------|---------------|---------------|------------|-------------|---------------|---------------|
|  |   |  |                   | PAR | NON PAR       |               |               |            |             |               |               |
|  |   |  |                   | (a) | (b)           | (c) =(a) +(b) | (d)           | (e)        | (f) = (c+e) | (g)           |               |
| 1  | G. Sec  |  | Not Less than 20% | -   | 25,980        | 25,980        | 49.8%         | -          | 0           | 25,980        | 26,337        |
| 2  | G.Sec or Other Approved Securities (incl (i) above) |  | Not Less than 40% | -   | 26,482        | 26,482        | 50.7%         | -          | 0           | 26,482        | 26,884        |
| 3  | Balance in Approved investment                      |  | Not Exceeding 60% | -   | 25,722        | 25,722        | 49.3%         | -          | 0           | 25,722        | 26,364        |
| <b>Total Pension, General Annuity Fund</b> |   |  | <b>100%</b>       | -   | <b>52,204</b> | <b>52,204</b> | <b>100.0%</b> | -          | <b>0</b>    | <b>52,204</b> | <b>53,248</b> |

**LINKED BUSINESS**

| C. LINKED FUNDS                    |                     |  | % as per Reg      | PH  |               | Total Fund    | Actual %      |
|------------------------------------|---------------------|--|-------------------|-----|---------------|---------------|---------------|
|                                    |                     |  |                   | PAR | NON PAR       |               |               |
|                                    |                     |  |                   | (a) | (b)           | (c) =(a) +(b) | (d)           |
| 1                                  | Approved Investment |  | Not Less than 75% | -   | 21,958        | 21,958        | 98.4%         |
| 2                                  | Other Investments   |  | Not More than 25% | -   | 361           | 361           | 1.6%          |
| <b>Total Linked Insurance Fund</b> |                     |  | <b>100%</b>       | -   | <b>22,318</b> | <b>22,318</b> | <b>100.0%</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 : 3rd May 2016

LIFE INSURANCE

Signature : \_\_\_\_\_  
 Full Name : **Alok Mehrotra**  
 Designation : **Chief Financial Officer**

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

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

Adjustment of seed capital amounting to Rs. 22.8 Lacs and Rs 224.3 Lacs has been done in Schedule 12 & schedule 13 respectively.

This amount has been shown as an investment in the Shareholders portfolio.

## Unit Linked Insurance Business

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

[Link to item 'C' of Form 3A \(Part A\)](#)

(₹ Lac)

| PARTICULARS                                  | Debt Fund                     |                               | Balanced Fund                  |                               | Growth Fund                    |                                | Large Cap Equity Fund         |                                | Pension Debt Fund             |                               | Pension Balanced Fund |  | Pension Growth Fund |  | Pension Dynamic Equity |  | Liquid Fund |  | Discontinued Policy Fund |  | Total of All Funds |                 |
|--|-------------------------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|-------------------------------|-----------------------|--|---------------------|--|------------------------|--|-------------|--|--------------------------|--|--------------------|-----------------|
|  | ULIF00127/08/08/FIXEDIFUND140 | ULIF00227/08/08/BALANCFUND140 | ULIF00327/08/08/GROWTH FUND140 | ULIF00427/08/08/LARCAPFUND140 | ULIF00509/02/09/PENDEBFFUND140 | ULIF00609/02/09/PENBALFFUND140 | ULIF00709/02/09/PENGRDFUND140 | ULIF00809/02/09/PENDYEFFUND140 | ULIF00920/01/11/LIQUIDFUND140 | ULIF01024/02/11/DISCONFUND140 |                       |  |                     |  |                        |  |             |  |                          |  |                    |                 |
| Opening Balance (Market Value)               | 2,279.2                       | 3,218.5                       | 3,630.2                        | 7,316.1                       | 252.5                          | 160.8                          | 311.3                         | 1,568.1                        | 19.8                          | 3,812.7                       |                       |  |                     |  |                        |  |             |  |                          |  |                    | 22,569.2        |
| Add:Inflow during the Quarter                | 424.4                         | 251.2                         | 1,219.4                        | 942.5                         | -                              | 11.3                           | 205.9                         | 146.1                          | 49.0                          | 120.0                         |                       |  |                     |  |                        |  |             |  |                          |  |                    | 3,369.8         |
| Increase / (Decrease) Value of Inv [Net]     | 58.0                          | 34.3                          | 8.6                            | (89.0)                        | 4.6                            | 1.8                            | (2.9)                         | (39.5)                         | 0.6                           | 62.2                          |                       |  |                     |  |                        |  |             |  |                          |  |                    | 38.5            |
| Less:Outflow during the Quarter              | 271.0                         | 494.5                         | 871.2                          | 474.4                         | 89.9                           | 20.5                           | 292.5                         | 425.5                          | 10.7                          | 709.0                         |                       |  |                     |  |                        |  |             |  |                          |  |                    | 3,659.2         |
| <b>Total Investible Funds (Market value)</b> | <b>2,490.5</b>                | <b>3,009.5</b>                | <b>3,987.1</b>                 | <b>7,695.1</b>                | <b>167.3</b>                   | <b>153.4</b>                   | <b>221.8</b>                  | <b>1,249.2</b>                 | <b>58.6</b>                   | <b>3,285.9</b>                |                       |  |                     |  |                        |  |             |  |                          |  |                    | <b>22,318.4</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 |             | 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      |             |
| <b>Approved Investments (&gt;=75%)</b>      |                 |             |                 |             |                 |             |                       |             |                   |             |                       |             |                     |             |                        |             |               |             |                          |             |                    |               |             |
| Government Bonds                            | 1,297.43        | 52%         | 634.46          | 21%         | 462.00          | 12%         | -                     | 0%          | 25.20             | 15%         | 40.50                 | 26%         | 26.86               | 12%         | -                      | 0%          | 69.01         | 118%        | 2,563.96                 | 78%         | 5,119.42           | 23%           |             |
| Corporate Bonds                             | 553.74          | 22%         | 572.54          | 19%         | 468.01          | 12%         | -                     | 0%          | 65.11             | 39%         | 21.32                 | 14%         | 10.64               | 5%          | -                      | 0%          | -             | 0%          | -                        | 0%          | 1,691.35           | 7.58%         |             |
| Infrastructure Bonds                        | 482.18          | 19%         | 699.04          | 23%         | 469.34          | 12%         | -                     | 0%          | 73.27             | 44%         | 41.79                 | 27%         | 31.23               | 14%         | -                      | 0%          | -             | 0%          | -                        | 0%          | 1,796.85           | 8.05%         |             |
| Equity                                      | -               | 0%          | 891.94          | 30%         | 2,330.08        | 58%         | 7,456.42              | 97%         | -                 | 0%          | 49.32                 | 32%         | 144.44              | 65%         | 1,246.67               | 100%        | -             | 0%          | -                        | 0%          | 12,118.87          | 54.30%        |             |
| Money Market                                | -               | 0%          | -               | 0%          | -               | 0%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | 0.00%         |             |
| Mutual Funds                                | 36.00           | 1%          | 26.00           | 1%          | 16.00           | 0%          | 163.08                | 2%          | -                 | 0%          | -                     | 0%          | 1.00                | 0%          | 4.00                   | 0%          | -             | 0%          | 78.06                    | 2%          | 324.15             | 1.45%         |             |
| Deposit with banks                          | 12.00           | 0%          | 20.00           | 1%          | 33.00           | 1%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | 746.00                   | 23%         | 811.00             | 3.63%         |             |
| <b>Sub Total (A)</b>                        | <b>2,381.34</b> | <b>96%</b>  | <b>2,843.98</b> | <b>95%</b>  | <b>3,778.43</b> | <b>95%</b>  | <b>7,619.50</b>       | <b>99%</b>  | <b>163.58</b>     | <b>98%</b>  | <b>152.93</b>         | <b>100%</b> | <b>214.17</b>       | <b>97%</b>  | <b>1,250.68</b>        | <b>100%</b> | <b>69.01</b>  | <b>118%</b> | <b>3,388.02</b>          | <b>103%</b> | <b>21,861.64</b>   | <b>97.95%</b> |             |
| <b>Current Assets:</b>                      |                 |             |                 |             |                 |             |                       |             |                   |             |                       |             |                     |             |                        |             |               |             |                          |             |                    |               |             |
| Accrued Interest                            | 79.3            | 3%          | 77.9            | 3%          | 77.1            | 2%          | -                     | 0%          | 6.4               | 4%          | 3.4                   | 2%          | 3.8                 | 2%          | (0.0)                  | 0%          | -             | 0%          | 44.1                     | 1%          | 291.9              | 1.3%          |             |
| Dividend Receivable                         | -               | 0%          | 0.1             | 0%          | 0.1             | 0%          | 0.3                   | 0%          | 0.0               | 0%          | 0.0                   | 0%          | 0.0                 | 0%          | 0.0                    | 0%          | -             | 0%          | -                        | 0%          | 0.5                | 0.0           |             |
| Bank Balance                                | 3.1             | 0%          | 4.1             | 0%          | 5.7             | 0%          | 11.5                  | 0%          | 0.3               | 0%          | 0.8                   | 1%          | 1.1                 | 1%          | 1.8                    | 0%          | 0.1           | 0%          | 1.7                      | 0%          | 30.2               | 0.1%          |             |
| Receivable for Unitholders - subs           | -               | 0%          | -               | 0%          | -               | 0%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | -             |             |
| Receivable for Sale of Investments          | -               | 0%          | -               | 0%          | -               | 0%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | 0.0%          |             |
| Other Current Assets (for Investments)      | -               | 0%          | 0.6             | 0%          | 22.2            | 1%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | 22.8               | 0.1%          |             |
| <b>Less: Current Liabilities</b>            |                 |             |                 |             |                 |             |                       |             |                   |             |                       |             |                     |             |                        |             |               |             |                          |             |                    |               |             |
| Payable for Investments                     | -               | 0%          | -               | 0%          | -               | 0%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | -             |             |
| Payable for Unitholders - reds              | -               | 0%          | -               | 0%          | -               | 0%          | -                     | 0%          | -                 | 0%          | -                     | 0%          | -                   | 0%          | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | -             |             |
| Fund Mgmt Charges Payable                   | (2.7)           | 0%          | (3.8)           | 0%          | (4.9)           | 0%          | (9.6)                 | 0%          | (0.2)             | 0%          | (0.2)                 | 0%          | (0.3)               | 0%          | (1.6)                  | 0%          | (0.1)         | 0%          | (1.7)                    | 0%          | (25.1)             | -0.1%         |             |
| Other Current Liabilities (for Investments) | (0.8)           | 0%          | 0.0             | 0%          | -               | 0%          | (19.8)                | 0%          | (12.9)            | -8%         | (4.3)                 | -3%         | (8.7)               | -4%         | (21.1)                 | -2%         | (10.4)        | -18%        | (146.2)                  | -4%         | (224.3)            | -1.0%         |             |
| <b>Sub Total (B)</b>                        | <b>78.8</b>     | <b>3%</b>   | <b>78.9</b>     | <b>3%</b>   | <b>100.2</b>    | <b>3%</b>   | <b>(17.5)</b>         | <b>0%</b>   | <b>(6.5)</b>      | <b>-4%</b>  | <b>(0.4)</b>          | <b>0%</b>   | <b>(4.1)</b>        | <b>-2%</b>  | <b>(20.8)</b>          | <b>-2%</b>  | <b>(10.4)</b> | <b>-18%</b> | <b>(102.1)</b>           | <b>-3%</b>  | <b>96.1</b>        | <b>0.4%</b>   |             |
| <b>Other Investments (&lt;=25%)</b>         |                 |             |                 |             |                 |             |                       |             |                   |             |                       |             |                     |             |                        |             |               |             |                          |             |                    |               |             |
| Corporate Bonds                             | 30.4            | 0.0         | 70.9            | 0.0         | 81.0            | 0.0         | -                     | 0%          | 10.1              | 0.1         | -                     | 0%          | 10.1                | 0.0         | -                      | 0%          | -             | 0%          | -                        | 0%          | -                  | 202.5         | 0.9%        |
| Infrastructure Bonds                        | -               | -           | -               | -           | -               | -           | -                     | -           | -                 | -           | -                     | -           | -                   | -           | -                      | -           | -             | -           | -                        | -           | -                  | -             |             |
| Equity                                      | -               | -           | 15.7            | 0.0         | 27.4            | 0.0         | 93.2                  | 0.0         | -                 | 0%          | 0.8                   | 0.0         | 1.6                 | 0.0         | 19.3                   | 0.0         | -             | 0%          | -                        | 0%          | -                  | 158.0         | 0.7%        |
| Money Market                                | -               | -           | -               | -           | -               | -           | -                     | -           | -                 | -           | -                     | -           | -                   | -           | -                      | -           | -             | -           | -                        | -           | -                  | -             |             |
| Mutual funds                                | -               | -           | -               | -           | -               | -           | -                     | -           | -                 | -           | -                     | -           | -                   | -           | -                      | -           | -             | -           | -                        | -           | -                  | -             |             |
| <b>Sub Total (C)</b>                        | <b>30.4</b>     | <b>0.0</b>  | <b>86.6</b>     | <b>0.0</b>  | <b>108.4</b>    | <b>0.0</b>  | <b>93.2</b>           | <b>0.0</b>  | <b>10.1</b>       | <b>0.1</b>  | <b>0.8</b>            | <b>0.0</b>  | <b>11.7</b>         | <b>0.1</b>  | <b>19.3</b>            | <b>0.0</b>  | <b>-</b>      | <b>-</b>    | <b>-</b>                 | <b>-</b>    | <b>-</b>           | <b>360.6</b>  | <b>1.6%</b> |
| <b>Total (A + B + C)</b>                    | <b>2,490.5</b>  | <b>100%</b> | <b>3,009.5</b>  | <b>100%</b> | <b>3,987.1</b>  | <b>100%</b> | <b>7,695.1</b>        | <b>100%</b> | <b>167.3</b>      | <b>100%</b> | <b>153.4</b>          | <b>100%</b> | <b>221.8</b>        | <b>100%</b> | <b>1,249.2</b>         | <b>100%</b> | <b>58.6</b>   | <b>100%</b> | <b>3,285.9</b>           | <b>100%</b> | <b>22,318.4</b>    | <b>100.0%</b> |             |
| <b>Fund Carried Forward (as per LB 2)</b>   | <b>2,490.5</b>  |             | <b>3,009.5</b>  |             | <b>3,987.1</b>  |             | <b>7,695.1</b>        |             | <b>167.3</b>      |             | <b>153.4</b>          |             | <b>221.8</b>        |             | <b>1,249.2</b>         |             | <b>58.6</b>   |             | <b>3,285.9</b>           |             | <b>22,318.4</b>    |               |             |

Date : 3rd May 2016

Note:

- The aggregate of all the above Segregated Unit-Fundsshould tally with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2) and 27B(3)

Signature:

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number :140

Statement as on :31st Mar 2016

Link to FORM 3A (Part B)

Periodicity of Submission : Quarterly

(₹ Lac)

| No | Name of the Scheme          | SFIN                         | Date of Launch | 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 | 4th Previous Qtr NAV | Annualised Return/Yield | 3 Year Rolling CAGR | Highest NAV since inception |
|----|-----------------------------|------------------------------|----------------|-------------------------------|--------------------------|-----------------|------------------|----------------------|----------------------|----------------------|-------------------------|---------------------|-----------------------------|
| 1  | Debt Fund                   | ULIF00127/08/08FIXEDIFUND140 | 27-Aug-08      | 2,491                         | 17.4660                  | 17.4660         | 17.0413          | 16.8958              | 16.3372              | 16.2947              | 7.19%                   | 7.81%               | 17.4660                     |
| 2  | Balanced Fund               | ULIF00227/08/08BALANCFUND140 | 27-Aug-08      | 3,009                         | 19.2787                  | 19.2787         | 19.0279          | 18.9657              | 18.7738              | 18.8981              | 2.01%                   | 8.88%               | 19.2787                     |
| 3  | Growth Fund                 | ULIF00327/08/08GROWTHFUND140 | 27-Aug-08      | 3,987                         | 19.8576                  | 19.8576         | 19.8705          | 19.9344              | 20.1804              | 20.4636              | -2.96%                  | 9.63%               | 21.1083                     |
| 4  | Large Cap Equity Fund       | ULIF00427/08/08LARCAPFUND140 | 27-Aug-08      | 7,695                         | 20.4589                  | 20.4589         | 20.7875          | 20.9988              | 21.8937              | 22.3959              | -8.65%                  | 10.45%              | 23.6387                     |
| 5  | Pension Debt Fund           | ULIF00509/02/09PENDEBFUND140 | 9-Feb-09       | 167                           | 16.2947                  | 16.2947         | 15.9182          | 15.7205              | 15.2277              | 15.1949              | 7.24%                   | 8.06%               | 16.2947                     |
| 6  | Pension Balanced Fund       | ULIF00609/02/09PENBALFUND140 | 9-Feb-09       | 153                           | 18.9902                  | 18.9902         | 18.7470          | 18.6844              | 18.4783              | 18.5834              | 2.19%                   | 8.81%               | 18.9902                     |
| 7  | Pension Growth Fund         | ULIF00709/02/09PENGROFUND140 | 9-Feb-09       | 222                           | 23.4639                  | 23.4639         | 23.4390          | 23.4693              | 23.8284              | 24.1586              | -2.88%                  | 9.67%               | 24.9468                     |
| 8  | Pension Dynamic Equity Fund | ULIF00809/02/09PENDYEFUND140 | 9-Feb-09       | 1,249                         | 24.4104                  | 24.4104         | 24.8254          | 25.0580              | 26.1860              | 26.7446              | -8.73%                  | 10.45%              | 28.2543                     |
| 9  | Liquid Fund                 | ULIF00920/01/11LIQUIDFUND140 | 20-Jan-11      | 59                            | 14.1866                  | 14.1866         | 13.9815          | 13.7690              | 13.5547              | 13.3332              | 6.40%                   | 7.03%               | 14.1866                     |
| 10 | Discontinued Policy Fund    | ULIF01024/02/11DISCONFUND140 | 24-Feb-11      | 3,286                         | 14.8290                  | 14.8290         | 14.5738          | 14.3102              | 14.0453              | 13.7810              | 7.60%                   | 7.97%               | 14.8290                     |
|    |                             | <b>Total</b>                 |                | <b>22,318</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 : 3rd May 2016

Note:

1. NAV should reflect the published NAV on the reporting date.

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

**PERIODIC DISCLOSURES**

**FORM L-29**

**Detail regarding debt securities**

Date:

**31-Mar-16**

**Insurer:**

**DHFL Pramerica Life Insurance Company Limited**

Statement as at: 31-Mar-16

(₹ Lac)

| Detail Regarding debt securities       |                   |                |                   |             |                   |                |                   |             |
|--|-------------------|----------------|-------------------|-------------|-------------------|----------------|-------------------|-------------|
|  | MARKET VALUE      |                |                   |             | Book Value        |                |                   |             |
|  | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     |
| <b>Break down by credit rating</b>     |                   |                |                   |             |                   |                |                   |             |
| AAA rated                              | 40499.33          | 33%            | 32,521.84         | 33%         | 39545.08          | 33%            | 31,325.91         | 33%         |
| AA or better                           | 6265.89           | 5%             | 4,592.98          | 5%          | 6078.28           | 5%             | 4,440.65          | 5%          |
| Rated below AA but above A             | 303.82            | 0%             | 0.00              | 0%          | 300.00            | 0%             | 0.00              | 0%          |
| Rated below A but above B              | 0.00              | 0%             | 0.00              | 0%          | 0.00              | 0%             | 0.00              | 0%          |
| Any other-Sovereign Securities         | 76157.99          | 62%            | 61,179.94         | 62%         | 74695.74          | 62%            | 59,056.21         | 62%         |
|  | <b>123227.02</b>  | <b>100%</b>    | <b>98,294.76</b>  | <b>100%</b> | <b>120619.10</b>  | <b>100%</b>    | <b>94,822.77</b>  | <b>100%</b> |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>  |                   |                |                   |             |                   |                |                   |             |
| Up to 1 year                           | 922.02            | 0.75%          | 1,831.53          | 2%          | 919.30            | 0.76%          | 1,790.68          | 2%          |
| more than 1 year and upto 3 years      | 3733.41           | 3.03%          | 3,721.50          | 4%          | 3,695.59          | 3.06%          | 3,705.84          | 4%          |
| More than 3 years and up to 7 years    | 22011.52          | 17.86%         | 13,509.07         | 14%         | 21,478.58         | 17.81%         | 13,150.64         | 14%         |
| More than 7 years and up to 10 years   | 36490.96          | 29.61%         | 30,917.08         | 31%         | 35,816.64         | 29.69%         | 29,869.17         | 31%         |
| More than 10 years and up to 15 years  | 31600.27          | 25.64%         | 17,400.89         | 18%         | 31,028.71         | 25.72%         | 16,829.70         | 18%         |
| More than 15 years and up to 20 years  | 3799.28           | 3.08%          | 13,808.87         | 14%         | 3,708.81          | 3.07%          | 13,167.54         | 14%         |
| Above 20 years                         | 24669.56          | 20.02%         | 17,105.84         | 17%         | 23,971.47         | 19.87%         | 16,309.21         | 17%         |
|  | <b>123,227.02</b> | <b>100.00%</b> | <b>98,294.76</b>  | <b>100%</b> | <b>120,619.10</b> | <b>100.00%</b> | <b>94,822.77</b>  | <b>100%</b> |
| <b>Breakdown by type of the issuer</b> |                   |                |                   |             |                   |                |                   |             |
| a. Central Government                  | 70,847.66         | 57%            | 59,590.03         | 61%         | 69,413.92         | 58%            | 57,547.32         | 61%         |
| b. State Government                    | 5,310.32          | 4%             | 1,589.91          | 2%          | 5,281.82          | 4%             | 1,508.89          | 2%          |
| c. Corporate Securities                | 47,069.04         | 38%            | 37,114.83         | 38%         | 45,923.36         | 38%            | 35,766.56         | 38%         |
|  | <b>123,227.02</b> | <b>100%</b>    | <b>98,294.76</b>  | <b>100%</b> | <b>120,619.10</b> | <b>100%</b>    | <b>94,822.77</b>  | <b>100%</b> |

**Note**

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

**PERIODIC DISCLOSURES**

FORM L-29

Detail regarding debt securities

Date:

31-Mar-16

Insurer:

DHFL Pramerica Life Insurance Company Limited

Statement as at: 31-Mar-16

(₹ Lac)

| Detail Regarding debt securities       |                   |                |                   |             |                   |                |                   |             |
|--|-------------------|----------------|-------------------|-------------|-------------------|----------------|-------------------|-------------|
|  | MARKET VALUE      |                |                   |             | Book Value        |                |                   |             |
|  | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     |
| <b>Break down by credit rating</b>     |                   |                |                   |             |                   |                |                   |             |
| AAA rated                              | 22192.41          | 42%            | 9,811.39          | 37%         | 21707.19          | 42%            | 9,406.84          | 37%         |
| AA or better                           | 4126.44           | 8%             | 3,086.33          | 12%         | 3970.00           | 8%             | 2,970.00          | 12%         |
| 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-Sovereign Securities         | 26884.06          | 51%            | 13,894.07         | 52%         | 26481.89          | 51%            | 13,379.89         | 52%         |
|  | <b>53202.91</b>   | <b>100%</b>    | <b>26,791.78</b>  | <b>100%</b> | <b>52159.08</b>   | <b>100%</b>    | <b>25,756.73</b>  | <b>100%</b> |
| <b>BREAKDOWN BY RESIDUALMATURITY</b>   |                   |                |                   |             |                   |                |                   |             |
| Up to 1 year                           | 0.00              | 0.00%          | 0.00              | 0%          | 0.00              | 0.00%          | 0.00              | 0%          |
| more than 1 year and upto 3 years      | 0.00              | 0.00%          | 0.00              | 0%          | 0.00              | 0.00%          | 0.00              | 0%          |
| More than 3 years and up to 7 years    | 11278.79          | 21.20%         | 8,437.86          | 31%         | 10,961.12         | 21.01%         | 8,102.30          | 31%         |
| More than 7 years and up to 10 years   | 18651.43          | 35.06%         | 9,611.88          | 36%         | 18,190.99         | 34.88%         | 9,159.30          | 36%         |
| More than 10 years and up to 15 years  | 10232.50          | 19.23%         | 4,811.19          | 18%         | 10,113.89         | 19.39%         | 4,644.30          | 18%         |
| More than 15 years and up to 20 years  | 5213.62           | 9.80%          | 1,849.00          | 7%          | 5,148.42          | 9.87%          | 1,796.97          | 7%          |
| Above 20 years                         | 7826.58           | 14.71%         | 2,081.85          | 8%          | 7,744.67          | 14.85%         | 2,053.86          | 8%          |
|  | <b>53,202.91</b>  | <b>100.00%</b> | <b>26,791.78</b>  | <b>100%</b> | <b>52,159.08</b>  | <b>100.00%</b> | <b>25,756.73</b>  | <b>100%</b> |
| <b>Breakdown by type of the issuer</b> |                   |                |                   |             |                   |                |                   |             |
| a. Central Government                  | 26,336.96         | 50%            | 13,342.25         | 50%         | 25,980.38         | 50%            | 12,878.20         | 50%         |
| b. State Government                    | 547.09            | 1%             | 551.82            | 2%          | 501.50            | 1%             | 501.69            | 2%          |
| c. Corporate Securities                | 26,318.86         | 49%            | 12,897.71         | 48%         | 25,677.19         | 49%            | 12,376.84         | 48%         |
|  | <b>53,202.91</b>  | <b>100%</b>    | <b>26,791.78</b>  | <b>100%</b> | <b>52,159.08</b>  | <b>100%</b>    | <b>25,756.73</b>  | <b>100%</b> |

**Note**

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

**PERIODIC DISCLOSURES**

**FORM L-29**

**Detail regarding debt securities**

Date:

**31-Mar-16**

**Insurer:**

**DHFL Pramerica Life Insurance Company Limited**

Statement as at: 31-Mar-16

(₹ Lac)

| Detail Regarding debt securities       |                   |                |                   |             |                   |                |                   |             |
|--|-------------------|----------------|-------------------|-------------|-------------------|----------------|-------------------|-------------|
|  | MARKET VALUE      |                |                   |             | Book Value        |                |                   |             |
|  | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     | As At 31st Mar'16 | % Total        | As At 31st Mar'15 | % Total     |
| <b>Break down by credit rating</b>     |                   |                |                   |             |                   |                |                   |             |
| AAA rated                              | 2539.06           | 29%            | 3,090.21          | 45%         | 2458.72           | 28%            | 2,978.37          | 45%         |
| AA or better                           | 949.14            | 11%            | 1,123.98          | 16%         | 888.50            | 10%            | 1,032.51          | 16%         |
| Rated below AA but above A             | 202.55            | 2%             | 0.00              | 0%          | 200.41            | 2%             | 0.00              | 0%          |
| Rated below A but above B              | 0.00              | 0%             | 0.00              | 0%          | 0.00              | 0%             | 0.00              | 0%          |
| Any other-Sovereign Securities         | 5119.42           | 58%            | 2,634.48          | 38%         | 5093.58           | 59%            | 2,592.96          | 39%         |
|  | <b>8810.17</b>    | <b>100%</b>    | <b>6,848.67</b>   | <b>100%</b> | <b>8641.21</b>    | <b>100%</b>    | <b>6,603.83</b>   | <b>100%</b> |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>  |                   |                |                   |             |                   |                |                   |             |
| Up to 1 year                           | 3059.46           | 34.73%         | 275.49            | 4%          | 3,055.03          | 35.35%         | 272.42            | 4%          |
| more than 1 year and upto 3 years      | 769.42            | 8.73%          | 945.47            | 14%         | 757.87            | 8.77%          | 899.05            | 14%         |
| More than 3 years and up to 7 years    | 2646.16           | 30.04%         | 2,237.28          | 33%         | 2,522.42          | 29.19%         | 2,169.27          | 33%         |
| More than 7 years and up to 10 years   | 1212.32           | 13.76%         | 2,283.78          | 33%         | 1,192.89          | 13.80%         | 2,177.02          | 33%         |
| More than 10 years and up to 15 years  | 948.49            | 10.77%         | 791.17            | 12%         | 939.57            | 10.87%         | 765.11            | 12%         |
| More than 15 years and up to 20 years  | 102.70            | 1.17%          | 315.48            | 5%          | 100.91            | 1.17%          | 320.96            | 5%          |
| Above 20 years                         | 71.61             | 0.81%          | 0.00              | 0%          | 72.53             | 0.84%          | 0.00              | 0%          |
|  | <b>8,810.17</b>   | <b>100.00%</b> | <b>6,848.67</b>   | <b>100%</b> | <b>8,641.21</b>   | <b>100.00%</b> | <b>6,603.83</b>   | <b>100%</b> |
| <b>Breakdown by type of the issuer</b> |                   |                |                   |             |                   |                |                   |             |
| a. Central Government                  | 5,098.99          | 58%            | 2,614.15          | 38%         | 5,073.51          | 59%            | 2,572.90          | 39%         |
| b. State Government                    | 20.43             | 0%             | 20.34             | 0%          | 20.06             | 0%             | 20.06             | 0%          |
| c. Corporate Securities                | 3,690.75          | 42%            | 4,214.19          | 62%         | 3,547.63          | 41%            | 4,010.87          | 61%         |
|  | <b>8,810.17</b>   | <b>100%</b>    | <b>6,848.67</b>   | <b>100%</b> | <b>8,641.21</b>   | <b>100%</b>    | <b>6,603.83</b>   | <b>100%</b> |

**Note**

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

## FORM L-30 : Related Party Transactions

Insurer: **DHFL Pramerica Life Insurance Company Limited**

Date:

**31-Mar-16**  
(Rs in Lakhs)

| SI.No. | Name of the Related Party                          | Nature of Relationship with the Company | Description of Transactions / Categories          | For the Year ended March 31, 2016 | For the Year ended March 31, 2015 |
|--------|--|---|---|-----------------------------------|-----------------------------------|
| 1      | Prudential International Insurance Holdings Ltd.   | Shareholders with Significant influence | Equity infusion                                   | -                                 | 876                               |
| 2      | Prudential International Insurance Holdings Ltd.   | Shareholders with Significant influence | Share Premium                                     | -                                 | 31,609                            |
| 3      | Prudential International Insurance Service Co. LLC | Associated Enterprise                   | Recovery of Expenses                              | 80                                | 228                               |
| 4      | Prudential International Insurance Service Co. LLC | Associated Enterprise                   | Reimbursement of Expenses                         | 55                                | 29                                |
| 5      | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Equity infusion                                   | -                                 | 1,684                             |
| 6      | Yardstick Developers Pvt Ltd.                      | Fellow Subsidiary                       | Equity infusion                                   | -                                 | 404                               |
| 7      | Resources Realty Pvt. Ltd.                         | Fellow Subsidiary                       | Equity infusion                                   | -                                 | 404                               |
| 8      | Key Management Personnel                           | Key Management Personnel                | Receiving of services                             | <b>568</b>                        | 383                               |
| 9      | Prudential International Insurance Holdings Ltd.   | Shareholders with Significant influence | Receipt of Deposit u/s 160 of Companies Act, 2013 | 1                                 | 1                                 |
| 10     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Receipt of Deposit u/s 160 of Companies Act, 2013 | 2                                 | -                                 |
| 11     | Prudential International Insurance Holdings Ltd.   | Shareholders with Significant influence | Refund of Deposit U/s 160 of Companies Act,2013   | -                                 | 1                                 |
| 12     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Refund of Deposit U/s 160 of Companies Act,2013   | 2                                 | -                                 |
| 13     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Commission Expense                                | 672                               | 961                               |
| 14     | DHFL Vysya Housing Finance Ltd                     | Shareholders with Significant influence | Commission Expense                                | 18                                | 13                                |
| 15     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Premium Income                                    | 40,929                            | 36,691                            |
| 16     | Aadhar Housing Finance Ltd                         | Shareholders with Significant influence | Premium Income                                    | 4,573                             | 2,108                             |
| 17     | Avanse Financial Services Limited                  | Shareholders with Significant influence | Premium Income                                    | 411                               | 282                               |
| 18     | Arthveda Fund Management Private Limited           | Shareholders with Significant influence | Premium Income                                    | 0                                 | 2                                 |
| 19     | DHFL Vysya Housing Finance Ltd                     | Shareholders with Significant influence | Premium Income                                    | 975                               | 802                               |
| 20     | DHFL Property Services Ltd                         | Shareholders with Significant influence | Premium Income                                    | -                                 | 0                                 |
| 21     | DHFL Sales & Services Pvt. Ltd                     | Shareholders with Significant influence | Premium Income                                    | -                                 | 17                                |
| 22     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Trade mark license                                | 3,500                             | 1,750                             |
| 23     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Investment Income                                 | 28                                | 28                                |
| 24     | Key Management Personnel                           | Key Management Personnel                | Premium Income                                    | 2                                 | -                                 |
| 25     | Wadhawan Global Capital Pvt. Ltd.                  | Shareholders with Significant influence | Premium Income                                    | (0)                               | 0                                 |
| 26     | Wadhawan Techspaces Pvt. Ltd.                      | Shareholders with Significant influence | Premium Income                                    | 1                                 | -                                 |
| 27     | Dewan Housing Finance Corporation Limited          | Shareholders with Significant influence | Unallocated Premium                               | 2,289                             | 957                               |
| 28     | Aadhar Housing Finance Ltd                         | Shareholders with Significant influence | Unallocated Premium                               | 11                                | 64                                |
| 29     | Avanse Financial Services Limited                  | Shareholders with Significant influence | Unallocated Premium                               | 6                                 | 4                                 |
| 30     | DHFL Vysya Housing Finance Ltd                     | Shareholders with Significant influence | Unallocated Premium                               | 2                                 | 50                                |
| 31     | Wadhawan Global Capital Pvt. Ltd.                  | Shareholders with Significant influence | Unallocated Premium                               | 0                                 | -                                 |
| 32     | Wadhawan Mega Infrastructure Pvt. Limited          | Shareholders with Significant influence | Unallocated Premium                               | 0                                 | -                                 |

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

Insurer: **DHFL Pramerica Life Insurance Company Limited**

Date: **31-Mar-16**

## BOD and Key Person information

| S. No. | Name of person               | Role/designation                            | Details of change in the period  |
|--------|------------------------------|---|----------------------------------|
| 1      | Mr. Anoop Kumar Pabby        | Managing Director & Chief Executive Officer |                                  |
| 2      | Mr. Varun Gupta              | Appointed Actuary                           |                                  |
| 3      | Mr. Alok Mehrotra            | Chief Financial Officer                     |                                  |
| 4      | Mr. Amit Chand Patra         | Chief Investment Officer                    |                                  |
| 5      | Ms. Sonali Athalye           | Chief Compliance Officer                    |                                  |
| 6      | Mr. Umesh Rao                | Chief Marketing Officer                     |                                  |
| 7      | Mr. K. Sridharan             | Head - Internal Audit                       |                                  |
| 8      | Mr. Milind Ravindranath Kari | Head - Risk                                 |                                  |
| 8      | Mr. Kapil Wadhawan           | Non-Executive Director (Chairman)           |                                  |
| 9      | Mr. Anil Baijal              | Non-Executive Independent Director          |                                  |
| 10     | Ms. Candace Jo Woods         | Non-Executive Director                      |                                  |
| 11     | Mr. Harshil Rajnikant Mehta  | Non-Executive Director                      |                                  |
| 12     | Mr. Jan van den Berg         | Non-Executive Director                      |                                  |
| 13     | Mr. Kent Douglas Sluyter     | Non-Executive Director                      | Appointed w.e.f. January 1, 2016 |
| 14     | Mr. Sunjoy Joshi             | Non-Executive Independent Director          |                                  |
| 15     | Mr. Timothy Edward Feige     | Non-Executive Director                      | Resigned w.e.f. January 1, 2016  |
| 16     | Mr. Suresh Mahalingam        | Non-Executive Director                      |                                  |
| 17     | Mr. Srinath Sridharan        | Non-Executive Director                      |                                  |

**FORM L-32 : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

**Form Code:**

Table III

Name of Insurer: DHFL Pramerica Life Insurance Co. Ltd

Registration Number: 140

Classification Code:

1 / 2

Classification: Total Business

| Item | Description  | Notes<br>No...[Amount (in '000)] | Adjusted Value<br>[Amount (in '000.)] |
|------|--|----------------------------------|---------------------------------------|
| (1)  | (2)  | (3)                              | (4)                                   |
| 01   | Available Assets in Policyholders' Fund:           |                                  | 13,046,429                            |
| 02   | Deduct:<br>Mathematical Reserves                   |                                  | 12,766,693                            |
| 03   | Other Liabilities                                  |                                  |                                       |
| 04   | <b>Excess in Policyholders' funds (01-02-03)</b>   |                                  | 279,736                               |
| 05   | Available Assets in Shareholders Fund:             |                                  | 6,523,193                             |
| 06   | Deduct:<br>Other Liabilities of shareholders' fund |                                  | -                                     |
| 07   | <b>Excess in Shareholders' funds (05-06)</b>       |                                  | 6,523,193                             |
| 08   | Total ASM (04)+(07)                                |                                  | 6,802,929                             |
| 09   | Total RSM  | Note 1                           | 659,730                               |
| 10   | <b>Solvency Ratio (ASM/RSM)</b>                    |                                  | <b>1031%</b>                          |

Certification:

I, Varun Gupta, 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

Name and Signature of Appointed Actuary

Date: 26-Apr-16

[Varun Gupta]

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

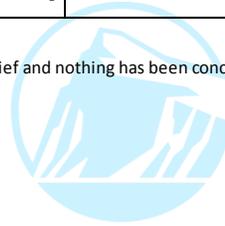
(₹ Lac)

| No | PARTICULARS                                      | Bonds / Debentures       |                                 | Loans                    |                                 | Other Debt instruments   |                                 | TOTAL                    |                                 |
|----|--|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|
|    |  | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) |
| 1  | Investment Asset (As per Form3A/3B - Total Fund) | 45,923                   | 35,767                          | -                        | -                               | -                        | -                               | 127,960                  | 102,308                         |
| 2  | Gross NPA  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 3  | % of Gross NPA on Investment Assets(2/1)         | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 4  | Provision made on NPA                            | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 5  | Provision as a % of NPA(4/2)                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 6  | Provision on standard assets                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 7  | Net Investment Assets(1 - 4)                     | 45,923                   | 35,767                          | -                        | -                               | -                        | -                               | 127,960                  | 102,308                         |
| 8  | Net NPA (2 - 4)                                  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 9  | % of Net NPA to Net Investments Assets(8/7)      | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 10 | Write off made during the Period                 | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |

**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 : 3rd May 2016



Pramerica

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04  
 B. FORM 7A shall be submitted in respect of each 'fund'.  
 C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

LIFE INSURANCE

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

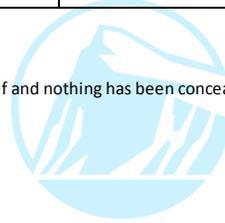
(₹ Lac)

| No | PARTICULARS                                      | Bonds / Debentures       |                                 | Loans                    |                                 | Other Debt instruments   |                                 | TOTAL                    |                                 |
|----|--|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|
|    |  | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) |
| 1  | Investment Asset (As per Form3A/3B - Total Fund) | 25,677                   | 12,377                          | -                        | -                               | -                        | -                               | 52,204                   | 26,828                          |
| 2  | Gross NPA  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 3  | % of Gross NPA on Investment Assets(2/1)         | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 4  | Provision made on NPA                            | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 5  | Provision as a % of NPA(4/2)                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 6  | Provision on standard assets                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 7  | Net Investment Assets(1 - 4)                     | 25,677                   | 12,377                          | -                        | -                               | -                        | -                               | 52,204                   | 26,828                          |
| 8  | Net NPA (2 - 4)                                  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 9  | % of Net NPA to Net Investments Assets(8/7)      | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 10 | Write off made during the Period                 | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |

**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 : 3rd May 2016



Pramerica

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

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

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

Alok Mehrotra

Chief Financial Officer

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04  
 B. FORM 7A shall be submitted in respect of each 'fund'.  
 C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

LIFE INSURANCE

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

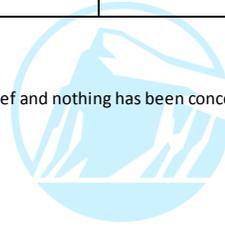
(₹ Lac)

| No | PARTICULARS                                      | Bonds / Debentures       |                                 | Loans                    |                                 | Other Debt instruments   |                                 | TOTAL                    |                                 |
|----|--|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|--------------------------|---------------------------------|
|    |  | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) | YTD<br>(As at 31-Mar-16) | Prev. FY<br>(As at 31 Mar 2015) |
| 1  | Investment Asset (As per Form3A/3B - Total Fund) | 3,691                    | 4,214                           | -                        | -                               | 811                      | 713                             | 22,318                   | 25,144                          |
| 2  | Gross NPA  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 3  | % of Gross NPA on Investment Assets(2/1)         | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 4  | Provision made on NPA                            | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 5  | Provision as a % of NPA(4/2)                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 6  | Provision on standard assets                     | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 7  | Net Investment Assets(1 - 4)                     | 3,691                    | 4,214                           | -                        | -                               | 811                      | 713                             | 22,318                   | 25,144                          |
| 8  | Net NPA (2 - 4)                                  | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 9  | % of Net NPA to Net Investments Assets(8/7)      | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |
| 10 | Write off made during the Period                 | -                        | -                               | -                        | -                               | -                        | -                               | -                        | -                               |

**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 : 3rd May 2016



Pramerica

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04  
 B. FORM 7A shall be submitted in respect of each 'fund'.  
 C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

LIFE INSURANCE

Company Name : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as at: 31-Mar-16

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

₹ Lac

| No.      | Category of Investment  | Category | Current Quarter             |                          |                              |                            | Year to Date                |                          |                              |                            | Previous Year               |                          |                              |                            |
|----------|---|----------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |          | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>3</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| <b>A</b> | <b>Central Government Securities</b>  |          |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Central Government Bonds  | CGSB     | 69,574.20                   | 1,663.02                 | 2.4%                         | 2.4%                       | 62,500.69                   | 5,448.93                 | 8.7%                         | 8.7%                       | 44,307.08                   | 4,904.72                 | 11.1%                        | 11.1%                      |
|          | Central Government Guaranteed Loans   | CGSL     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Special Deposits  | CSPD     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Deposit under Section 7 of Insurance Act, 1938  | CDSS     | -                           | -                        | -                            | -                          | 525.27                      | 20.44                    | 3.9%                         | 3.9%                       | 526.68                      | 37.98                    | 7.2%                         | 7.2%                       |
|          | Treasury Bills  | CTRB     | 81.83                       | 1.52                     | 1.9%                         | 1.9%                       | 421.40                      | 32.75                    | 7.8%                         | 7.8%                       | 4,064.32                    | 340.69                   | 8.4%                         | 8.4%                       |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>B</b> | <b>State Government / Other Approved Securities / Other Guaranteed Securities</b>   |          |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | State Government Bonds  | SGGB     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | State Government Guaranteed Loans   | SGGL     | 4,928.44                    | 100.49                   | 2.0%                         | 2.0%                       | 3,422.83                    | 342.85                   | 10.0%                        | 10.0%                      | 1,509.43                    | 136.07                   | 9.0%                         | 9.0%                       |
|          | Other Approved Securities (excluding Infrastructure / Social Sector Investments)  | SGOA     | 517.02                      | 9.51                     | 1.8%                         | 1.8%                       | 517.66                      | 38.05                    | 7.3%                         | 7.3%                       | 519.36                      | 38.05                    | 7.3%                         | 7.3%                       |
|          | Guaranteed Equity   | SGGE     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>C</b> | <b>Housing Sector Investments</b>   |          |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Debentures / Bonds / CPs / Loans - (Promoter Group)   | HDPG     | 170.00                      | 4.65                     | 2.7%                         | 2.7%                       | 170.00                      | 18.71                    | 11.0%                        | 11.0%                      | 170.00                      | 18.70                    | 11.0%                        | 11.0%                      |
|          | 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     | 2,882.12                    | 73.57                    | 2.6%                         | 2.6%                       | 2,825.04                    | 269.55                   | 9.5%                         | 9.5%                       | 976.16                      | 46.88                    | 4.8%                         | 4.8%                       |
|          | 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     | 1,189.02                    | 28.44                    | 2.4%                         | 2.4%                       | 1,187.66                    | 114.52                   | 9.6%                         | 9.6%                       | 1,184.03                    | 114.37                   | 9.7%                         | 9.7%                       |
|          | TAX FREE BONDS  |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds / Debentures issued by HUDCO  | HFHD     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds / Debentures issued by NHB  | HFBN     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | 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>D</b> | <b>Infrastructure / Social Sector Investments</b>   |          |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Infrastructure / Social Sector - Other Approved Securities  | ISAS     | 100.00                      | 2.16                     | 2.2%                         | 2.2%                       | 100.00                      | 8.69                     | 8.7%                         | 8.7%                       | 100.00                      | 8.70                     | 8.7%                         | 8.7%                       |
|          | TAXABLE BONDS OF  |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Infrastructure / Social Sector - PSU - Debentures / Bonds   | IPTD     | 27,760.48                   | 676.34                   | 2.4%                         | 2.4%                       | 26,050.18                   | 2,509.64                 | 9.6%                         | 9.6%                       | 14,765.32                   | 1,407.47                 | 9.5%                         | 9.5%                       |
|          | Infrastructure / Social Sector - Other Corporate Securities (Approved Investments) - Debentures / Bonds   | ICTD     | 2,410.00                    | 54.96                    | 2.3%                         | 2.3%                       | 2,855.36                    | 261.01                   | 9.1%                         | 9.1%                       | 1,430.55                    | 131.06                   | 9.2%                         | 9.2%                       |
|          | Infrastructure - PSU - Equity shares - Quoted   | ITPE     | 39.48                       | 0.53                     | 1.3%                         | 1.3%                       | 40.01                       | 3.10                     | 7.7%                         | 7.7%                       | 39.09                       | (0.95)                   | -2.4%                        | -2.4%                      |
|          | Infrastructure - Corporate Securities - Equity shares-Quoted  | ITCE     | 177.61                      | 0.03                     | 0.0%                         | 0.0%                       | 214.72                      | 1.58                     | 0.7%                         | 0.7%                       | 91.49                       | 2.49                     | 2.7%                         | 2.7%                       |
|          | Infrastructure / Social Sector - Term Loans (with Charge)   | ILWC     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | TAX FREE BONDS  |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Infrastructure / Social Sector - PSU - Debentures / Bonds   | IPFD     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Infrastructure - Equity (including unlisted)  | IOEQ     | 15.52                       | (17.95)                  | -115.6%                      | -115.6%                    | 26.36                       | (18.39)                  | -69.8%                       | -69.8%                     | 31.95                       | 1.33                     | 4.2%                         | 4.2%                       |
|          | Long Term Bank Bonds Approved Investment-Infrastructure   | ILBI     | 1,000.00                    | 21.69                    | 2.2%                         | 2.2%                       | 1,000.00                    | 87.39                    | 8.7%                         | 8.7%                       | 1,000.00                    | 18.40                    | 1.8%                         | 1.8%                       |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>E</b> | <b>Approved Investments</b>   |          |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | ACTIVELY TRADED   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | PSU - (Approved investment) - Equity shares - quoted  | EAEQ     | 274.39                      | 0.44                     | 0.2%                         | 0.2%                       | 378.53                      | 3.90                     | 1.0%                         | 1.0%                       | 141.87                      | 4.50                     | 3.2%                         | 3.2%                       |
|          | Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted  | EACE     | 1,254.57                    | (2.76)                   | -0.2%                        | -0.2%                      | 1,522.76                    | 112.49                   | 7.4%                         | 7.4%                       | 750.54                      | 93.54                    | 12.5%                        | 12.5%                      |
|          | 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     | 1,461.54                    | 33.75                    | 2.3%                         | 2.3%                       | 1,415.30                    | 131.63                   | 9.3%                         | 9.3%                       | 1,328.99                    | 56.90                    | 4.3%                         | 4.3%                       |
|          | 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     | 5,026.43                    | 116.16                   | 2.3%                         | 2.3%                       | 4,504.75                    | 424.62                   | 9.4%                         | 9.4%                       | 4,841.50                    | 578.67                   | 12.0%                        | 12.0%                      |
|          | 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     | 423.24                      | 11.18                    | 2.6%                         | 2.6%                       | 639.59                      | 63.63                    | 9.9%                         | 9.9%                       | 667.37                      | 65.53                    | 9.8%                         | 9.8%                       |
|          | Deposits - Money at call and short notice with banks/Repo   | ECMR     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | 17,030.29                   | 22.48                    | 0.1%                         | 0.1%                       |
|          | CCIL (Approved Investment) - CBLO   | ECBO     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bills Re-Discounting  | ECBR     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Commercial Papers issued by All India Financial Institutions rated Very Strong or more  | ECCP     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |

Company Name : DHFL Pramerica Life Insurance Company Limited  
 Registration Number : 140  
 Statement as at: 31-Mar-16  
 Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ Lac)

| No.      | Category of Investment  | Category | Current Quarter             |                          | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Year to Date                |                          | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Previous Year               |                          | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
|----------|---|----------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |          | Investment (₹) <sup>1</sup> | Income on Investment (₹) |                              |                            | Investment (₹) <sup>1</sup> | Income on Investment (₹) |                              |                            | Investment (₹) <sup>3</sup> | Income on Investment (₹) |                              |                            |
|          | Application Money   | ECAM     | -                           | -                        | -                            | -                          | 199.67                      | -                        | -                            | -                          | 545.45                      | 1.52                     | 0.3%                         | 0.3%                       |
|          | 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     | 2,678.76                    | 52.36                    | 2.0%                         | 2.0%                       | 1,611.59                    | 127.49                   | 7.9%                         | 7.9%                       | 2,223.03                    | 189.54                   | 8.5%                         | 8.5%                       |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>F</b> | <b>Other Investments</b>  |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds - PSU - Taxable   | OBPT     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds - PSU - Tax Free  | OBPF     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Equity Shares (incl Co-op Societies)  | OESH     | 128.53                      | -                        | -                            | -                          | 93.91                       | 4.45                     | 4.7%                         | 4.7%                       | 28.31                       | 0.58                     | 2.0%                         | 2.0%                       |
|          | Equity Shares (PSUs & Unlisted)   | OEPD     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | 23.17                       | -                        | -                            | -                          |
|          | Equity Shares (incl. Equity related Instruments) - Promoter Group   | OEPG     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Debentures  | QIDB     | 300.00                      | 7.12                     | 2.4%                         | 2.4%                       | 300.00                      | 18.94                    | 6.3%                         | 6.3%                       | -                           | -                        | 0.0%                         | 0.0%                       |
|          | Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)   | ODPG     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Commercial Papers   | OACP     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Preference Shares   | OPSH     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Venture Fund  | OVNF     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Short term Loans (Unsecured Deposits)   | OSLU     | 201.44                      | (52.02)                  | -25.8%                       | -25.8%                     | 201.44                      | (88.68)                  | -44.0%                       | -44.0%                     | 312.67                      | 81.81                    | 26.2%                        | 26.2%                      |
|          | Term Loans (without Charge)   | OTLW     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Mutual Funds - Debt / Income / Serial Plans / Liquid Secedes  | OMGS     | 1,295.57                    | 21.78                    | 1.7%                         | 1.7%                       | 990.04                      | 62.41                    | 6.3%                         | 6.3%                       | 2,543.44                    | 203.28                   | 8.0%                         | 8.0%                       |
|          | Derivative Instruments  | OCDI     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Securitized Assets  | OPSA     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Investment properties - Immovable   | OIPI     | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | <b>TOTAL</b>  |          | <b>123,423.64</b>           | <b>2,806.98</b>          | <b>2.3%</b>                  | <b>2.3%</b>                | <b>113,513.32</b>           | <b>9,999.71</b>          | <b>8.8%</b>                  | <b>8.8%</b>                | <b>101,152.11</b>           | <b>8,504.30</b>          | <b>8.4%</b>                  | <b>8.4%</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: 22 Jan 2016

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note Category of Investment (COI) shall be as per Guidelines

- 1 Based on daily average of Investments
- 2 Yield netted for Tax
- 3 Previous year reported numbers have been shown
- 4 FORM-1 shall be prepared in respect of each fund.

Company Name : DHFL Pramerica Life Insurance Company Limited  
 Registration Number : 140  
 Statement as at: 31-Mar-16  
 Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

| No.      | Category of Investment  | Category Code | Current Quarter             |                          |                              |                            | Year to Date                |                          |                              |                            | Previous Year               |                          |                              |                            |
|----------|---|---------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |               | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>3</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| <b>A</b> | <b>Central Government Securities</b>  |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Central Government Bonds  | CGSB          | 24,538.27                   | 712.38                   | 2.9%                         | 2.9%                       | 19,788.16                   | 1,857.17                 | 9.4%                         | 9.4%                       | 6,530.12                    | 574.54                   | 8.8%                         | 8.8%                       |
|          | Central Government Guaranteed Loans   | CGSL          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Special Deposits  | CSPD          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Deposit under Section 7 of Insurance Act, 1938  | CDSS          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Treasury Bills  | CTRB          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | 98.63                       | 6.22                     | 6.3%                         | 6.3%                       |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>B</b> | <b>State Government / Other Approved Securities / Other Guaranteed Securities</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | <b>State Government Bonds</b>   | SGGB          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | State Government Guaranteed Loans   | SGGL          | 501.53                      | 12.14                    | 2.4%                         | 2.4%                       | 501.60                      | 48.56                    | 9.7%                         | 9.7%                       | 501.79                      | 48.56                    | 9.7%                         | 9.7%                       |
|          | Other Approved Securities (excluding Infrastructure / Social Sector Investments)  | SGOA          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Guaranteed Equity   | SGGE          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>C</b> | <b>Housing Sector Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Debentures / Bonds / CPs / Loans - (Promoter Group)   | HDPG          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | 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          | 3,220.00                    | 74.89                    | 2.3%                         | 2.3%                       | 3,146.23                    | 294.66                   | 9.4%                         | 9.4%                       | 1,223.47                    | 64.49                    | 5.3%                         | 5.3%                       |
|          | 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          | 1,293.81                    | 28.45                    | 2.2%                         | 2.2%                       | 971.05                      | 86.88                    | 8.9%                         | 8.9%                       | 292.52                      | 28.84                    | 9.9%                         | 9.9%                       |
|          | TAX FREE BONDS  |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds / Debentures issued by HUDCO  | HFHD          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds / Debentures issued by NHB  | HFBN          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | 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>D</b> | <b>Infrastructure / Social Sector Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Infrastructure/ Social Sector - Other Approved Securities   | ISAS          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | TAXABLE BONDS OF  |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Infrastructure/ Social Sector - PSU - Debentures / Bonds  | IPTD          | 15,636.27                   | 352.14                   | 2.3%                         | 2.3%                       | 11,414.26                   | 1,058.80                 | 9.3%                         | 9.3%                       | 3,898.15                    | 359.25                   | 9.2%                         | 9.2%                       |
|          | Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds   | ICTD          | 1,000.00                    | 22.13                    | 2.2%                         | 2.2%                       | 763.66                      | 68.29                    | 8.9%                         | 8.9%                       | 500.00                      | 11.47                    | 2.3%                         | 2.3%                       |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>E</b> | <b>Approved Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |

Company Name : DHFL Pramerica Life Insurance Company Limited  
 Registration Number : 140  
 Statement as at: 31-Mar-16  
 Periodicity of Submission: Quarterly

Name of the Fund Pension &amp; General Annuity And Group Fund

| No.      | Category of Investment  | Category Code | Current Quarter             |                          |                              |                            | Year to Date                |                          |                              |                            | Previous Year               |                          |                              |                            |
|----------|---|---------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |               | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>3</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
|          | 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          | 1,642.32                    | 38.85                    | 2.4%                         | 2.4%                       | 1,641.65                    | 156.39                   | 9.5%                         | 9.5%                       | 1,300.85                    | 146.55                   | 11.3%                        | 11.3%                      |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | 400.00                     | 0.58                        | 0.14%                    | 0.14%                        |                            |
|          | Deposits - Money at call and short notice with banks /Repo  | ECMR          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | 65.17                      | 0.03                        | 0.05%                    | 0.05%                        |                            |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | 580.00                     | 1.48                        | 0.26%                    | 0.26%                        |                            |
|          | 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 | EPSP          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | MF - Gilt / G Sec / Liquid Schemes  | EGMF          | 495.66                      | 8.52                     | 1.7%                         | 1.7%                       | 583.29                      | 44.43                    | 7.6%                         | 7.6%                       | 338.85                      | 27.51                    | 8.1%                         | 8.1%                       |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
| <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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | Term Loans (without Charge)   | OTLW          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes  | OMGS          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | Derivative Instruments  | OCDI          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | Securitized Assets  | OPSA          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | Investment properties - Immovable   | OIPI          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          |   |               | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            |                            |
|          | <b>TOTAL</b>  |               | <b>48,185.13</b>            | <b>1,249.50</b>          | <b>2.6%</b>                  | <b>2.6%</b>                | <b>38,809.91</b>            | <b>3,615.20</b>          | <b>9.3%</b>                  | <b>9.3%</b>                | <b>15,729.54</b>            | <b>1,269.50</b>          | <b>8.07%</b>                 | <b>8.07%</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: 22 Jan 2016

Note Category of Investment (COI) shall be as per Guidelines

- 1 Based on daily average of Investments
- 2 Yield netted for Tax
- 3 Previous year reported numbers have been shown
- 4 FORM-1 shall be prepared in respect of each fund.

Signature: \_\_\_\_\_  
 Full name: Alok Mehrotra  
 Designation: Chief Financial Officer

Company Name : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as at: 31-Mar-16

Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

| No.      | Category of Investment  | Category Code | Current Quarter             |                          |                              |                            | Year to Date                |                          |                              |                            | Previous Year               |                          |                              |                            |
|----------|---|---------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |               | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>3</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| <b>A</b> | <b>Central Government Securities</b>  |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Central Government Bonds  | CGSB          | 2,271.81                    | 73.80                    | 3.2%                         | 3.2%                       | 2,442.49                    | 197.25                   | 8.1%                         | 8.1%                       | 2,752.08                    | 414.17                   | 15.0%                        | 15.0%                      |
|          | Central Government Guaranteed Loans   | CGSL          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Special Deposits  | CSPD          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Deposit under Section 7 of Insurance Act, 1938  | CDSS          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Treasury Bills  | CTRB          | 2,669.92                    | 48.16                    | 1.8%                         | 1.8%                       | 2,968.09                    | 226.09                   | 7.6%                         | 7.6%                       | 2,736.41                    | 228.62                   | 8.4%                         | 8.4%                       |
| <b>B</b> | <b>State Government / Other Approved Securities / Other Guaranteed Securities</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | State Government Bonds  | SGGB          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | State Government Guaranteed Loans   | SGGL          | 20.37                       | 0.43                     | 2.1%                         | 2.1%                       | 21.66                       | 2.11                     | 9.8%                         | 9.8%                       | 20.13                       | 2.28                     | 11.3%                        | 11.3%                      |
|          | Other Approved Securities (excluding Infrastructure / Social Sector Investments)  | SGOA          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Guaranteed Equity   | SGGE          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>C</b> | <b>Housing Sector Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Debentures / Bonds / CPs / Loans - (Promoter Group)   | HDPG          | 80.85                       | 1.70                     | 2.1%                         | 2.1%                       | 81.64                       | 6.86                     | 8.4%                         | 8.4%                       | 81.90                       | 11.14                    | 13.6%                        | 13.6%                      |
|          | 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          | 336.56                      | 8.42                     | 2.5%                         | 2.5%                       | 329.04                      | 29.03                    | 8.8%                         | 8.8%                       | 265.32                      | 32.79                    | 12.4%                        | 12.4%                      |
|          | 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          | 143.02                      | 3.75                     | 2.6%                         | 2.6%                       | 143.12                      | 12.59                    | 8.8%                         | 8.8%                       | 139.86                      | 20.89                    | 14.9%                        | 14.9%                      |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
| <b>D</b> | <b>Infrastructure / Social Sector Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Infrastructure/ Social Sector - Other Approved Securities   | ISAS          | 100.59                      | 2.25                     | 2.2%                         | 2.2%                       | 100.84                      | 8.58                     | 8.5%                         | 8.5%                       | 99.45                       | 11.61                    | 11.7%                        | 11.7%                      |
|          | TAXABLE BONDS OF  |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Infrastructure / Social Sector - PSU - Debentures / Bonds   | IPTD          | 1,046.26                    | 28.32                    | 2.7%                         | 2.7%                       | 1,444.47                    | 123.20                   | 8.5%                         | 8.5%                       | 1,424.29                    | 206.89                   | 14.5%                        | 14.5%                      |
|          | Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds   | ICTD          | 96.00                       | 2.32                     | 2.4%                         | 2.4%                       | 96.56                       | 8.18                     | 8.5%                         | 8.5%                       | 94.63                       | 14.81                    | 15.7%                        | 15.7%                      |
|          | 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          | 472.52                      | (21.22)                  | -4.5%                        | -4.5%                      | 473.01                      | (64.62)                  | -13.7%                       | -13.7%                     | 654.60                      | 64.47                    | 9.8%                         | 9.8%                       |
|          | Infrastructure - Equity (including unlisted)  | IOEQ          | 96.90                       | 11.54                    | 11.9%                        | 11.9%                      | 163.56                      | (41.33)                  | -25.3%                       | -25.3%                     | 342.92                      | (46.48)                  | -13.6%                       | -13.6%                     |
|          | Infrastructure - Corporate Securities - Equity shares-Quoted  | ITCE          | 894.13                      | 6.23                     | 0.7%                         | 0.7%                       | 1,107.91                    | (227.88)                 | -20.6%                       | -20.6%                     | 998.39                      | 303.79                   | 30.4%                        | 30.4%                      |
| <b>E</b> | <b>Approved Investments</b>   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | ACTIVELY TRADED   |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | PSU - (Approved investment) - Equity shares - quoted  | EAEQ          | 610.65                      | (97.65)                  | -16.0%                       | -16.0%                     | 802.61                      | (244.30)                 | -30.4%                       | -30.4%                     | 669.22                      | 95.32                    | 14.2%                        | 14.2%                      |
|          | Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted  | EACE          | 9,037.87                    | (40.50)                  | -0.4%                        | -0.4%                      | 9,989.94                    | (380.22)                 | -3.8%                        | -3.8%                      | 11,833.19                   | 3,110.52                 | 26.3%                        | 26.3%                      |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |

Company Name : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as at: 31-Mar-16

Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

| No.      | Category of Investment  | Category Code | Current Quarter             |                          |                              |                            | Year to Date                |                          |                              |                            | Previous Year               |                          |                              |                            |
|----------|---|---------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|------------------------------|----------------------------|
|          |   |               | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>1</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (₹) <sup>3</sup> | Income on Investment (₹) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
|          | Corporate Securities - Bonds - (Taxable)  | EPBT          | 123.02                      | 7.86                     | 6.4%                         | 6.4%                       | 111.62                      | 14.25                    | 12.8%                        | 12.8%                      | 108.03                      | 12.57                    | 11.6%                        | 11.6%                      |
|          | 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          | 1,467.60                    | 38.60                    | 2.6%                         | 2.6%                       | 1,539.05                    | 133.07                   | 8.6%                         | 8.6%                       | 1,627.86                    | 248.76                   | 15.3%                        | 15.3%                      |
|          | 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          | 866.49                      | 19.92                    | 2.3%                         | 2.3%                       | 1,038.16                    | 97.63                    | 9.4%                         | 9.4%                       | 726.40                      | 73.14                    | 10.1%                        | 10.1%                      |
|          | 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          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | 100.00                     | 0.05                        | 0.00                     | 0.00                         |                            |
|          | 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          | 219.44                      | 4.17                     | 1.9%                         | 1.9%                       | 243.17                      | 19.47                    | 8.0%                         | 8.0%                       | 207.50                      | 17.98                    | 8.7%                         | 8.7%                       |
|          | Net Current Assets (Only in respect of ULIP Business)   | ENCA          | 96.13                       | 52.02                    | 54.1%                        | 54.1%                      | 96.13                       | 88.68                    | 92.3%                        | 92.3%                      | (44.57)                     | (81.81)                  | 183.6%                       | 183.6%                     |
| <b>F</b> | <b>Other Investments</b>  |               |                             |                          |                              |                            |                             |                          |                              |                            |                             |                          |                              |                            |
|          | Bonds - PSU - Taxable   | OBPT          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Bonds - PSU - Tax Free  | OBPF          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Equity Shares (incl Co-op Societies)  | OESH          | 45.24                       | 4.71                     | 10.4%                        | 10.4%                      | 35.51                       | (38.41)                  | -108.2%                      | -108.2%                    | 230.60                      | 98.12                    | 42.6%                        | 42.6%                      |
|          | Equity Shares (PSUs & Unlisted)   | OEPU          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Equity Shares (incl. Equity related Instruments) - Promoter Group   | OEPG          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Debentures  | OLDB          | 200.83                      | 5.63                     | 2.8%                         | 2.8%                       | 201.75                      | 10.55                    | 5.2%                         | 5.2%                       | -                           | -                        | 0.0%                         | 0.0%                       |
|          | 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          | 105.33                      | 1.55                     | 1.5%                         | 1.5%                       | 71.76                       | 3.82                     | 5.3%                         | 5.3%                       | 97.70                       | 7.84                     | 8.0%                         | 8.0%                       |
|          | Mutual Funds - (under Insurer's Promoter Group)   | OMPG          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Derivative Instruments  | OCDI          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Securitized Assets  | OPSA          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | Investment properties - Immovable   | OIPI          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          | -                           | -                        | -                            | -                          |
|          | <b>TOTAL</b>  |               | <b>20,848.24</b>            | <b>162.03</b>            | <b>0.8%</b>                  | <b>0.8%</b>                | <b>23,779.91</b>            | <b>(15.38)</b>           | <b>-0.1%</b>                 | <b>-0.1%</b>               | <b>25,165.91</b>            | <b>4,847.46</b>          | <b>19.3%</b>                 | <b>19.3%</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.

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

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Life Fund

Periodicity of Submission: Quarterly

(₹ Lac)

| No        | Name of the Security                         | COI  | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|--|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A.</b> | <b><u>During the Quarter</u><sup>1</sup></b> |      |        |                  |               |                |               |                   |         |
|           | 9% Steel Authority of India Ltd 14-Oct-2024  | EPBT | 1000   | 14-Oct-14        | CARE          | AAA            | AA+           | 17-Mar-16         | NA      |
| <b>B.</b> | <b><u>As on Date</u><sup>2</sup></b>         |      |        |                  |               |                |               |                   |         |
|           | 9.55% Hindalco Industries Ltd. 25-Apr-2022   | OLDB | 300    | 25-Apr-12        | CRISIL        | AA             | AA-           | 3-Aug-15          | NA      |
|           | 9% Steel Authority of India Ltd 14-Oct-2024  | EPBT | 1000   | 14-Oct-14        | CARE          | AAA            | AA+           | 17-Mar-16         | 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 : 3rd May 2016

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

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

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Pension & General Annuity And Group Fund

Periodicity of Submission: Quarterly

(₹ Lac)

| No        | Name of the Security                   | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|--|-----|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A.</b> | <u>During the Quarter</u> <sup>1</sup> |     |        |                  |               |                |               |                   |         |
|           | NIL                                    |     |        |                  |               |                |               |                   |         |
| <b>B.</b> | <u>As on Date</u> <sup>2</sup>         |     |        |                  |               |                |               |                   |         |
|           | NIL                                    |     |        |                  |               |                |               |                   |         |

**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 : 3rd May 2016

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note: \_\_\_\_\_

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

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

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Linked Fund

Periodicity of Submission: Quarterly

(₹ Lac)

| No        | Name of the Security                   | COI  | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|--|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A.</b> | <u>During the Quarter</u> <sup>1</sup> |      |        |                  |               |                |               |                   |         |
|           | NIL                                    |      |        |                  |               |                |               |                   |         |
| <b>B.</b> | <u>As on Date</u> <sup>2</sup>         |      |        |                  |               |                |               |                   |         |
|           | 9.55% Hindalco Industr                 | OLDB | 202.55 | 25/04/2012       | CRISIL        | AA             | AA-           | 03/08/2015        | 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 : 3rd May 2016

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

LIFE INSURANCE

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

Insurer: **DHFL Pramerica Life Insurance Co. Ltd.**

Date: **31-Mar-16**

*Rs. Lakhs*

| Sl. No   | Particulars   | Upto the period '2015-16 |                 |              |                                  | Upto the period '2014-15 |                 |              |                                  |
|----------|---|--------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|
|          |   | 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>                               |                          |                 |              |                                  |                          |                 |              |                                  |
|          | <b>i Individual Single Premium- (ISP)</b>               |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000  | 1,102.11                 | 1,348.00        | 1,253.00     | 1,321.79                         | 9.34                     | 12.00           | 12.00        | 14.56                            |
|          | From 10,000-25,000                                      | 745.92                   | 453.00          | 418.00       | 894.18                           | 0.40                     | -               | -            | -                                |
|          | From 25001-50,000                                       | 565.32                   | 144.00          | 130.00       | 669.76                           | 13.00                    | 3.00            | 3.00         | 14.30                            |
|          | From 50,001- 75,000                                     | 118.43                   | 20.00           | 19.00        | 143.13                           | -                        | -               | -            | -                                |
|          | From 75,000-100,000                                     | 173.18                   | 19.00           | 19.00        | 201.90                           | -                        | -               | -            | -                                |
|          | From 1,00,001 -1,25,000                                 | 35.24                    | 3.00            | 3.00         | 42.25                            | -                        | -               | -            | -                                |
|          | Above Rs. 1,25,000                                      | 281.88                   | 15.00           | 13.00        | 326.29                           | -                        | -               | -            | -                                |
|          | <b>ii Individual Single Premium (ISPA)- Annuity</b>     |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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                                      | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|          | <b>iii Group Single Premium (GSP)</b>                   |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000  | (43.44)                  | 33.00           | (156,067.00) | 11,805.79                        | -                        | -               | -            | -                                |
|          | From 10,000-25,000                                      | 87.87                    | 20.00           | 84,009.00    | 47,993.50                        | -                        | -               | -            | -                                |
|          | From 25001-50,000                                       | 10,048.48                | 18.00           | 106,106.00   | 289,684.39                       | 10,255.55                | -               | 18,163.00    | 241,684.59                       |
|          | From 50,001- 75,000                                     | 401.39                   | 15.00           | 188,917.00   | 70,426.22                        | -                        | -               | -            | -                                |
|          | From 75,000-100,000                                     | 195.99                   | 17.00           | 167,488.00   | 65,052.05                        | 8.62                     | 1.00            | 126.00       | 488.11                           |
|          | From 1,00,001 -1,25,000                                 | 207.65                   | 13.00           | 110,498.00   | 66,488.37                        | -                        | -               | -            | -                                |
|          | Above Rs. 1,25,000                                      | 43,915.40                | 113.00          | 6,426,585.00 | 2,646,730.19                     | 29,655.79                | -               | 61,438.00    | 733,638.42                       |
|          | <b>iv Group Single Premium- Annuity- GSPA</b>           |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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                                      | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|          | <b>v Individual non Single Premium- INSP</b>            |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000  | 204.66                   | 2,342.00        | 2,228.00     | 7,371.39                         | 387.37                   | 4,183.00        | 4,045.00     | 10,568.91                        |
|          | From 10,000-25,000                                      | 2,884.30                 | 17,088.00       | 16,866.00    | 30,777.24                        | 4,117.11                 | 23,237.00       | 22,795.00    | 39,439.22                        |
|          | From 25001-50,000                                       | 7,687.97                 | 29,766.00       | 29,480.00    | 64,811.19                        | 5,735.12                 | 22,701.00       | 22,217.00    | 48,229.30                        |
|          | From 50,001- 75,000                                     | 1,293.35                 | 2,942.00        | 2,926.00     | 13,081.89                        | 1,011.00                 | 2,205.00        | 2,123.00     | 9,057.29                         |
|          | From 75,000-100,000                                     | 842.96                   | 922.00          | 899.00       | 8,684.74                         | 808.67                   | 872.00          | 830.00       | 6,447.10                         |
|          | From 1,00,001 -1,25,000                                 | 394.42                   | 392.00          | 385.00       | 4,429.73                         | 289.45                   | 282.00          | 272.00       | 3,080.53                         |
|          | Above Rs. 1,25,000                                      | 1,449.15                 | 567.00          | 535.00       | 11,882.98                        | 1,612.75                 | 556.00          | 511.00       | 11,702.10                        |
|          | <b>vi Individual non Single Premium- Annuity- INSPA</b> |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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                                      | -                        | -               | -            | -                                | -                        | -               | -            | -                                |

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

Insurer: **DHFL Pramerica Life Insurance Co. Ltd.**

Date: **31-Mar-16**

Rs. Lakhs

| Sl. No   | Particulars  | Upto the period '2015-16 |                 |              |                                  | Upto the period '2014-15 |                 |              |                                  |
|----------|--|--------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|
|          |  | Premium                  | No. of Policies | No. of Lives | Sum Insured, Wherever applicable | Premium                  | No. of Policies | No. of Lives | Sum Insured, Wherever applicable |
|          | <b>vii Group Non Single Premium (GNSP)</b>           |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000   | -                        | -               | -            | -                                | 0.03                     | -               | 32           | 14.00                            |
|          | From 10,000-25,000                                   | -                        | -               | -            | -                                | 0.68                     | 1               | 97           | 775.83                           |
|          | From 25001-50,000                                    | -                        | -               | -            | -                                | 5.39                     | 2               | 4,599        | 1,259.46                         |
|          | From 50,001- 75,000                                  | -                        | -               | -            | -                                | 2.74                     | 3               | 2,041        | 1,313.53                         |
|          | From 75,000-100,000                                  | -                        | -               | -            | -                                | 1.60                     | 2               | 972          | (55.75)                          |
|          | From 1,00,001 -1,25,000                              | -                        | -               | -            | -                                | 4.80                     | 2               | 6,172        | 2,065.63                         |
|          | Above Rs. 1,25,000                                   | -                        | -               | -            | -                                | 3,822.50                 | 82              | 3,807,838    | 954,756.50                       |
|          | <b>viii Group Non Single Premium- Annuity- GNSPA</b> |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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                                   | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
| <b>2</b> | <b>Renewal Premium</b>                               |                          |                 |              |                                  |                          |                 |              |                                  |
|          | <b>i Individual</b>                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000   | 1,973.41                 | 30,784.00       | 22,412.00    | 73,557.68                        | 2,826.64                 | 43,445.00       | 26,026.00    | 85,266.62                        |
|          | From 10,000-25,000                                   | 6,384.63                 | 142,538.00      | 36,054.00    | 217,283.22                       | 5,420.40                 | 105,863.00      | 25,330.00    | 179,435.78                       |
|          | From 25001-50,000                                    | 7,279.38                 | 152,947.00      | 26,777.00    | 295,495.96                       | 4,257.05                 | 65,824.00       | 10,519.00    | 146,282.94                       |
|          | From 50,001- 75,000                                  | 1,023.88                 | 6,904.00        | 1,997.00     | 29,477.20                        | 603.35                   | 3,530.00        | 812.00       | 19,217.10                        |
|          | From 75,000-100,000                                  | 1,054.31                 | 2,257.00        | 1,057.00     | 20,801.98                        | 901.45                   | 1,815.00        | 671.00       | 17,618.85                        |
|          | From 1,00,001 -1,25,000                              | 301.72                   | 628.00          | 284.00       | 8,699.92                         | 178.12                   | 414.00          | 121.00       | 8,501.46                         |
|          | Above Rs. 1,25,000                                   | 1,203.18                 | 662.00          | 452.00       | 22,662.68                        | 931.31                   | 523.00          | 282.00       | 25,028.05                        |
|          | <b>ii Individual- Annuity</b>                        |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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                                   | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|          | <b>iii Group</b>                                     |                          |                 |              |                                  |                          |                 |              |                                  |
|          | From 0-10000   | -                        | -               | -            | -                                | 0.20                     | 2.00            | 206.00       | 102.85                           |
|          | From 10,000-25,000                                   | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|          | From 25001-50,000                                    | -                        | -               | -            | -                                | 1.77                     | 1.00            | 635.00       | 1,747.94                         |
|          | From 50,001- 75,000                                  | -                        | -               | -            | -                                | 1.77                     | 1.00            | 80.00        | 1,885.09                         |
|          | From 75,000-100,000                                  | -                        | -               | -            | -                                | 2.58                     | 1.00            | 1,080.00     | 2,139.67                         |
|          | From 1,00,001 -1,25,000                              | -                        | -               | -            | -                                | 7.38                     | 4.00            | 3,375.00     | 4,491.84                         |
|          | Above Rs. 1,25,000                                   | -                        | -               | -            | -                                | 143.96                   | 13.00           | 46,511.00    | 106,488.65                       |
|          | <b>iv Group- Annuity</b>                             |                          |                 |              |                                  |                          |                 |              |                                  |
|          | 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 DIFFERENT CHANNELS (GROUP)

Insurer: DHFL Pramerica Life Insurance Co. Ltd. Date:

31st March 2016

(Rs in Lakhs)

## Business Acquisition through different channels (Group)

| Sl.No. | Channels                 | Upto the period '2015-16 |                      |                  | Upto the Period '2014-15 |                      |               |
|--------|--------------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|---------------|
|        |                          | 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 | 1                        | 1,672                | 4.88             | -                        | -                    | -             |
| 4      | Brokers                  | 48                       | 3,251,718            | 3,462.07         | 24                       | 1,369,583            | 1,361.00      |
| 5      | Micro Agents             | -                        | -                    | -                | -                        | -                    | -             |
| 6      | Direct Business          | 180                      | 3,674,146            | 51,346.40        | 69                       | 2,531,895            | 42,396.00     |
|        | Total(A)                 | <b>229</b>               | <b>6,927,536</b>     | <b>54,813.35</b> | <b>93</b>                | <b>3,901,478</b>     | <b>43,757</b> |
| 1      | Referral (B)             | -                        | -                    | -                | -                        | -                    | -             |
|        | Grand Total (A+B)        | <b>229</b>               | <b>6,927,536</b>     | <b>54,813.35</b> | <b>93</b>                | <b>3,901,478</b>     | <b>43,757</b> |

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

Insurer: DHFL Pramerica Life Insurance Co. Ltd.

Date:

31st March 2016

### Business Acquisition through different channels (Individuals)

| Sl.No. | Channels                     | Upto the period '2015-16 |                  | Upto the Period '2014-15 |                  |
|--------|------------------------------|--------------------------|------------------|--------------------------|------------------|
|        |                              | No. of Policies          | Premium          | No. of Policies          | Premium          |
| 1      | Individual agents            | 14,776                   | 5,218.79         | 11,917                   | 3,556.38         |
| 2      | Corporate Agents-Banks       | 7                        | 2.07             | 349                      | 56.86            |
| 3      | Corporate Agents -Others     | 9,641                    | 4,200.35         | 14,085                   | 4,894.44         |
| 4      | Brokers                      | 6,198                    | 1,439.57         | 7,009                    | 1,233.25         |
| 5      | Micro Agents                 | -                        | -                | -                        | -                |
| 6      | Direct Business              | 24,157                   | 6,743.17         | 19,686                   | 4,082.46         |
|        | Total (A)                    | <b>54,779</b>            | <b>17,603.95</b> | <b>53,046</b>            | <b>13,823.39</b> |
| 1      | Referral (B)                 | 1,242                    | 174.93           | 1,005                    | 160.84           |
|        | <b>Grand Total ( A + B )</b> | <b>56,021</b>            | <b>17,778.89</b> | <b>54,051</b>            | <b>13,984.23</b> |

LIFE INSURANCE

## FORM L-39 : Data on Settlement of Claims

Insurer: **DHFL Pramerica Life Insurance Company Limited**

Date: **31-Mar-16**

### Ageing of Claims

| Sl.No. | Types of Claims                | No. of claims         |         |              |              |                   |          | Total No. of claims paid | Total amount of claims paid (lacs) |
|--------|--------------------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|------------------------------------|
|        |                                | On or before maturity | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year |                          |                                    |
| 1      | <b>Maturity Claims</b>         | -                     | -       | -            | -            | -                 | -        | -                        | -                                  |
| 2      | <b>Survival Benefit</b>        | 1,171                 | 1,122   | 49           |              |                   |          | 1,171                    | 254                                |
| 3      | <b>for Annuities / Pension</b> | -                     | -       | -            | -            | -                 | -        | -                        | -                                  |
| 4      | <b>For Surrender</b>           | 20,121                | 20,006  | 215          | -            | -                 | -        | 20,221                   | 9,247                              |
| 5      | <b>Other benefits</b>          | 1,851                 | 1,839   | 18           | -            | -                 | -        | 1,851                    | 149                                |
|        |                                |                       |         |              |              |                   |          |                          | -                                  |
| 1      | <b>Individual Death Claims</b> |                       | 454     | 6            | -            | -                 | -        | 460                      | 1,380                              |
| 2      | <b>Group Death Claims</b>      | -                     | 14,022  | 964          | 538          | 206               | 3        | 15,733                   | 5,329                              |

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

L I F E I N S U R A N C E

FOR L-40 : Quarterly claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

No. of claims only

Date: 31-Mar-16

| Sl. No. | Claims Experience                                      | For Death | Group | For Maturity | Survival Benefit | For Annuities / Pension | For Surrender | Other Benefits |
|---------|--|-----------|-------|--------------|------------------|-------------------------|---------------|----------------|
| 1       | Claims O/S at the beginning of the period              | 32        | 269   | 0            | 101              |                         | 91            | 175            |
| 2       | Claims reported during the period                      | 137       | 5176  | 0            | 452              |                         | 4113          | 1109           |
| 3       | Claims Settled during the period                       | 145       | 5300  | 0            | 434              |                         | 4055          | 1015           |
| 4       | Claims Repudiated during the period                    | 11        | 67    | NIL          | NIL              |                         | NIL           | NIL            |
| a       | Less than 2years from the date of acceptance of risk   | 11        | 67    | NIL          | NIL              |                         | NA            | NIL            |
| b       | Grater than 2 year from the date of acceptance of risk | 0         | 0     | NIL          | NIL              |                         | NA            | NIL            |
| 5       | Claims Written Back                                    | 0         | 0     | NIL          | NIL              |                         | NIL           | NIL            |
| 6       | Claims O/S at End of the period                        | 13        | 48    | 0            | 119              |                         | 149           | 269            |
|         | Less than 3months                                      | 13        | 47    | 0            | 119              |                         | 149           | 269            |
|         | 3 months to 6 months                                   | 0         | 1     | NIL          | NIL              |                         | NA            | NIL            |
|         | 6months to 1 year                                      | 0         | 0     | NIL          | NIL              |                         | NA            | NIL            |
|         | 1year and above  | 0         | 0     | NIL          | NIL              |                         | NA            | NIL            |

Insurer: DLF Pramerica Life Insurance Co Ltd

Date: 31-Mar-16

## GRIEVANCE DISPOSAL

(Rs in Lakhs)

| Sl No. | Particulars                         | Opening Balance | Additions  | Complaints Resolved/ settled |                  |            | Complaints Pending | Total complaints registered upto the quarter during the financial year |
|--------|-------------------------------------|-----------------|------------|------------------------------|------------------|------------|--------------------|--|
|        |                                     |                 |            | Fully Accepted               | Partial Accepted | Rejected   |                    |  |
| 1      | <b>Complaints made by customers</b> |                 |            |                              |                  |            |                    |  |
|        | a) Death Claims                     | -               | 5          | 0                            | 2                | 3          | -                  | 7  |
|        | b) Policy Servicing                 | 5               | 20         | 6                            | 11               | 8          | -                  | 86   |
|        | c) Proposal Processing              | 9               | 47         | 39                           | 6                | 11         | -                  | 154  |
|        | d) Survival Claims                  | 1               | 14         | 2                            | 6                | 7          | -                  | 41   |
|        | e) ULIP Related                     | -               | 0          | 0                            | -                | -          | -                  | -  |
|        | f) Unfair Business Practices        | 70              | 426        | 85                           | 103              | 299        | 9                  | 1,179  |
|        | g) Others                           | -               | 18         | 5                            | 7                | 6          | -                  | 45   |
|        | <b>Total Number</b>                 | <b>85</b>       | <b>530</b> | <b>137</b>                   | <b>135</b>       | <b>334</b> | <b>9</b>           | <b>1,512</b>   |

|   |   |        |
|---|---|--------|
| 2 | Total No. of policies during previous year:   | 54,144 |
| 3 | Total No. of claims during previous year  | 4,246  |
| 4 | Total No. of policies during current year   | 56,250 |
| 5 | Total No. of claims during current year   | 16,020 |
| 6 | Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)         | 268    |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) : | 4      |

| 2 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total    |
|---|------------------------------|------------------------------|-----------------------------------|----------|
|   | a) Upto 7 days               | 9                            | -                                 | 9        |
|   | b) 7-15 Days                 | -                            | -                                 | -        |
|   | c) 15-30 Days                | -                            | -                                 | -        |
|   | d) 30-90 Days                | -                            | -                                 | -        |
|   | e) 90 days & Beyond          | -                            | -                                 | -        |
|   | <b>Total Number</b>          | <b>9</b>                     | <b>-</b>                          | <b>9</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 AlgoFM is used to calculate actuarial liabilities. The assumptions are supplied to the system from excel files attached to the workspace.

**C. Valuation Assumptions****1. Interest Rates (including Margin of Adverse Deviation)**

|  | Individual Business          |                              | Group business               |                              |
|--|------------------------------|------------------------------|------------------------------|------------------------------|
|  | 31 <sup>st</sup> March, 2016 | 31 <sup>st</sup> March, 2015 | 31 <sup>st</sup> March, 2016 | 31 <sup>st</sup> March, 2015 |
| i) Life Participating Business             | 6.00%                        | 6.10%                        | Not Applicable               | Not Applicable               |
| ii) Life- Non-participating Policies       | 6.25%                        | 6.40%                        | 6.60%*                       | 6.90%*                       |
| iii) Annuities- Participating policies     | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| iv) Annuities – Non-participating policies | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| v) Annuities- Individual Pension Plan      | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| vi) Unit Linked                            | 5.95%                        | 6.00%                        | Not Applicable               | Not Applicable               |
| vii) Health Insurance                      | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |

\* excludes one year term policies.

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

(As % of IALM 06-08)

| Line of Business                           | Duration       | Individual Business          |                              | Group business               |                              |
|--|----------------|------------------------------|------------------------------|------------------------------|------------------------------|
|  |                | 31 <sup>st</sup> March, 2016 | 31 <sup>st</sup> March, 2015 | 31 <sup>st</sup> March, 2016 | 31 <sup>st</sup> March, 2015 |
| i) Life Participating Business             | 0              | 115% - 253%                  | 103.50%-207.00%              | Not Applicable               | Not Applicable               |
|  | 1              | 103.50% -120.75%             | 103.50%-120.75%              | Not Applicable               | Not Applicable               |
|  | 2              | 103.50% -120.75%             | 103.50%-120.75%              | Not Applicable               | Not Applicable               |
|  | 3              | 103.50% -120.75%             | 103.50%-120.75%              | Not Applicable               | Not Applicable               |
|  | 4+             | 103.50% -120.75%             | 103.50%-120.75%              | Not Applicable               | Not Applicable               |
| ii) Life- Non-participating Policies       | 0              | 80.50% -414.00%              | 92.00%-414.00%               | 100.05%-155.25%*             | 100.05%-132.25%              |
|  | 1              | 80.50% -414.00%              | 85.00%-230.00%               | 100.05%-155.25%*             | 100.05%-132.25%              |
|  | 2              | 76.50% -414.00%              | 76.50%-126.50%               | 100.05%-155.25%*             | 100.05%-132.25%              |
|  | 3              | 72.25% -414.00%              | 72.25%-126.50%               | 100.05%-155.25%*             | 100.05%-132.25%              |
|  | 4+             | 72.25% -414.00%              | 72.25%-126.50%               | 100.05%-155.25%*             | 100.05%-132.25%              |
| iii) Annuities- Participating policies     | Not Applicable | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| iv) Annuities – Non-participating policies | Not Applicable | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| v) Annuities- Individual Pension Plan      | Not Applicable | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |
| vi) Unit Linked                            | 0              | 76.50% - 195.50%             | 76.50%-172.50%               | Not Applicable               | Not Applicable               |
|  | 1              | 76.50% - 195.50%             | 76.50%-161.00%               | Not Applicable               | Not Applicable               |
|  | 2              | 76.50% - 195.50%             | 76.50%-161.00%               | Not Applicable               | Not Applicable               |
|  | 3              | 76.50% - 195.50%             | 76.50%-161.00%               | Not Applicable               | Not Applicable               |
|  | 4+             | 76.50% - 195.50%             | 76.50%-161.00%               | Not Applicable               | Not Applicable               |
| vii) Health Insurance                      | Not Applicable | Not Applicable               | Not Applicable               | Not Applicable               | Not Applicable               |

\* excludes one year term policies.

**3. Morbidity**

Best estimate morbidity incident rates are in the range of 70% to 100%(Previous Year 70% to 100%) of the prescribed CIBT93, depending on age and gender, which have been increased by margin for adverse deviation of 20% of the best estimate rates.

**4. Commission**

Allowed for at actual rates

**5. Lapses (including Margin of Adverse Deviation)**

| Line of Business                                     | Duration                | Individual Business |                  | Group business*  |                  |
|--|-------------------------|---------------------|------------------|------------------|------------------|
|  |                         | 31st March, 2016    | 31st March, 2015 | 31st March, 2016 | 31st March, 2015 |
| i) Life Participating Business                       | 13 <sup>th</sup> Month  | 12.50%              | 12.50%           | Not Applicable   | Not Applicable   |
|  | 25 <sup>th</sup> Month  | 7.50%               | 7.50%            | Not Applicable   | Not Applicable   |
|  | 37 <sup>th</sup> Month  | 6.00%               | 6.00%            | Not Applicable   | Not Applicable   |
|  | 49 <sup>th</sup> Month  | 5.00%               | 5.00%            | Not Applicable   | Not Applicable   |
|  | 61 <sup>th</sup> Month+ | 2.50%               | 2.50%            | Not Applicable   | Not Applicable   |
| ii) Life- Non-participating Policies                 | 13 <sup>th</sup> Month  | 5.00% - 20.00%      | 12.50% - 20.00%  | Not Applicable   | Not Applicable   |
|  | 25 <sup>th</sup> Month  | 5.00% - 12.50%      | 7.50% - 12.50%   | Not Applicable   | Not Applicable   |
|  | 37 <sup>th</sup> Month  | 5.00% - 6.00%       | 6.00%            | Not Applicable   | Not Applicable   |
|  | 49 <sup>th</sup> Month  | 2.50% - 5.00%       | 5.00%            | Not Applicable   | Not Applicable   |
|  | 61 <sup>th</sup> Month+ | 2.50%               | 2.50%            | Not Applicable   | Not Applicable   |
| iii) Annuities - Participating policies              | Not Applicable          | Not Applicable      | Not Applicable   | Not Applicable   | Not Applicable   |
| iv) Annuities - Non-participating policies           | Not Applicable          | Not Applicable      | Not Applicable   | Not Applicable   | Not Applicable   |
| v) Annuities- Individual Pension Plan                | Not Applicable          | Not Applicable      | Not Applicable   | Not Applicable   | Not Applicable   |
| vi) Unit Linked                                      | 13 <sup>th</sup> Month  | 12.50% - 95.00%     | 12.50% - 52.50%  | Not Applicable   | Not Applicable   |
|  | 25 <sup>th</sup> Month  | 5.00% - 99.00%      | 5.00% - 30.00%   | Not Applicable   | Not Applicable   |
|  | 37 <sup>th</sup> Month  | 5.00% - 93.00%      | 5.00% - 30.00%   | Not Applicable   | Not Applicable   |
|  | 49 <sup>th</sup> Month  | 5.00% - 93.00%      | 2.50% - 45.00%   | Not Applicable   | Not Applicable   |
|  | 61 <sup>th</sup> Month+ | 2.50% - 99.00%      | 5.00% - 15.00%   | Not Applicable   | Not Applicable   |
| vii) Single Premium-Individual (Life Non-Par/Linked) | 13 <sup>th</sup> Month  | 0% - 2.50%          | 0% - 7.50%       | 0.75%            | 1.00% - 3.00%    |
|  | 25 <sup>th</sup> Month  | 0% - 2.50%          | 0% - 7.50%       | 2.00%            | 2.00% - 6.00%    |
|  | 37 <sup>th</sup> Month  | 0% - 2.50%          | 0% - 7.50%       | 2.00%            | 2.00% - 6.00%    |
|  | 49 <sup>th</sup> Month  | 0% - 17.00%         | 0% - 22.50%      | 4.00%            | 4.00% - 12.00%   |
|  | 61 <sup>th</sup> Month+ | 2.50%               | 0% - 7.5%        | 4.00%            | 4.00% - 12.00%   |
| viii) Health Insurance                               | Not Applicable          | Not Applicable      | Not Applicable   | Not Applicable   | Not Applicable   |

**6. Expenses and Expense Inflation**

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. Additional expense provisions have also been set up to adequately cover maintenance expenses.

**7. Bonus Rates**

The future reversionary bonus rates assumed vary from 0.95% to 2.85% (Previous Year 1.05% to 3.32%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

**8. Reasonable Expectation**

Provision has been made for future reversionary bonuses and final bonus consistent with the assumed valuation interest rate, benefit illustration, sales literature, terms and conditions in policy document and practices followed by other insurers in the industry.

**9. Taxation and Shareholder Transfers**

The tax rate assumed for valuation is 14.42% (Previous Year 14.1625%) and shareholders share is taken to be 1/9th of cost of bonus i.e. 10% of distributed surplus. □

**10. Free-look cancellations**

Provisions are made for the additional payments that are required to be made in the event of cancellations during the free-look period. The free-look cancellation assumption is 5.0% (previous year:2.3%) for non-participating endowment business, 5.0% (previous year:3.8%) for individual term business, 8.5% (previous year:8.6%) for participating business, 9.0% (previous year:11.2%) for unit-linked life and 4.0% (previous year:1.5%) for Group credit Life.

**11. Basis of provisions for Incurred but Not Reported (IBNR)**

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

**D. Change in Valuation Methods or Bases**

Valuation assumptions have been revised.

**E. Actuarial Valuation Method**

Reserves in respect of Unit- Linked product consists of two components- Unit Reserve and Non- Unit reserve. Unit Reserve for all the unit-linked products is the number of units in each of the funds multiplied by their published unit price as at the valuation date.

For Non Linked Individual Business and for Non-unit reserve for Linked Business actuarial liabilities have been determined using the gross premium valuation method. Non-unit reserves held by the Company, in respect of linked business, are higher of the GPV and UPR in respect of monthly risk charges at product level.

For Single Premium Group Credit Life business, the reserve has been determined using gross premium method. For yearly renewable group term product, reserve held is equal to the unearned premium. Amount of reinsurance ceded has been considered for group business.

For traditional critical illness rider and traditional accidental death benefit rider, reserves have been held as the higher of gross premium reserve and unearned premium reserve.

Additional reserves are held for maintenance expense overrun, closure to new business one year after valuation date scenario, Free look Cancellation, Lapse policies that can be reinstated, paid up policies that can be revived, data inaccuracy, IBNR, Claim in payment, resilience reserves, cost of guarantee and Early Surrender Value Reserves.

Place: Gurgaon

Date: 26<sup>th</sup> April 2016

Name and Signature of Appointed Actuary

(Varun Gupta)