



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

**Insurer : DHFL Pramerica Life Insurance Company Limited**  
**Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008**  
**Profit & Loss Account For the quarter Ended December 31, 2016**

**Shareholders' Account (Non-technical Account)**

**(Rs.'000)**

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2016	UP TO THE QUARTER ENDED ON DECEMBER 2016	FOR THE QUARTER ENDED ON DECEMBER 2015	UP TO THE QUARTER ENDED ON DECEMBER 2015
Amounts transferred from/to the Policyholders Account (Technical Account)		517,398	1,339,789	379,394	1,007,205
Income From Investments					
(a) Interest, Dividends & Rent – Gross		150,521	444,066	141,446	425,519
(b) Profit on sale/redemption of investments		260,565	403,092	17,461	47,863
(c) (Loss on sale/ redemption of investments)		(304)	(2,550)	(415)	(1,941)
(d) Amortisation of discount/(premium)		(6,741)	(14,223)	(2,346)	(4,145)
Other Income (To be specified)		-	-	-	-
<b>TOTAL (A)</b>		<b>921,439</b>	<b>2,170,174</b>	<b>535,540</b>	<b>1,474,501</b>
Expense other than those directly related to the insurance business:		20,624	66,700	15,356	47,279
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		724,268	1,702,249	377,666	1,062,793
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>744,892</b>	<b>1,768,949</b>	<b>393,022</b>	<b>1,110,072</b>
<b>Profit/ (Loss) before tax</b>		<b>176,547</b>	<b>401,225</b>	<b>142,518</b>	<b>364,429</b>
<b>Provision for Taxation</b>		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(22,732)	(51,659)	(18,348)	(46,919)
<b>Profit / (Loss) after tax</b>		<b>153,815</b>	<b>349,566</b>	<b>124,170</b>	<b>317,510</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year.		-	(4,152,944)	-	(4,661,381)
(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>153,815</b>	<b>(3,803,378)</b>	<b>124,170</b>	<b>(4,343,871)</b>

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At December 31, 2016

(Rs.'000)

Particulars	Schedule	As at December 31, 2016	As at December 31, 2015
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	<b>L-8,L-9</b>	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	<b>L-10</b>	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(21,566)	(27,185)
<b>Sub-Total</b>		<b>12,048,270</b>	<b>12,042,651</b>
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		86	7
POLICY LIABILITIES		14,419,547	9,090,475
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,280,751	2,256,919
<b>Sub-Total</b>		<b>16,700,384</b>	<b>11,347,401</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>TOTAL</b>		<b>28,748,654</b>	<b>23,390,052</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	<b>L-12</b>	7,264,326	7,265,904
Policyholders'	<b>L-13</b>	13,978,239	9,038,898
ASSETS HELD TO COVER LINKED LIABILITIES	<b>L-14</b>	2,280,751	2,256,919
LOANS	<b>L-15</b>	14,121	2,572
FIXED ASSETS	<b>L-16</b>	474,104	397,038
DEFERRED TAX ASSETS		563,405	643,280
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	<b>L-17</b>	454,676	270,258
Advances and Other Assets	<b>L-18</b>	2,256,056	937,253
<b>Sub-Total (A)</b>		<b>2,710,732</b>	<b>1,207,511</b>
<i>CURRENT LIABILITIES</i>			
PROVISIONS	<b>L-19</b>	2,244,049	1,696,340
	<b>L-20</b>	96,353	69,601
<b>Sub-Total (B)</b>		<b>2,340,402</b>	<b>1,765,941</b>
NET CURRENT ASSETS (C) = (A – B)		370,330	(558,430)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		3,803,378	4,343,871
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>28,748,654</b>	<b>23,390,052</b>

**CONTINGENT LIABILITIES**

(Rs.'000)

Particulars		As at December 31, 2016	As at December 31, 2015
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		3,778	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		29,193	62,158
Reinsurance obligations to the extent not provided for in accounts		-	-
Other-		-	-
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)		8,115	-
<b>TOTAL</b>		<b>41,086</b>	<b>66,608</b>

FORM L-4 : PREMIUM SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2016								FOR THE PERIOD ENDED ON DECEMBER 2016								
		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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
1	First year premiums	363,544	-	-	30	50,628	25,642	-	<b>439,845</b>	953,182	-	-	1,263	105,696	48,804	-	<b>1,108,946</b>	
2	Renewal Premiums	500,908	-	-	-	153,181	50,815	2,088	<b>706,991</b>	1,269,478	-	-	-	352,066	134,421	10,731	<b>1,766,696</b>	
3	Single Premiums	2,085	1,642,608	543	35	-	143,356	-	<b>1,788,627</b>	2,271	4,351,185	2,088	1,730	-	262,413	-	<b>4,619,686</b>	
	<b>TOTAL PREMIUM</b>	<b>866,537</b>	<b>1,642,608</b>	<b>543</b>	<b>65</b>	<b>203,809</b>	<b>219,813</b>	<b>2,088</b>	<b>2,935,464</b>	<b>2,224,931</b>	<b>4,351,185</b>	<b>2,088</b>	<b>2,993</b>	<b>457,762</b>	<b>445,638</b>	<b>10,731</b>	<b>7,495,329</b>	

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2015								FOR THE PERIOD ENDED ON DECEMBER 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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
1	First year premiums	221,139	(226,938)	-	-	133,606	31,534	-	<b>159,341</b>	585,240	-	-	-	426,856	91,526	12	<b>1,103,634</b>	
2	Renewal Premiums	352,601	(51,292)	-	-	93,604	39,898	2,552	<b>437,364</b>	927,491	-	-	-	184,227	138,232	14,677	<b>1,264,627</b>	
3	Single Premiums	-	1,594,114	-	-	-	49,523	-	<b>1,643,637</b>	-	3,830,300	-	-	-	92,250	1	<b>3,922,551</b>	
	<b>TOTAL PREMIUM</b>	<b>573,740</b>	<b>1,315,884</b>	<b>-</b>	<b>-</b>	<b>227,211</b>	<b>120,955</b>	<b>2,552</b>	<b>2,240,342</b>	<b>1,512,731</b>	<b>3,830,300</b>	<b>-</b>	<b>-</b>	<b>611,084</b>	<b>322,008</b>	<b>14,690</b>	<b>6,290,812</b>	

FORM L-5 : COMMISSION SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2016								FOR THE PERIOD ENDED ON DECEMBER 2016								
	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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
Commission paid																	
Direct – First year premiums	37,359	-	-	-	5,835	783	-	43,978	104,807	-	-	-	13,826	1,528	-	120,161	
- Renewal premiums	7,088	0	-	-	4,619	289	-	11,996	17,701	-	-	-	11,386	687	-	29,774	
- Single premiums	-	840	-	-	-	2,076	-	2,917	-	1,483	-	-	-	3,909	-	5,392	
<b>Total (A)</b>	<b>44,447</b>	<b>840</b>	<b>-</b>	<b>-</b>	<b>10,454</b>	<b>3,149</b>	<b>-</b>	<b>58,891</b>	<b>122,508</b>	<b>1,483</b>	<b>-</b>	<b>-</b>	<b>25,212</b>	<b>6,123</b>	<b>-</b>	<b>155,327</b>	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Commission</b>	<b>44,447</b>	<b>840</b>	<b>-</b>	<b>-</b>	<b>10,454</b>	<b>3,149</b>	<b>-</b>	<b>58,891</b>	<b>122,508</b>	<b>1,483</b>	<b>-</b>	<b>-</b>	<b>25,212</b>	<b>6,123</b>	<b>-</b>	<b>155,327</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																	
Agents	31,775	-	-	-	7,916	3,065	-	42,756	88,949	-	-	-	21,200	5,321	-	115,470	
Brokers	366	841	-	-	(400)	4	-	811	662	1,483	-	-	(467)	25	-	1,704	
Corporate Agency	11,758	-	-	-	2,811	78	-	14,647	31,697	-	-	-	3,756	771	-	36,223	
Referral	336	-	-	-	113	2	-	452	871	-	-	-	632	7	-	1,510	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	213	-	-	-	13	-	-	226	329	-	-	-	91	-	-	420	
<b>TOTAL (B)</b>	<b>44,447</b>	<b>841</b>	<b>-</b>	<b>-</b>	<b>10,454</b>	<b>3,149</b>	<b>-</b>	<b>58,891</b>	<b>122,508</b>	<b>1,483</b>	<b>-</b>	<b>-</b>	<b>25,212</b>	<b>6,124</b>	<b>-</b>	<b>155,327</b>	

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2015								FOR THE PERIOD ENDED ON DECEMBER 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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
Commission paid																	
Direct – First year premiums	29,942	144	-	-	23,087	1,282	-	54,455	81,406	214	-	-	71,335	3,563	3	156,521	
- Renewal premiums	4,994	-	-	-	3,497	161	-	8,652	12,321	-	-	-	8,243	459	2	21,025	
- Single premiums	-	-	-	-	-	318	-	318	-	-	-	-	-	850	-	850	
<b>Total (A)</b>	<b>34,936</b>	<b>144</b>	<b>-</b>	<b>-</b>	<b>26,583</b>	<b>1,762</b>	<b>-</b>	<b>63,425</b>	<b>93,727</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>79,578</b>	<b>4,872</b>	<b>5</b>	<b>178,396</b>	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Commission</b>	<b>34,936</b>	<b>144</b>	<b>-</b>	<b>-</b>	<b>26,583</b>	<b>1,762</b>	<b>-</b>	<b>63,425</b>	<b>93,727</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>79,578</b>	<b>4,872</b>	<b>5</b>	<b>178,396</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																	
Agents	24,452	-	-	-	7,677	1,746	0	33,876	61,956	-	-	-	19,529	4,783	5	86,274	
Brokers	4,505	144	-	-	7,708	13	-	12,370	13,295	214	-	-	20,975	70	-	34,554	
Corporate Agency	5,898	-	-	-	11,131	3	-	17,032	18,180	-	-	-	38,813	19	-	57,012	
Referral	11	-	-	-	58	-	-	70	55	-	-	-	235	-	-	290	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	69	-	-	-	9	-	-	78	241	-	-	-	26	-	-	267	
<b>TOTAL (B)</b>	<b>34,936</b>	<b>144</b>	<b>-</b>	<b>-</b>	<b>26,583</b>	<b>1,762</b>	<b>0</b>	<b>63,425</b>	<b>93,727</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>79,578</b>	<b>4,872</b>	<b>5</b>	<b>178,396</b>	

## FORM L-6 : OPERATING EXPENSES SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2016								UPTO THE PERIOD ENDED ON DECEMBER 31, 2016									
		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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension			
1	Employees remuneration and welfare benefits	404,263	51,297	70	101	71,430	41,360	265	568,786	1,143,326	157,416	296	2,602	173,929	88,446	996	1,567,011		
2	Travel, conveyance and vehicle running expenses	13,584	1,622	3	2	2,597	1,381	11	19,200	41,193	4,987	14	103	6,758	3,171	46	56,272		
3	Training expenses (including Agent advisors)	16,762	5,829	5	32	2,862	1,392	18	26,900	25,146	16,273	7	63	4,125	1,935	28	47,577		
4	Rent, rates & taxes	20,302	7,541	9	9	3,809	1,997	18	33,685	56,192	21,842	31	140	9,218	4,324	63	91,810		
5	Repairs & Maintenance	15,049	6,020	6	10	2,791	1,451	14	25,341	39,211	14,850	15	98	6,433	3,018	44	63,669		
6	Printing and stationery	1,504	534	-	2	273	139	2	2,454	3,443	1,348	-	9	565	265	4	5,634		
7	Communication expenses	7,446	1,807	-	2	1,413	746	6	11,420	21,769	6,405	4	54	3,571	1,675	24	33,502		
8	Legal, professional and consultancy charges	(10,262)	(5,754)	-	(88)	319	796	-	(14,989)	73,079	23,455	-	110	8,102	5,752	-	110,498		
9	Medical fees	261	(39)	-	1	43	21	-	287	267	912	-	1	44	21	-	1,245		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	417	160	-	-	79	43	-	699	1,271	518	-	3	208	98	1	2,099		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	96	119	-	-	16	8	-	239	118	223	-	-	19	9	-	369		
	(d) in any other capacity	214	5	-	2	37	18	-	276	356	670	-	2	59	27	-	1,114		
11	Advertisement and publicity	120,968	68,893	-	75	15,564	11,893	-	217,393	244,223	205,640	-	368	27,075	19,223	-	496,529		
12	Interest and bank charges	1,547	392	-	1	295	156	1	2,392	4,611	1,519	-	12	756	355	5	7,258		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	2,799	1,681	-	-	530	281	2	5,293	8,185	5,542	1	20	1,342	630	9	15,729		
15	Sales Promotion expenses	61,147	13,050	-	6	8,522	6,733	-	89,458	160,952	55,583	-	243	17,843	12,669	-	247,290		
16	Information technology expenses	63,658	20,432	-	96	7,057	5,011	-	96,254	63,658	20,432	-	96	7,057	5,011	-	96,254		
17	Recruitment (including Agent advisors)	525	4,644	(1)	(9)	208	151	-	5,518	9,625	8,714	1	24	1,579	741	11	20,695		
18	Electricity ,water and utilities	2,984	1,510	-	(3)	606	337	2	5,436	11,768	4,195	1	29	1,930	906	13	18,842		
19	Policy issuance and servicing costs	13,086	29,256	544	81	4,495	3,227	-	50,689	48,398	72,576	1,093	1,777	7,973	5,215	-	137,032		
20	(Profit)/Loss on fluctuation in foreign exchange	1	7	-	-	14	9	-	31	210	107	-	1	46	21	-	385		
21	(Profit)/Loss on fixed assets	251	150	-	1	65	30	-	497	245	147	-	1	64	30	-	487		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	8,390	3,103	2	17	1,848	1,174	32	14,566	26,874	9,958	6	51	3,629	1,969	46	42,533		
24	Depreciation	23,448	9,135	12	14	4,359	2,271	22	39,261	61,949	25,270	38	155	10,162	4,768	70	102,412		
	<b>TOTAL</b>	<b>768,440</b>	<b>221,394</b>	<b>650</b>	<b>352</b>	<b>129,232</b>	<b>80,625</b>	<b>393</b>	<b>1,201,086</b>	<b>2,046,069</b>	<b>658,582</b>	<b>1,507</b>	<b>5,962</b>	<b>292,487</b>	<b>160,279</b>	<b>1,360</b>	<b>3,166,246</b>		

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2015								UPTO THE PERIOD ENDED ON DECEMBER 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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension			
1	Employees remuneration and welfare benefits	236,467	73,153	-	-	98,423	21,981	290	430,314	664,794	190,989	-	-	323,755	63,858	1,344	1,244,740		
2	Travel, conveyance and vehicle running expenses	8,730	2,952	-	-	3,170	658	11	15,521	27,471	9,106	-	-	11,819	2,149	68	50,613		
3	Training expenses (including Agent advisors)	3,820	7,894	-	-	1,268	283	3	13,268	15,836	19,125	-	-	6,814	1,239	39	43,053		
4	Rent, rates & taxes	10,924	12,892	-	-	4,022	826	15	28,679	32,628	30,576	-	-	14,039	2,553	81	79,877		
5	Repairs & Maintenance	7,497	8,264	-	-	2,598	560	8	18,927	27,614	23,993	-	-	11,882	2,161	69	65,719		
6	Printing and stationery	648	449	-	-	217	48	-	1,362	2,603	1,387	-	-	1,120	204	6	5,320		
7	Communication expenses	4,637	3,135	-	-	1,713	350	7	9,842	13,656	7,709	-	-	5,876	1,068	34	28,343		
8	Legal, professional and consultancy charges	19,927	32,089	-	-	13,048	3,345	-	68,409	39,471	49,169	-	-	28,789	6,795	1	124,225		
9	Medical fees	908	(70)	-	-	324	69	-	1,231	3,024	183	-	-	1,301	237	-	4,745		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	(166)	919	-	-	(89)	(14)	(1)	649	381	1,374	-	-	164	30	1	1,950		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) in any other capacity	19	658	-	-	6	1	-	684	93	720	-	-	40	7	-	860		
11	Advertisement and publicity	69,106	16,595	-	-	45,192	11,599	1	142,493	137,650	153,277	-	-	100,398	23,697	3	415,025		
12	Interest and bank charges	1,477	1,303	-	-	555	112	2	3,449	4,074	2,955	-	-	1,753	319	10	9,111		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	1,939	1,321	-	-	657	144	2	4,063	7,627	2,866	-	-	3,282	597	19	14,391		
15	Sales Promotion expenses	16,122	11,847	-	-	8,692	2,602	-	39,263	57,157	28,576	-	-	41,742	9,788	1	137,264		
16	Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Recruitment (including Agent advisors)	84	(510)	-	-	(152)	(1)	(3)	(582)	6,121	2,107	-	-	2,634	479	15	11,356		
18	Electricity ,water and utilities	1,432	2,091	-	-	476	106	1	4,106	5,938	4,988	-	-	2,555	465	15	13,961		
19	Policy issuance and servicing costs	34,499	13,000	-	-	6,378	2,899	1	56,777	82,132	29,904	-	-	31,016	8,442	1	151,495		
20	(Profit)/Loss on fluctuation in foreign exchange	58	54	-	-	25	5	-	142	62	58	-	-	27	5	-	152		
21	(Profit)/Loss on fixed assets	(4)	(21)	-	-	(12)	(3)	-	(40)	28	5	-	-	3	-	-	36		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	1,353	5,530	-	-	2,171	410	17	9,481	1,764	15,338	-	-	2,791	503	17	20,413		
24	Depreciation	7,280	7,857	-	-	2,781	554	12	18,484	18,535	17,215	-	-	7,975	1,450	46	45,221		
	<b>TOTAL</b>	<b>426,757</b>	<b>201,402</b>	<b>-</b>	<b>-</b>	<b>191,463</b>	<b>46,534</b>	<b>366</b>	<b>866,522</b>	<b>1,148,659</b>	<b>591,620</b>	<b>-</b>	<b>-</b>	<b>599,775</b>	<b>126,046</b>	<b>1,770</b>	<b>2,467,870</b>		

FORM L-7 : BENEFITS PAID SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2016								UP TO THE QUARTER ENDED ON DECEMBER 31, 2016								
	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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
1. Insurance Claims																	
(a) Claims by Death,	17,839	231,063	-	225	5,113	2,710	-	256,950	53,134	645,262	-	350	13,648	12,303	244	724,941	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits																	
Surrenders/Withdrawals	36,016	82,630	-	-	4,383	98,765	9,054	230,848	182,881	220,788	-	-	7,117	452,631	49,422	912,840	
Survival	7,571	-	-	-	7,945	-	-	15,516	20,137	-	-	-	19,946	-	-	40,082	
Riders	-	-	-	-	-	150	-	150	51	-	-	-	-	150	-	201	
Claim Investigation Fees	193	260	-	25	109	10	-	597	488	627	-	25	378	30	-	1,548	
Investment Income to Policy holders on unclaimed amounts	4,610	23	-	-	-	-	-	4,633	8,529	27	-	-	2	9	1	8,569	
Interest on Unclaimed amounts	-	-	-	-	(1)	-	-	(1)	-	-	-	-	-	-	-	-	
<b>Total paid</b>	<b>66,229</b>	<b>313,976</b>	<b>-</b>	<b>250</b>	<b>17,549</b>	<b>101,635</b>	<b>9,054</b>	<b>508,693</b>	<b>265,220</b>	<b>866,704</b>	<b>-</b>	<b>375</b>	<b>41,091</b>	<b>465,123</b>	<b>49,667</b>	<b>1,688,181</b>	
2. (Amount ceded in reinsurance):																	
(a) Claims by Death,	(5,660)	(89,401)	-	(113)	987	(521)	-	(94,708)	(17,160)	(258,804)	-	(163)	(497)	(967)	-	(277,591)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total ceded</b>	<b>(5,660)</b>	<b>(89,401)</b>	<b>-</b>	<b>(113)</b>	<b>987</b>	<b>(521)</b>	<b>-</b>	<b>(94,708)</b>	<b>(17,160)</b>	<b>(258,804)</b>	<b>-</b>	<b>(163)</b>	<b>(497)</b>	<b>(967)</b>	<b>-</b>	<b>(277,591)</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>60,568</b>	<b>224,574</b>	<b>-</b>	<b>138</b>	<b>18,537</b>	<b>101,114</b>	<b>9,054</b>	<b>413,985</b>	<b>248,060</b>	<b>607,900</b>	<b>-</b>	<b>213</b>	<b>40,594</b>	<b>464,156</b>	<b>49,667</b>	<b>1,410,590</b>	

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2015								UP TO THE QUARTER ENDED ON DECEMBER 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	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
1. Insurance Claims																	
(a) Claims by Death,	20,112	124,767	-	-	6,563	2,351	731	154,524	48,306	353,357	-	-	8,300	7,913	1,667	419,543	
(b) Claims by Maturity,	9,022	-	-	-	5,605	-	-	14,627	16,773	-	-	-	7,969	(100)	-	24,642	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits																	
Surrenders/Withdrawals	39,495	49,108	-	-	20	191,345	30,177	310,145	159,689	101,431	-	-	20	364,976	133,492	759,608	
Survival	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Riders	-	-	-	-	-	(127)	-	(127)	-	-	-	-	-	(127)	-	(127)	
Claim Investigation Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Investment Income to Policy holders on unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total paid</b>	<b>68,629</b>	<b>173,874</b>	<b>-</b>	<b>-</b>	<b>12,188</b>	<b>193,569</b>	<b>30,908</b>	<b>479,169</b>	<b>224,768</b>	<b>454,788</b>	<b>-</b>	<b>-</b>	<b>16,289</b>	<b>372,662</b>	<b>135,159</b>	<b>1,203,666</b>	
2. (Amount ceded in reinsurance):																	
(a) Claims by Death,	(7,953)	(62,519)	-	-	-	(123)	-	(70,595)	(16,497)	(143,463)	-	-	280	(874)	-	(160,554)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total ceded</b>	<b>(7,953)</b>	<b>(62,519)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(123)</b>	<b>-</b>	<b>(70,595)</b>	<b>(16,497)</b>	<b>(143,463)</b>	<b>-</b>	<b>-</b>	<b>280</b>	<b>(874)</b>	<b>-</b>	<b>(160,554)</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>60,676</b>	<b>111,356</b>	<b>-</b>	<b>-</b>	<b>12,188</b>	<b>193,446</b>	<b>30,908</b>	<b>408,574</b>	<b>208,271</b>	<b>311,325</b>	<b>-</b>	<b>-</b>	<b>16,569</b>	<b>371,788</b>	<b>135,159</b>	<b>1,043,112</b>	

## FORM L-8 : SHARE CAPITAL SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2016	As at December 31, 2015
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares)of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	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**  
**[As certified by the Management]**

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

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

Shareholder	As at December 31,2016		As at December 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	276,805,782	74%
Foreign	183,290,314	49%	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**

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>8,329,217</b>	<b>8,329,217</b>

## FORM L-11-BORROWINGS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2016	As at December 31, 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

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

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,148,315	4,063,324
2	Other Approved Securities	350,537	479,278
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	207,251	190,191
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	735,852	464,124
	(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	1,433,820	1,588,907
5	Other than Approved Investments	5,255	25,028
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,647	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	335,649	-
	(bb) Preference	-	-
	(b) Mutual Funds	20,000	401,052
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,000	50,000
5	Other than Approved Investments	0	-
	<b>TOTAL</b>	<b>7,264,326</b>	<b>7,265,904</b>

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

S.No.	Particulars	As at December 31, 2016							As at December 31, 2015								
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Non-Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
<b>LONG TERM INVESTMENTS</b>																	
1	Government securities and Government guaranteed bonds including Treasury Bills	3,032,153	3,784,027	10,904	10,633	636,271	23,965	2,404	<b>7,500,357</b>	1,881,866	2,420,846	-	-	389,607	19,692	1,284	<b>4,713,295</b>
2	Other Approved Securities	10,012	105,100	-	-	-	-	-	<b>115,112</b>	10,013	70,737	-	-	-	-	-	<b>80,750</b>
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	615,623	873,901	-	-	200,643	4,644	-	1,694,811	382,267	665,720	-	-	114,022	3,157	-	<b>1,165,166</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	500	<b>2,500</b>	2,000	-	-	-	-	-	500	<b>2,500</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,681,973	2,292,739	-	-	333,026	10,000	-	<b>4,317,738</b>	1,119,036	1,520,348	-	-	198,130	6,000	-	<b>2,843,514</b>
5	Other than Approved Investments	-	-	-	-	-	-	-	-	14,000	-	-	-	-	6,000	-	<b>20,000</b>
<b>SHORT TERM INVESTMENTS</b>																	
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	23,235	-	-	-	-	0	<b>23,235</b>	(0)	74,766	-	-	-	-	-	<b>74,766</b>
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	81,520	153,862	-	0	19,004	100	-	<b>254,486</b>	900	47,901	-	-	17,302	804	-	<b>66,908</b>
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	20,000	-	-	-	-	-	-	<b>20,000</b>	17,000	-	-	-	-	-	-	<b>17,000</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	55,000	-	-	-	-	-	<b>55,000</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	50,000	-	-	-	-	-	<b>50,000</b>	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>5,443,281</b>	<b>7,282,864</b>	<b>10,904</b>	<b>10,633</b>	<b>1,188,944</b>	<b>38,709</b>	<b>2,904</b>	<b>13,978,238</b>	<b>3,427,082</b>	<b>4,855,318</b>	<b>-</b>	<b>-</b>	<b>719,061</b>	<b>35,653</b>	<b>1,784</b>	<b>9,038,898</b>

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

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

S.No.	Particulars	As at December 31, 2016			As at December 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	360,055	10,550	<b>370,605</b>	217,897	12,738	<b>230,635</b>
2	Other Approved Securities	-	-	-	2,044	-	<b>2,044</b>
3	Other Investments						-
	(a) Shares						-
	(aa) Equity	1,092,202	116,194	<b>1,208,396</b>	1,017,825	182,782	<b>1,200,607</b>
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	186,441	12,232	<b>198,673</b>	171,288	13,985	<b>185,273</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	86,930	10,080	<b>97,010</b>	131,042	15,605	<b>146,647</b>
5	Other than Approved Investments	23,847	1,901	<b>25,748</b>	25,802	4,535	<b>30,337</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	275,541	-	<b>275,541</b>	308,993	669	<b>309,662</b>
2	Other Approved Securities	2,042	-	<b>2,042</b>	-	-	-
3	(a) Shares						-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	18,848	1,102	<b>19,950</b>	15,802	-	<b>15,802</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	37,522	-	<b>37,522</b>	28,449	-	<b>28,449</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	19,800	-	<b>19,800</b>	99,600	-	<b>99,600</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	8,081	2,020	<b>10,101</b>	2,504	-	<b>2,504</b>
5	Other than Approved Investments	-	-	-	-	-	-
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	3,094	527	<b>3,621</b>	2,632	509	<b>3,141</b>
	Income accrued on investments	23,598	1,126	<b>24,724</b>	24,925	3,735	<b>28,660</b>
	Other Receivable	23,458	1,028	<b>24,486</b>	2,043	741	<b>2,784</b>
	Payables for purchase of Securities	(15,494)		<b>(15,494)</b>	-	-	-
	FMC Payable	(2,521)	(203)	<b>(2,724)</b>	(2,347)	(323)	<b>(2,670)</b>
	Other Payables	(21,943)	(3,807)	<b>(25,750)</b>	(23,851)	(9,205)	<b>(33,056)</b>
	<b>TOTAL</b>	<b>2,128,001</b>	<b>152,750</b>	<b>2,280,751</b>	<b>2,027,648</b>	<b>229,271</b>	<b>2,256,920</b>

**FORM L-15 : LOANS SCHEDULE**

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>	-	-
	<i>Secured</i>	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	14,121	2,572
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>14,121</b>	<b>2,572</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	14,121	2,572
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>14,121</b>	<b>2,572</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	14,121	2,572
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>14,121</b>	<b>2,572</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	14,121	2,572
	<b>TOTAL</b>	<b>14,121</b>	<b>2,572</b>

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

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at December 31, 2016	As at December 31, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	192,134	250,523	-	442,658	83,382	63,901	-	147,283	295,374	101,014
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	83,897	26,801	2,534	108,164	37,306	11,156	1,392	47,070	61,094	46,452
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	16,188	4,670	394	20,465	13,075	2,877	394	15,559	4,906	3,400
Information Technology Equipment	136,193	20,853	1,182	155,863	69,754	21,431	1,076	90,110	65,755	68,203
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	25,313	6,266	1,534	30,044	18,589	3,047	1,317	20,319	9,726	4,170
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>453,725</b>	<b>309,113</b>	<b>5,643</b>	<b>757,195</b>	<b>222,106</b>	<b>102,412</b>	<b>4,178</b>	<b>320,340</b>	<b>436,854</b>	<b>223,240</b>
Work in progress	-	-	-	-	-	-	-	-	<b>37,249</b>	<b>173,798</b>
<b>Grand Total</b>	<b>453,725</b>	<b>309,113</b>	<b>5,643</b>	<b>757,195</b>	<b>222,106</b>	<b>102,412</b>	<b>4,178</b>	<b>320,340</b>	<b>474,103</b>	<b>397,038</b>
<b>PREVIOUS YEAR</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>

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

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
1	Cash (including cheques, drafts and stamps)	248,634	143,247
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others (under Lien)	100	100
	(b) Current Accounts	205,942	126,911
	(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>454,676</b>	<b>270,258</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	454,676	270,258
2	Outside India	-	-
	<b>TOTAL</b>	<b>454,676</b>	<b>270,258</b>

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

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	81,647	47,825
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	66,530	55,315
	Deposit -Others	5,061	3,274
	Advances to employees for travel, etc.	180	-
	<b>TOTAL (A)</b>	<b>153,428</b>	<b>106,424</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	492,278	385,624
2	Outstanding Premiums	188,440	185,239
3	Agents' Balances	17,254	8,689
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	321,321	166,055
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	25,750	33,056
	Investment held to meet policyholder unclaimed	279,734	-
	Service Tax Unutilized Credit	57,285	56,661
	Due from Affiliates	-	-
	Other Dues	785	-
	Receivable towards non-par non linked funds	6,415	-
	Receivable from clearing firm	337,859	3,101
	Application money for Investments	394,000	-
	Receivable from ex employees	7,799	7,313
	Agents' Balances - provision for doubtful amounts	(12,233)	(6,848)
	Receivable from ex employees- provision	(7,799)	(3,663)
	Provision on Vendor Advances	(6,260)	(4,398)
	<b>TOTAL (B)</b>	<b>2,102,628</b>	<b>830,829</b>
	<b>TOTAL (A+B)</b>	<b>2,256,055</b>	<b>937,253</b>

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

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
1	Agents' Balances	31,233	33,024
2	Balances due to other insurance companies	378,784	206,490
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	40,373	21,734
5	Unallocated premium	683,840	473,060
6	Sundry creditors	25,510	26,085
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	73,047	130,079
9	Annuities Due	-	-
10	Due to Officers/ Directors	100	100
11	Due to unit linked fund	-	2,044
12	Policy holders Unclaimed	230,273	118,076
11	Others (to be specified)		
	-Proposal / Policyholder deposits	5,115	4,855
	-Withholding Tax Deducted at Source	18,726	15,163
	-Accrued Expenses	651,540	565,170
	-Other Statutory liabilities	15,251	12,584
	- Due to Non- par non linked funds	6,415	-
	-Lease Equalistion Reserve	6,672	5,950
	- Service Tax Liability	77,170	81,926
	<b>TOTAL</b>	<b>2,244,049</b>	<b>1,696,340</b>

## FORM L-20-PROVISIONS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2016	As at December 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	48,278	38,239
	- Provision for Leave Encashment	48,075	31,362
	<b>TOTAL</b>	<b>96,353</b>	<b>69,601</b>

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

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

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at December 31, 2016</b>	<b>As at December 31, 2015</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Dec-16

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

S.No.	Particular	For the Quarter Ended Dec 2016	Upto the Quarter Ended Dec 2016	For the Quarter Ended Dec 2015	Upto the Quarter Ended Dec 2015
1	<b>New business premium income growth rate - segment wise</b>	24%	14%	11%	30%
	<b>Non Par Individual Life - Non Linked</b>	65%	63%	46%	48%
	<b>Non Par Group Life</b>	20%	14%	8%	32%
	<b>Non Par Group Health-Non Linked</b>	100%	100%		
	<b>Non Par Individual Health - Non Linked</b>	100%	100%		
	<b>Participating Individual Life</b>	-62%	-75%	-27%	-17%
	<b>Non Par Individual Life - Linked</b>	108%	69%	161%	312%
2	<b>Net Retention Ratio</b>	97%	95%	96%	97%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	43%	44%	42%	42%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	2%	2%	3%	3%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	203%	203%	147%	147%
6	<b>Growth rate of shareholders' fund</b>	7%	7%	6%	6%
7	<b>Ratio of surplus to policyholders' liability</b>	3%	8%	3%	3%
8	<b>Change in net worth ( '000)</b>	546,112	546,112	449,243	449,243
9	<b>Profit after tax/Total Income</b>	4%	4%	5%	5%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	NA	NA	NA	NA
11	<b>Total investments/(Capital + Surplus)</b>	195%	195%	154%	154%
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	6.30%	6.30%	0.21%	0.21%
13 *	<b>Investment Yield (Gross and Net)</b>				
	<b>A. With realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	9.94%	9.45%	8.72%	8.67%
	2. Non-PAR*	11.75%	11.08%	8.91%	8.90%
	Linked:				
	4. Non-PAR	6.64%	8.66%	0.16%	-2.47%
	Shareholders' Funds	21.84%	15.00%	9.17%	8.97%
	<b>A. Without realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	9.94%	9.46%	8.72%	8.67%
	2. Non-PAR*	11.75%	11.08%	8.91%	8.90%
	Linked:				
	4. Non-PAR	-7.85%	10.04%	0.16%	-2.47%
	Shareholders' Funds	21.33%	15.14%	9.17%	8.97%

FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Dec-16

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

S.No.	Particular	For the Quarter Ended Dec 2016	Upto the Quarter Ended Dec 2016	For the Quarter Ended Dec 2015	Upto the Quarter Ended Dec 2015
14	Conservation Ratio	118%	75%	59%	59%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	63%	63%	50%	50%
	For 25th month+	45%	45%	40%	40%
	For 37th month+	34%	34%	29%	29%
	For 49th Month+	26%	26%	36%	36%
	for 61st month+	25%	25%	12%	12%
	Persistency Ratio by Policy				
	For 13th month+	58%	58%	46%	46%
	For 25th month+	39%	39%	30%	30%
	For 37th month+	23%	23%	22%	22%
	For 49th Month+	19%	19%	24%	24%
	for 61st month+	18%	18%	12%	12%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars	For the Quarter ended December 30 2016	For the Quarter ended December 30 2015
1 (a) No. of shares	374,061,867	374,061,867
2 (b) Percentage of shareholding (Indian / Foreign)	104%	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)	0.93	0.85
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.93	0.85
6 (iv) Book value per share (Rs)	22.04	20.58

**FORM L - 24 Valuation of net liabilities**

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

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

*(Rs in Lakhs)*

<b>S.No.</b>	<b>Particular</b>	<b>As at 31 December 2016</b>	<b>As at 31 Decemebr 2015</b>
1	<b>Linked</b>		
a	Life	21,456	20,509
b	General Annuity		
c	Pension	1,555	2,314
d	Health		
2	<b>Non-Linked</b>		
a	Life	143,963	90,652
b	General Annuity		-
c	Pension		-
d	Health	29	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

FOR THE QTR ENDED DECEMBER 31ST, 2016

*(Rs in Crore)*

<b>Geographical Distribution of Total Business- Individuals</b>													
S.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	99	99	0.14	2.02	388	386	0.98	10.05	487	485	1.12	12.07
2	Arunachal Pradesh	-	-	0.01	-	-	-	0.02	-	-	-	0.03	-
3	Assam	154	153	0.20	2.52	463	470	1.03	8.66	617	623	1.23	11.18
4	Bihar	-	-	0.04	-	4	3	0.10	0.06	4	3	0.14	0.06
5	Chattisgarh	56	56	0.08	1.15	166	171	0.35	3.86	222	227	0.44	5.00
6	Goa	-	-	-	-	-	-	0.00	-	-	-	0.00	-
7	Gujarat	19	19	0.07	0.37	530	494	4.98	24.27	549	513	5.05	24.65
8	Haryana	266	263	0.95	7.42	1,021	975	4.75	35.53	1,287	1,238	5.70	42.94
9	Himachal Pradesh	126	125	0.25	4.18	497	489	2.53	18.33	623	614	2.78	22.51
10	Jammu & Kashmir	488	485	1.32	9.66	1,093	1,101	4.49	24.91	1,581	1,586	5.81	34.57
11	Jharkhand	68	68	0.12	1.38	198	195	0.32	4.38	266	263	0.44	5.77
12	Karnataka	168	168	0.30	4.05	407	398	1.28	11.99	575	566	1.58	16.03
13	Kerala	9	9	0.03	0.23	60	62	0.35	1.98	69	71	0.38	2.21
14	Madhya Pradesh	147	144	0.35	4.04	515	511	3.14	18.85	662	655	3.49	22.89
15	Maharashtra	118	118	0.28	3.14	1,087	1,064	5.17	58.31	1,205	1,182	5.46	61.44
16	Manipur	-	-	-	-	(1)	(1)	0.10	(0.02)	(1)	(1)	0.10	(0.02)
17	Meghalaya	-	-	0.01	-	-	-	0.13	-	-	-	0.14	-
18	Mirzoram	-	-	-	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	48	48	0.03	0.86	180	181	0.42	4.01	228	229	0.45	4.87
20	Orissa	258	256	0.41	3.35	199	197	0.64	5.02	457	453	1.05	8.37
21	Punjab	478	474	1.29	10.80	1,384	1,379	6.67	36.63	1,862	1,853	7.96	47.43
22	Rajasthan	236	231	0.30	6.21	748	753	3.36	17.62	984	984	3.65	23.82
23	Sikkim	-	-	0.00	-	-	-	0.02	-	-	-	0.02	-
24	Tamil Nadu	14	14	0.04	0.44	219	211	1.19	12.77	233	225	1.23	13.21
25	Telangana	-	-	0.01	-	4	4	0.05	0.02	4	4	0.06	0.02
26	Tripura	-	-	0.00	-	-	-	0.01	-	-	-	0.01	-
27	Uttar Pradesh	496	492	0.86	10.03	1,345	1,339	4.96	35.86	1,841	1,831	5.82	45.90
28	Uttrakhand	189	189	0.23	3.00	503	507	1.31	7.76	692	696	1.55	10.76
29	West Bengal	84	81	0.13	1.60	472	480	1.52	13.33	556	561	1.64	14.93
30	Andaman & Nicobar Islands	-	-	0.01	-	-	-	0.00	-	-	-	0.02	-
31	Chandigarh	122	122	0.17	2.49	294	294	0.97	7.48	416	416	1.13	9.97
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	49	49	0.07	0.74	188	175	1.39	3.98	237	224	1.46	4.72
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>3,692</b>	<b>3,663</b>	<b>7.70</b>	<b>79.68</b>	<b>11,964</b>	<b>11,838</b>	<b>52.25</b>	<b>365.63</b>	<b>15,656</b>	<b>15,501</b>	<b>59.95</b>	<b>445.31</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED DECEMBER 31ST, 2016

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

*(Rs in Crore)*

Geographical Distribution of Total Business- GROUP													
S.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	-	439	0.01	2.20	1	496	0.01	15.86	1	935	0.02	18.05
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	3	10,506	0.16	32.95	-	-	-	-	3	10,506	0.16	32.95
4	Bihar	1	569	0.01	0.93	-	-	-	-	1	569	0.01	0.93
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	22,510	0.27	45.08	-	-	-	-	3	22,510	0.27	45.08
8	Haryana	-	-	-	-	10	250,943	7.11	1,592.89	10	250,943	7.11	1,592.89
9	Himachal Pradesh	1	327	0.01	1.31	-	393	0.26	16.79	1	720	0.27	18.10
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	9	123,377	0.97	147.09	8	62,076	4.66	748.23	17	185,453	5.63	895.31
13	Kerala	-	-	-	-	14	496,458	10.52	1,083.34	14	496,458	10.52	1,083.34
14	Madhya Pradesh	1	487	0.02	4.87	-	5,205	0.14	51.08	1	5,692	0.16	55.95
15	Maharashtra	-	-	-	-	10	52,167	106.86	4,339.01	10	52,167	106.86	4,339.01
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	10	72,623	0.93	181.31	2	6,858	0.33	82.94	12	79,481	1.26	264.25
21	Punjab	-	-	-	-	-	83	0.01	16.60	-	83	0.01	16.60
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	5	225,539	2.07	580.01	11	394,922	4.99	1,116.69	16	620,461	7.06	1,696.70
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	20	202,204	2.03	528.79	5	14,423	0.29	100.27	25	216,627	2.32	629.05
28	UttraKhand	-	(4,703)	0.00	0.33	3	3,754	0.10	19.72	3	(949)	0.10	20.04
29	West Bengal	9	58,610	0.34	108.78	-	8	0.01	0.31	9	58,618	0.35	109.09
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	10	129,566	1.35	290.01	9	1,008,894	20.85	2,967.73	19	1,138,460	22.20	3,257.73
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>72</b>	<b>842,054</b>	<b>8.17</b>	<b>1,923.64</b>	<b>73</b>	<b>2,296,680</b>	<b>156.14</b>	<b>12,151.45</b>	<b>145</b>	<b>3,138,734</b>	<b>164.32</b>	<b>14,075.09</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008

UP TO THE QTR ENDED DECEMBER 31ST, 2016

*(Rs in Crore)*

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	193	192	0.27	4.19	786	785	2.42	20.96	979	977	2.70	25.15
2	Arunachal Pradesh	-	-	0.03	-	-	-	0.07	-	-	-	0.11	-
3	Assam	307	302	0.41	4.77	1,156	1,172	2.56	20.08	1,463	1,474	2.97	24.85
4	Bihar	20	20	0.14	0.15	59	59	0.33	0.17	79	79	0.46	0.32
5	Chattisgarh	140	139	0.14	2.76	463	461	0.91	10.24	603	600	1.05	13.00
6	Goa	-	-	-	-	(2)	(2)	(0.00)	(0.10)	(2)	(2)	(0.00)	(0.10)
7	Gujarat	92	91	0.18	2.66	1,501	1,468	9.11	62.25	1,593	1,559	9.29	64.91
8	Haryana	559	553	2.36	14.65	2,490	2,615	9.62	78.38	3,049	3,168	11.98	93.03
9	Himachal Pradesh	165	162	0.37	5.00	1,395	1,431	4.42	38.08	1,560	1,593	4.78	43.08
10	Jammu & Kashmir	848	821	3.90	17.57	3,181	3,257	12.46	70.44	4,029	4,078	16.37	88.01
11	Jharkhand	139	137	0.26	3.07	514	511	0.73	11.21	653	648	0.99	14.28
12	Karnataka	421	420	0.59	9.47	966	989	3.03	28.97	1,387	1,409	3.62	38.44
13	Kerala	24	24	0.11	0.71	159	167	0.86	4.74	183	191	0.97	5.45
14	Madhya Pradesh	335	329	0.58	8.44	1,679	1,672	6.93	47.95	2,014	2,001	7.52	56.39
15	Maharashtra	322	323	0.75	8.70	3,130	3,181	12.31	129.70	3,452	3,504	13.06	138.40
16	Manipur	-	-	0.00	-	1	3	0.29	(0.04)	1	3	0.29	(0.04)
17	Meghalaya	-	-	0.03	-	1	1	0.35	(0.03)	1	1	0.38	(0.03)
18	Mirzoram	-	-	-	-	-	-	0.01	-	-	-	0.01	-
19	Nagaland	66	65	0.06	1.33	489	490	0.87	10.01	555	555	0.93	11.34
20	Orissa	553	546	0.86	7.40	1,252	1,248	2.18	18.13	1,805	1,794	3.04	25.54
21	Punjab	852	830	2.04	25.05	4,956	5,030	15.87	118.35	5,808	5,860	17.91	143.40
22	Rajasthan	426	418	0.71	11.18	2,621	2,684	8.99	56.22	3,047	3,102	9.71	67.40
23	Sikkim	-	-	0.00	-	(1)	(1)	0.05	(0.01)	(1)	(1)	0.06	(0.01)
24	Tamil Nadu	28	26	0.11	2.05	480	484	2.17	24.85	508	510	2.28	26.91
25	Telangana	1	1	0.04	0.02	53	61	0.26	0.26	54	62	0.31	0.29
26	Tripura	-	-	0.01	-	-	-	0.02	-	-	-	0.02	-
27	Uttar Pradesh	1,308	1,294	1.75	26.49	4,030	4,099	13.51	95.85	5,338	5,393	15.26	122.34
28	UttraKhand	399	398	0.56	6.82	1,276	1,289	3.76	19.92	1,675	1,687	4.32	26.74
29	West Bengal	244	239	0.37	4.02	1,503	1,509	4.30	39.73	1,747	1,748	4.68	43.75
30	Andaman & Nicobar Islands	-	-	0.04	-	-	-	0.02	-	-	-	0.06	-
31	Chandigarh	274	269	0.41	6.51	702	736	1.67	28.85	976	1,005	2.08	35.35
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	1	1	0.00	0.00	1	1	0.00	0.00	2	2	0.00	0.01
34	Delhi	72	72	0.21	0.98	825	1,053	2.06	18.40	897	1,125	2.27	19.38
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	(1)	(1)	(0.01)	(0.06)	(1)	(1)	(0.01)	(0.06)
	<b>COMPANY TOTAL</b>	<b>7,789</b>	<b>7,672</b>	<b>17.29</b>	<b>174.00</b>	<b>35,665</b>	<b>36,452</b>	<b>122.15</b>	<b>953.49</b>	<b>43,454</b>	<b>44,124</b>	<b>139.44</b>	<b>1,127.49</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED DECEMBER 31ST, 2016

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

*(Rs in Crore)*

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	8	204,964	3.62	834.14	2	766	0.02	26.08	10	205,730	3.65	860.22
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	6	22,175	0.33	65.41	-	-	-	-	6	22,175	0.33	65.41
4	Bihar	2	1,869	0.02	3.10	-	-	-	-	2	1,869	0.02	3.10
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	4	30,024	0.36	59.67	-	-	-	-	4	30,024	0.36	59.67
8	Haryana	-	-	-	-	38	899,928	17.40	3,952.62	38	899,928	17.40	3,952.62
9	Himachal Pradesh	6	11,676	0.45	52.90	-	3,233	1.67	160.03	6	14,909	2.12	212.93
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	16	156,983	1.34	176.52	23	112,705	11.26	2,187.46	39	269,688	12.60	2,363.98
13	Kerala	-	-	-	-	43	1,760,419	29.13	3,770.92	43	1,760,419	29.13	3,770.92
14	Madhya Pradesh	3	45,022	1.49	450.22	4	68,448	2.33	679.44	7	113,470	3.82	1,129.66
15	Maharashtra	1	1,271	0.14	3.47	19	111,189	310.53	10,892.18	20	112,460	310.66	10,895.65
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	16	137,240	1.65	325.83	5	15,073	0.75	182.66	21	152,313	2.40	508.50
21	Punjab	-	-	-	-	1	558	0.07	111.60	1	558	0.07	111.60
22	Rajasthan	-	-	-	-	1	181	0.01	1.43	1	181	0.01	1.43
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	11	459,022	5.35	1,458.35	23	1,505,740	14.13	3,620.86	34	1,964,762	19.48	5,079.21
25	Telangana	-	-	-	-	2	226	0.01	9.15	2	226	0.01	9.15
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	51	569,209	5.32	1,414.38	15	51,449	0.93	380.08	66	620,658	6.25	1,794.46
28	UttraKhand	4	(3,242)	0.03	7.52	7	6,527	0.38	49.63	11	3,285	0.41	57.16
29	West Bengal	15	97,164	0.55	179.09	-	37	0.03	1.09	15	97,201	0.57	180.19
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	34	364,194	5.10	980.86	12	1,009,972	20.95	3,105.64	46	1,374,166	26.04	4,086.50
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>177</b>	<b>2,097,571</b>	<b>25.74</b>	<b>6,011.47</b>	<b>195</b>	<b>5,546,451</b>	<b>409.58</b>	<b>29,130.89</b>	<b>372</b>	<b>7,644,022</b>	<b>435.33</b>	<b>35,142.35</b>

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

PART - A

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

(Rs in Lakhs)

<b>Total Application as per Balance Sheet (A)</b>		<b>287,487</b>	<b>Reconciliation of Investment Assets</b>		
<b>Add (B)</b>			<b>Total Investment Assets (as per Balance Sheet)</b>		<b>235,491</b>
Provisions	Sch-14	964	<b>Balance Sheet Value of:</b>		
Current Liabilities	Sch-13	22,440	A. Life Fund		145,553
		<b>23,404</b>	B. Pension & General Annuity Fund		67,130
<b>Less (C)</b>			C. Unit Linked Funds		22,807
Debit Balance in P & L A/c		38,034			<b>235,491</b>
Deferred tax asset		5,634			
Loans	Sch-09	141			
Adv & Other Assets	Sch-12	22,303			
Cash & Bank Balance	Sch-11	4,547			
Fixed Assets	Sch-10	4,741			
Misc Exp Not Written Off	Sch-15	-			
		<b>75,400</b>			
<b>Funds available for Investments</b>		<b>235,491</b>			

## NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual % (g)=[(f)-(a)]	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)		
		Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR	
		(a)	(b)	(c)	(d)						(e)	
1 Central Govt. Security	Not Less than 25%	-	41,620	264	6,363	33,586	81,832	56.1%	-	0	81,832	85,507
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	45,125	264	6,363	34,091	85,843	58.9%	-	0	85,843	89,663
<b>3 Investment Subject to Exposure Norms</b>							F=[a+b+c+d+e]					
a. Housing & Infrastructure												
i) Approved Investments	Not Less than 15%	-	19,192	125	4,370	20,569	44,257	30.4%	-	0	44,244	46,933
ii) Other Investments		-	8	-	-	-	8	0.0%	-	0	7	7
b. i) Approved Investments	Not exceeding 35%	-	8,487	27	1,156	5,686	15,356	10.5%	-	2	15,156	15,584
ii) "Other Investments" not to exceed 15%		-	305	-	-	-	305	0.2%	-	0	303	303
<b>Total Life Fund</b>	<b>100%</b>	-	<b>73,116</b>	<b>416</b>	<b>11,889</b>	<b>60,346</b>	<b>145,768</b>	<b>100.0%</b>	-	<b>2</b>	<b>145,553</b>	<b>152,489</b>

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1 Central Govt. Security	Not Less than 20%	-	35,024	35,024	52.2%	0	35,024	35,535
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	35,669	35,669	53.1%	0	35,669	36,247
3 Balance in Approved investment	Not Exceeding 60%	-	31,460	31,460	46.9%	1	31,461	33,087
<b>Total Pension, General Annuity Fund</b>	<b>100%</b>	-	<b>67,130</b>	<b>67,130</b>	<b>100.0%</b>	<b>1</b>	<b>67,130</b>	<b>69,334</b>

## LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
1 Approved Investment	Not Less than 75%	-	22,550	22,550	98.9%
2 Other Investments	Not More than 25%	-	257	257	1.1%
<b>Total Linked Insurance Fund</b>	<b>100%</b>	-	<b>22,807</b>	<b>22,807</b>	<b>100.0%</b>

## CERTIFICATION:

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

Date : 13th January 2017

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

**Note:** (+) FRMS refers to 'Funds representing Solvency Margin'  
 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  
 Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.  
 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account  
 In life fund, reconciliation with the schedules have been provided separately  
 Adjustment of seed capital amounting to Rs. 2.58 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Periodicity of Submission : Quarterly

PART - B

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

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FIX EDIFUND140	ULIF00227/08/08BAL ANCFUND140	ULIF00327/08/08GR OWFHUND140	ULIF00427/08/08LAR CAPFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09PEN BALFUND140	ULIF00709/02/09PEN GROFUND140	ULIF00809/02/09PEN DYEFUND140	ULIF00920/01/11LIQ UIDFUND140	ULIF01024/02/11DISC ONFUND140	
Opening Balance (Market Value)	2,827.4	3,126.7	4,117.6	7,743.5	186.5	146.1	192.9	1,129.6	38.4	2,901.6	22,410.4
Add:Inflow during the Quarter	1,779.4	572.4	953.9	2,504.3	6.0	7.6	8.1	82.6	143.8	313.3	6,371.3
Increase / (Decrease) Value of Inv [Net]	64.4	(5.6)	(101.4)	(413.0)	4.1	(0.1)	(4.5)	(58.0)	1.0	44.6	(468.5)
Less:Outflow during the Quarter	1,329.5	448.1	771.3	2,187.4	5.9	12.0	12.8	142.6	101.2	494.8	5,505.7
<b>Total Investible Funds (Market value)</b>	<b>3,341.7</b>	<b>3,245.4</b>	<b>4,198.8</b>	<b>7,647.4</b>	<b>190.8</b>	<b>141.5</b>	<b>183.6</b>	<b>1,011.5</b>	<b>82.0</b>	<b>2,764.7</b>	<b>22,807.5</b>

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		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	2,039.87	61%	960.72	30%	599.95	14%	-	0%	52.45	27%	31.37	22%	21.67	12%	-	0%	106.96	130%	2,648.45	96%	6,461.46	28.33%
State Government securities	20.42	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	20.42	0.09%
Corporate Bonds	456.45	14%	556.10	17%	431.78	10%	-	0%	68.02	36%	22.10	16%	11.06	6%	-	0%	-	0%	-	0%	1,545.51	6.78%
Infrastructure Bonds	583.79	17%	650.17	20%	511.44	12%	-	0%	64.91	34%	42.97	30%	34.26	19%	-	0%	-	0%	-	0%	1,887.54	8.28%
Equity	-	0%	977.32	30%	2,504.39	60%	7,440.31	97%	-	0%	44.48	31%	113.34	62%	1,004.13	99%	-	0%	-	0%	12,083.97	52.98%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	9.00	0%	28.01	1%	31.01	1%	60.32	1%	1.00	1%	-	0%	3.01	2%	7.01	1%	-	0%	60.14	2%	199.50	0.87%
Deposit with banks	111.00	3%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	99.00	4%	263.00	1.15%
<b>Sub Total (A)</b>	<b>3,220.54</b>	<b>96%</b>	<b>3,192.32</b>	<b>98%</b>	<b>4,111.57</b>	<b>98%</b>	<b>7,500.63</b>	<b>98%</b>	<b>186.39</b>	<b>98%</b>	<b>140.92</b>	<b>100%</b>	<b>183.34</b>	<b>100%</b>	<b>1,011.14</b>	<b>100%</b>	<b>106.96</b>	<b>130%</b>	<b>2,807.59</b>	<b>102%</b>	<b>22,461.39</b>	<b>98.48%</b>
<b>Current Assets:</b>																						
Accrued Interest	71.6	2%	79.7	2%	80.3	2%	-	0%	6.3	3%	2.9	2%	2.0	1%	(0.0)	0%	-	0%	4.5	0%	247.2	1.08%
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Bank Balance	7.8	0%	5.5	0%	5.4	0%	10.4	0%	1.3	1%	1.3	1%	0.9	0%	1.8	0%	0.3	0%	1.4	0%	36.2	0.16%
Receivable for Sale of Investments	117.0	4%	-	0%	-	0%	57.5	1%	-	0%	-	0%	-	0%	10.3	1%	-	0%	-	0%	184.8	0.81%
Other Current Assets (for Investments)	60.0	2%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	60.0	0.26%
<b>Less: Current Liabilities</b>																						
Payable for Investments	(113.6)	-3%	(20.7)	-1%	(20.7)	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	(154.9)	-0.68%
Fund Mgmt Charges Payable	(3.8)	0%	(4.3)	0%	(5.5)	0%	(10.1)	0%	(0.2)	0%	(0.2)	0%	(0.2)	0%	(1.4)	0%	(0.1)	0%	(1.4)	0%	(27.2)	-0.12%
Other Current Liabilities (for Investments)	(17.9)	-1%	(30.3)	-1%	(26.3)	-1%	(72.4)	-1%	(3.0)	-2%	(4.4)	-3%	(4.9)	-3%	(25.8)	-3%	(25.2)	-31%	(47.4)	-2%	(257.5)	-1.13%
<b>Sub Total (B)</b>	<b>121.2</b>	<b>4%</b>	<b>29.9</b>	<b>1%</b>	<b>33.2</b>	<b>1%</b>	<b>(14.5)</b>	<b>0%</b>	<b>4.4</b>	<b>2%</b>	<b>(0.3)</b>	<b>0%</b>	<b>(2.2)</b>	<b>-1%</b>	<b>(15.2)</b>	<b>-1%</b>	<b>(24.9)</b>	<b>-30%</b>	<b>(42.9)</b>	<b>-2%</b>	<b>88.6</b>	<b>0.39%</b>
<b>Other Investments (&lt;=25%)</b>																						
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Equity	-	-	23.1	0.0	54.1	0.0	161.3	0.0	-	-	1.0	0.0	2.5	0.0	15.6	0.0	-	-	-	-	257.5	1.13%
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>23.1</b>	<b>0.0</b>	<b>54.1</b>	<b>0.0</b>	<b>161.3</b>	<b>0.0</b>	<b>-</b>	<b>-</b>	<b>1.0</b>	<b>0.0</b>	<b>2.5</b>	<b>0.0</b>	<b>15.6</b>	<b>0.0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>257.5</b>	<b>1.13%</b>
<b>Total (A + B + C)</b>	<b>3,341.7</b>	<b>100%</b>	<b>3,245.4</b>	<b>100%</b>	<b>4,198.8</b>	<b>100%</b>	<b>7,647.4</b>	<b>100%</b>	<b>190.8</b>	<b>100%</b>	<b>141.5</b>	<b>100%</b>	<b>183.6</b>	<b>100%</b>	<b>1,011.6</b>	<b>100%</b>	<b>82.0</b>	<b>100%</b>	<b>2,764.7</b>	<b>100%</b>	<b>22,807.5</b>	<b>100.00%</b>

Date : 13th January 2017

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

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

## FORM L-28-ULIP-NAV

PART - C

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Periodicity of Submission : Quarterly

Link to FORM 3A (Part B)

(Rs in Lakhs)

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	ULIF00127/08/08FIXEDI FUND140	27-Aug-08	3,342	19.0709	19.0709	18.6427	17.8541	17.4660	17.0413	11.91%	10.80%	19.4160
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	3,245	20.9415	20.9415	20.9752	19.9839	19.2787	19.0279	10.06%	10.35%	21.2066
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	4,199	21.3992	21.3992	21.9343	20.8808	19.8576	19.8705	7.69%	9.78%	22.3806
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	7,647	21.8233	21.8233	23.0349	21.8882	20.4589	20.7875	4.98%	8.83%	23.9081
5	Pension Debt Fund	ULIF00509/02/09PENDE BFUND140	9-Feb-09	191	17.7120	17.7120	17.3397	16.6186	16.2947	15.9182	11.27%	10.62%	18.0134
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	142	20.6190	20.6190	20.6374	19.6790	18.9902	18.7470	9.99%	10.35%	20.8784
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	184	25.3671	25.3671	25.9791	24.7180	23.4639	23.4390	8.23%	9.92%	26.5517
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDY EFUND140	9-Feb-09	1,012	26.0217	26.0217	27.4527	26.0668	24.4104	24.8254	4.82%	8.84%	28.4980
9	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	82	14.7789	14.7789	14.5850	14.3893	14.1866	13.9815	5.70%	6.63%	14.7789
10	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,765	15.5640	15.5640	15.3273	15.0790	14.8290	14.5738	6.79%	7.65%	15.5640
		<b>Total</b>		<b>22,807</b>									

**CERTIFICATION**

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 13th January 2017

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**

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

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

**Periodicity of Submission : Quarterly**

**Date: 31-Dec-16**

*(Rs in Lakhs)*

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	47788.09	33%	36,101.41	32%	45062.80	32%	35,278.92	32%
AA or better	8227.17	6%	5,308.18	5%	7836.06	6%	5,168.93	5%
Rated below AA but above A	0.00	0%	302.49	0%	0.00	0%	300.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	89662.79	62%	70,874.27	63%	85842.70	62%	70,199.45	63%
	<b>145678.04</b>	<b>100%</b>	<b>112,586.36</b>	<b>100%</b>	<b>138741.56</b>	<b>100%</b>	<b>110,947.29</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1386.04	1%	1,423.10	1%	1,368.81	1%	1,417.66	1%
more than 1 year and upto 3 years	6082.47	4%	3,323.85	3%	5,855.19	4%	3,295.65	3%
More than 3 years and up to 7 years	26577.87	18%	19,186.10	17%	25,149.84	18%	18,781.91	17%
More than 7 years and up to 10 years	35976.72	25%	27,398.76	24%	34,481.37	25%	26,913.75	24%
More than 10 years and up to 15 years	33317.35	23%	31,340.15	28%	31,828.21	23%	31,138.93	28%
More than 15 years and up to 20 years	10918.78	7%	9,137.54	8%	10,407.66	8%	8,901.61	8%
Above 20 years	31418.82	22%	20,776.85	18%	29,650.47	21%	20,497.79	18%
	<b>145,678.04</b>	<b>100%</b>	<b>112,586.36</b>	<b>100%</b>	<b>138,741.56</b>	<b>100%</b>	<b>110,947.29</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	85,507.06	59%	66,300.70	59%	81,831.95	59%	65,617.95	59%
b. State Government	4,155.73	3%	4,573.57	4%	4,010.75	3%	4,581.50	4%
c. Corporate Securities	56,015.25	38%	41,712.08	37%	52,898.86	38%	40,747.84	37%
	<b>145,678.04</b>	<b>100%</b>	<b>112,586.36</b>	<b>100%</b>	<b>138,741.56</b>	<b>100%</b>	<b>110,947.29</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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-16

Periodicity of Submission : Quarterly

*(Rs in Lakhs)*

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	27165.14	40%	17,182.22	38%	25823.72	39%	16,869.27	38%
AA or better	4384.74	6%	4,099.40	9%	4099.64	6%	3,970.00	9%
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	36246.72	53%	24,136.29	53%	35669.31	54%	23,914.69	53%
	<b>67796.60</b>	<b>100%</b>	<b>45,417.91</b>	<b>100%</b>	<b>65592.67</b>	<b>100%</b>	<b>44,753.96</b>	<b>100%</b>

**BREAKDOWN BY RESIDUALMATURITY**

Up to 1 year	0.00	0%	0.00	0%	0.00	0%	0.00	0%
more than 1 year and upto 3 years	1239.02	2%	0.00	0%	1,170.00	2%	0.00	0%
More than 3 years and up to 7 years	11998.19	18%	13,075.42	29%	11,437.86	17%	12,704.08	28%
More than 7 years and up to 10 years	24783.37	37%	12,482.98	27%	23,645.19	36%	12,187.44	27%
More than 10 years and up to 15 years	8596.73	13%	8,679.07	19%	8,231.66	13%	8,606.88	19%
More than 15 years and up to 20 years	15024.97	22%	4,832.60	11%	15,095.60	23%	4,847.46	11%
Above 20 years	6154.32	9%	6,347.83	14%	6,012.36	9%	6,408.09	14%
	<b>67,796.60</b>	<b>100%</b>	<b>45,417.91</b>	<b>100%</b>	<b>65,592.67</b>	<b>100%</b>	<b>44,753.96</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	35,534.78	52%	23,590.75	52%	35,023.57	53%	23,413.14	52%
b. State Government	711.94	1%	545.54	1%	645.74	1%	501.55	1%
c. Corporate Securities	31,549.87	47%	21,281.62	47%	29,923.36	46%	20,839.27	47%
	<b>67,796.60</b>	<b>100%</b>	<b>45,417.91</b>	<b>100%</b>	<b>65,592.67</b>	<b>100%</b>	<b>44,753.96</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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 31-Dec-16

*(Rs in Lakhs)*

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	2577.78	26%	2,795.36	30%	2420.12	25%	2,711.39	30%
AA or better	855.27	9%	833.35	9%	772.23	8%	779.80	9%
Rated below AA but above A	0.00	0%	201.66	2%	0.00	0%	200.45	2%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	6481.88	65%	5,423.40	59%	6403.44	67%	5,417.52	59%
	<b>9914.93</b>	<b>100%</b>	<b>9,253.77</b>	<b>100%</b>	<b>9595.80</b>	<b>100%</b>	<b>9,109.16</b>	<b>100%</b>

**BREAKDOWN BY RESIDUALMATURITY**

Up to 1 year	3252.06	32.80%	3,406.15	37%	3,249.29	33.86%	3,400.70	37%
more than 1 year and upto 3 years	815.98	8.23%	714.32	8%	780.15	8.13%	703.33	8%
More than 3 years and up to 7 years	2962.21	29.88%	3,194.82	35%	2,772.53	28.89%	3,069.66	34%
More than 7 years and up to 10 years	1285.03	12.96%	837.41	9%	1,250.71	13.03%	834.55	9%
More than 10 years and up to 15 years	767.71	7.74%	878.67	9%	724.92	7.55%	878.37	10%
More than 15 years and up to 20 years	687.08	6.93%	152.08	2%	678.37	7.07%	150.02	2%
Above 20 years	144.86	1.46%	70.32	1%	139.82	1.46%	72.53	1%
	<b>9,914.93</b>	<b>100.00%</b>	<b>9,253.77</b>	<b>100%</b>	<b>9,595.80</b>	<b>100.00%</b>	<b>9,109.16</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	6,461.46	65%	5,402.97	58%	6,383.38	67%	5,397.45	59%
b. State Government	20.42	0%	20.44	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,433.05	35%	3,830.37	41%	3,192.35	33%	3,691.64	41%
	<b>9,914.93</b>	<b>100%</b>	<b>9,253.77</b>	<b>100%</b>	<b>9,595.80</b>	<b>100%</b>	<b>9,109.16</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.

**FORM L-30 : Related Party Transactions**

**Insurer: DHFL Pramerica Life Insurance Company Limited**  
**Registration No. 140; Date of Registration with the IRDAI: June 27, 2008**

**Date: 31-Dec-16**

*(Rs in Lakhs)*

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Dec 30, 2016	Up to the Quarter ended Dec 30, 2016	For the quarter ended Dec 30, 2015	Up to the Quarter ended Dec 30, 2015
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	(32)	1	15	33
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	7	36	15	31
3	Key Management Personnel	Key Management Personnel	Receiving of services	433	1,172	110	330
4	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	-	-	1
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	-	-	2
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	141	363	157	496
7	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	12	22	3	13
8	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	8,857	25,803	9,825	29,697
9	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	1,626	4,300	1,069	2,724
10	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	91	555	48	325
11	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	420	998	595	627
12	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	437	1,312	875	2,625
13	Key Management Personnel	Key Management Personnel	Premium Income	2	3	-	-
14	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	-	4,490	-	-
15	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	-	4,492	-	-
16	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	-	2	-	-
17	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest	171	260	-	-
18	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	(1,031)	325	-	-
19	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	91	403	-	-
20	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	-	2	-	-
21	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	(5)	3	-	-
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act,2013	-	-	-	2
23	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	-	-	-	-
24	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	-	-	-	-
25	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	(96)	-	-	-
26	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Purchase of Corporate Bonds	-	6,088	-	-
27	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Maturity of Corporate Bonds	-	250	-	-
28	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	18	20	0	0
29	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	5	7	-	-
30	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	0	1	-	-
31	Kapil Wadhawan	Shareholders with Significant influence	Application Money	-	49	-	-
32	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Application for Purchase of Investments	17,460	17,460	-	-
33	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	17	17	-	-
34	Kapil Wadhawan	Shareholders with Significant influence	Refund of Application Money	49	49	-	-

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**  
**Registration No. 140; Date of Registration with the IRDAI: June 27, 2008**

**Date: 31-Dec-2016**

<b>BOD and Key Person information</b>			
<b>S. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	Resigned w.e.f December 30,2016
2	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
3	Mr. Anil Baijal	Non-Executive Independent Director	
4	Ms. Candace Jo Woods	Non-Executive Director	
5	Mr. Harshil Rajnikant Mehta	Non-Executive Director	
6	Mr. Jan van den Berg	Non-Executive Director	
7	Mr. Kent Douglas Sluyter	Non-Executive Director	
8	Mr. Nitin Gupta	Non-Executive Independent Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Mr. Suresh Mahalingam	Non-Executive Director	
11	Mr. Srinath Sridharan	Non-Executive Director	
12	Mr. Ajay Chaturvedi	Appointed Actuary	
13	Mr. Alok Mehrotra	Chief Financial Officer	
14	Mr. Amit Chand Patra	Chief Investment Officer	
15	Ms. Sonali Athalye	Chief Compliance Officer	
16	Mr. Umesh Rao	Chief Marketing Officer	
17	Mr. K. Sridharan	Head - Internal Audit	
18	Mr. Milind Ravindranath Kari	Head - Risk	
19	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
20	Mr. Vishal Chopra	Head-Operations	
21	Mr. Mayank Goel	Company Secretary	

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

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

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

**Classification: Total Business**

**Form Code: Table III**

**Classification Code:'1 / 2**

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		16,946,230
	Deduct:		
02	Mathematical Reserves		16,700,298
03	Other Liabilities		
04	<b>Excess in Policyholders' funds (01-02-03)</b>		245,933
05	Available Assets in Shareholders Fund:		7,129,241
	Deduct:		-
06	Other Liabilities of shareholders' fund		
07	<b>Excess in Shareholders' funds (05-06)</b>		7,129,241
08	Total ASM (04)+(07)		7,375,174
09	Total RSM	Note 1	904,689
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>815%</b>

Certification:

I, Ajay Chaturvedi, 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: 14-Feb-17

Notes

[Ajay Chaturvedi]

1. 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;

2. Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;

3. Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;

4. 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.

**FORM L-33-NPAs**

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

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

**Statement as on :31st December 2016**

**Periodicity of Submission : Quarterly**

**Name of the Fund Life Fund**

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)
1	Investment Asset (As per Form3A/3B - Total Fund)	52,899	45,923	-	-	65	365	145,553	127,960
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)	52,899	45,923	-	-	65	365	145,553	127,960
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. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

**Date : 13th January 2017**

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

**Full name:** Alok Mehrotra

**Designation:** Chief Financial Officer

**Note:**

- 1.The above statement,in the case of "life" insurers shall be prepared "fund-wise" Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
- 2.Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

**FORM L-33-NPAs**

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

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

**Statement as on :31st December 2016**

**Periodicity of Submission : Quarterly**

**Name of the Fund** Pension & General Annuity And Group Fund

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)
1	Investment Asset (As per Form3A/3B - Total Fund)	29,923	25,677	-	-	-	-	67,130	52,204
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)	29,923	25,677	-	-	-	-	67,130	52,204
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. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

**Date : 13th January 2017**

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

**Full name:** Alok Mehrotra

**Designation:** Chief Financial Officer

**Note:**

- The above statement, in the case of "life" insurers shall be prepared "fund-wise" viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
- Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the "Standard Assets" shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- Net Investment assets is net of "provisions"
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

**FORM L-33-NPAs**

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

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

**Statement as on :31st December 2016**

**Periodicity of Submission : Quarterly**

**Name of the Fund Unit Linked Funds**

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)	YTD (As at 31 Dec 16)	Prev. FY (As at 31 Mar 2016)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,433	3,691	-	-	263	811	22,807	22,318
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)	3,433	3,691	-	-	263	811	22,807	22,318
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. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

**Date : 13th January 2017**

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

**Full name:** Alok Mehrotra

**Designation** Chief Financial Officer

**Note:**

- 1.The above statement,in the case of"life" insurers shall be prepared"fund-wise"Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.
- 2.Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Periodicity of Submission: Quarterly

Name of the Fund Life 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	81,877.22	3,774.19	4.6%	4.6%	75,449.39	7,575.75	10.0%	10.0%	60,160.01	3,785.91	6.3%	6.3%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	525.27	5.70	1.1%	1.1%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	49.66	0.68	1.4%	1.4%	533.77	31.23	5.9%	5.9%
<b>B</b>	<b>State Government / Other Approved Securities / Other Guaranteed Securities</b>													
	State Government Guaranteed Loans	SGGL	3,140.01	92.95	3.0%	3.0%	3,881.24	343.60	8.9%	8.9%	2,924.62	242.36	8.3%	8.3%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	515.74	9.51	1.8%	1.8%	516.17	28.53	5.5%	5.5%	517.87	28.53	5.5%	5.5%
<b>C</b>	<b>Housing Sector Investments</b>													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	5,429.03	123.51	2.3%	2.3%	2,602.53	157.47	6.1%	6.1%	170.00	14.07	8.3%	8.3%
	TAXABLE BONDS OF													
	Bonds / Debentures issued by NHB	HTDN	3,150.96	74.18	2.4%	2.4%	3,502.18	275.79	7.9%	7.9%	2,806.16	195.98	7.0%	7.0%
	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	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,187.21	86.08	7.3%	7.3%
	TAX FREE BONDS													
<b>D</b>	<b>Infrastructure / Social Sector Investments</b>													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	2.19	2.2%	2.2%	100.00	6.53	6.5%	6.5%	100.00	6.53	6.5%	6.5%
	TAXABLE BONDS OF													
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	33,071.11	962.84	2.9%	2.9%	32,747.87	2,547.18	7.8%	7.8%	25,484.23	1,833.30	7.2%	7.2%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	1,910.00	44.01	2.3%	2.3%	2,160.91	148.78	6.9%	6.9%	3,002.73	206.05	6.9%	6.9%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	55.19	1.23	2.2%	2.2%	49.09	2.24	4.6%	4.6%	40.19	2.58	6.4%	6.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	216.50	-	0.0%	0.0%	220.70	4.08	1.8%	1.8%	227.00	1.55	0.7%	0.7%
	TAX FREE BONDS													
	Infrastructure - Equity (including unlisted)	IOEQ	7.03	-	0.0%	0.0%	7.03	(5.75)	-81.9%	-81.9%	29.94	(0.44)	-1.5%	-1.5%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	3,000.00	63.26	2.1%	2.1%	1,685.45	118.65	7.0%	7.0%	1,000.00	65.70	6.6%	6.6%
<b>E</b>	<b>Approved Investments</b>													
	ACTIVELY TRADED													
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	387.61	(0.04)	0.0%	0.0%	360.63	(1.89)	-0.5%	-0.5%	412.98	3.47	0.8%	0.8%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,566.29	18.85	1.2%	1.2%	1,576.10	104.01	6.6%	6.6%	1,611.51	115.25	7.2%	7.2%
	THINLY TRADED/ UNQUOTE													
	Corporate Securities - Bonds - (Taxable)	EPBT	1,000.00	1.20	0.1%	0.1%	437.11	10.47	2.4%	2.4%	1,400.00	97.88	7.0%	7.0%
	Corporate Securities (Approved investment) - Debentures	ECOS	8,628.72	261.46	3.0%	3.0%	8,800.13	714.46	8.1%	8.1%	4,332.12	308.45	7.1%	7.1%
	Deposits - Deposit with scheduled banks	ECDB	119.35	4.09	3.4%	3.4%	219.91	19.90	9.0%	9.0%	711.18	52.45	7.4%	7.4%
	Application Money	ECAM	1,170.54	3.00	0.3%	0.3%	2,354.53	29.79	1.3%	1.3%	199.67	-	0.0%	0.0%
	MF - Gilt / G Sec / Liquid Schemes	EGMF	2,088.19	32.53	1.6%	1.6%	1,690.14	93.82	5.6%	5.6%	1,258.45	75.14	6.0%	6.0%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.0%	0.0%	803.84	2.42	0.3%	0.3%	-	-	0.0%	0.0%
<b>F</b>	<b>Other investments</b>													
	Equity Shares (incl Co-op Societies)	OESH	53.66	0.23	0.4%	0.4%	43.74	29.19	66.7%	66.7%	82.46	4.45	5.4%	5.4%
	Debentures	OLDB	-	-	0.0%	0.0%	300.00	22.54	7.5%	7.5%	300.00	11.82	3.9%	3.9%
	Short term Loans (Unsecured Deposits)	OSLU	257.50	27.96	0.0%	0.0%	257.50	76.07	0.0%	0.0%	310.12	36.66	11.8%	11.8%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secedes	OMGS	1,209.25	13.51	1.1%	1.1%	1,122.02	42.78	3.8%	3.8%	877.40	40.63	4.6%	4.6%
<b>TOTAL</b>			<b>146,426.20</b>	<b>5,510.65</b>	<b>3.76%</b>	<b>3.76%</b>	<b>137,143.40</b>	<b>12,347.10</b>	<b>9.00%</b>	<b>9.00%</b>	<b>110,204.88</b>	<b>7,251.31</b>	<b>6.58%</b>	<b>6.58%</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 : 13th January 2017

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

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	33,802.50	1,532.92	4.5%	4.5%	29,840.04	3,571.89	12.0%	12.0%	18,216.31	1,144.80	6.3%	6.3%
<b>B</b>	<b>State Government / Other Approved Securities / Other Guaranteed Securities</b> State Government Guaranteed Loans	SGGL	576.62	14.11	2.4%	2.4%	526.60	38.39	7.3%	7.3%	501.62	36.42	7.3%	7.3%
<b>C</b>	<b>Housing Sector Investments</b> Debentures / Bonds / CPs / Loans - (Promoter Group) TAXABLE BONDS OF Bonds / Debentures issued by NHB Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act TAX FREE BONDS	HDPG HTDN HTDA	1,793.65 4,014.52 -	40.97 93.86 -	2.3% 2.3% 0.0%	2.3% 2.3% 0.0%	1,560.45 4,235.56 -	53.48 304.80 -	3.4% 7.2% 0.0%	3.4% 7.2% 0.0%	- 3,121.82 864.25	- 219.77 58.43	0.0% 7.0% 6.8%	0.0% 7.0% 6.8%
<b>D</b>	<b>Infrastructure / Social Sector Investments</b> TAXABLE BONDS OF Infrastructure / Social Sector - PSU - Debentures / Bonds Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds Long Term Bank Bonds Approved Investment-Infrastructure TAX FREE BONDS	IPTD ICTD ILBI	20,753.16 1,000.00 1,015.15	530.56 22.40 5.26	2.6% 2.2% 0.5%	2.6% 2.2% 0.5%	19,560.81 1,000.00 909.09	1,420.13 66.91 16.83	7.3% 6.7% 1.9%	7.3% 6.7% 1.9%	10,017.16 685.45 -	706.67 46.17 -	7.1% 6.7% 0.0%	7.1% 6.7% 0.0%
<b>E</b>	<b>Approved Investments</b> ACTIVELY TRADED THINLY TRADED/ UNQUOTE PSU - (Approved investment) - Equity shares - quoted Application Money MF - Gilt / G Sec / Liquid Schemes	ETPE ECAM EGMF	2,213.65 3,000.00 507.61	71.89 4.52 6.11	3.2% 0.2% 1.2%	3.2% 0.2% 1.2%	1,932.27 2,711.62 492.53	181.95 15.88 22.73	9.4% 0.6% 4.6%	9.4% 0.6% 4.6%	1,641.43 - 609.32	117.54 - 35.91	7.2% 0.0% 5.9%	7.2% 0.0% 5.9%
<b>F</b>	<b>Other Investments</b>													
<b>TOTAL</b>			<b>65,197.45</b>	<b>2,322.60</b>	<b>3.56%</b>	<b>3.56%</b>	<b>58,768.37</b>	<b>5,692.98</b>	<b>9.69%</b>	<b>9.69%</b>	<b>35,657.36</b>	<b>2,365.70</b>	<b>6.63%</b>	<b>6.63%</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 : 13th January 2017

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.

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :31st December 2016  
 Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

(Rs in Lakhs)

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>
A	<b>Central Government Securities</b>													
	Central Government Bonds	CGSB	3,305.36	88.21	2.7%	2.7%	2,799.42	302.93	10.8%	10.8%	2,498.96	123.45	4.9%	4.9%
	Treasury Bills	CTRB	2,690.81	44.25	1.6%	1.6%	2,568.15	131.26	5.1%	5.1%	3,066.75	177.92	5.8%	5.8%
B	<b>State Government / Other Approved Securities / Other Guaranteed Securities</b>													
	State Government Guaranteed Loans	SGGL	20.47	0.41	2.0%	2.0%	20.43	1.32	6.5%	6.5%	22.08	1.68	7.6%	7.6%
C	<b>Housing Sector Investments</b>													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	305.65	11.60	3.8%	3.8%	174.05	28.61	16.4%	16.4%	81.90	5.16	6.3%	6.3%
	<b>TAXABLE BONDS OF</b>													
	Bonds / Debentures issued by NHB	HTDN	503.84	11.49	2.3%	2.3%	495.87	36.80	7.4%	7.4%	326.55	20.62	6.3%	6.3%
	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	-	-	0.0%	0.0%	-	-	0.0%	0.0%	143.15	8.83	6.2%	6.2%
	<b>TAX FREE BONDS</b>													
D	<b>Infrastructure / Social Sector Investments</b>													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	101.15	2.10	2.1%	2.1%	101.10	6.78	6.7%	6.7%	100.92	6.34	6.3%	6.3%
	<b>TAXABLE BONDS OF</b>													
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	871.56	22.44	2.6%	2.6%	942.50	92.31	9.8%	9.8%	1,576.24	94.88	6.0%	6.0%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	100.48	2.71	2.7%	2.7%	98.81	10.19	10.3%	10.3%	96.74	5.86	6.1%	6.1%
	<b>TAX FREE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	462.66	47.08	10.2%	10.2%	482.28	163.07	33.8%	33.8%	473.17	(43.40)	-9.2%	-9.2%
	Infrastructure - Equity (including unlisted)	IOEQ	53.98	(4.51)	-8.4%	-8.4%	87.49	16.80	19.2%	19.2%	185.61	(52.86)	-28.5%	-28.5%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	918.49	(31.70)	-3.5%	-3.5%	1,005.11	85.79	8.5%	8.5%	1,178.66	(234.12)	-19.9%	-19.9%
E	<b>Approved Investments</b>													
	<b>ACTIVELY TRADED</b>													
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	918.02	(15.90)	-1.7%	-1.7%	796.25	164.56	20.7%	20.7%	866.13	(146.65)	-16.9%	-16.9%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	9,745.46	(618.29)	-6.3%	-6.3%	9,937.92	539.66	5.4%	5.4%	10,304.98	(339.72)	-3.3%	-3.3%
	<b>THINLY TRADED/ UNQUOTE</b>													
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.0%	0.0%	105.00	2.84	2.7%	2.7%	107.85	6.39	5.9%	5.9%
	Corporate Securities (Approved investment) - Debentures	ECOS	1,727.29	44.98	2.6%	2.6%	1,681.04	159.87	9.5%	9.5%	1,562.69	94.47	6.0%	6.0%
	Deposits - Deposit with scheduled banks	ECDB	346.93	8.25	2.4%	2.4%	550.58	37.83	6.9%	6.9%	1,094.96	77.72	7.1%	7.1%
	Application Money	ECAM	60.00	0.09	0.2%	0.2%	132.73	1.33	1.0%	1.0%	76.42	-	0.0%	0.0%
	MF - Gilt / G Sec / Liquid Schemes	EGMF	265.75	4.49	1.7%	1.7%	226.74	12.42	5.5%	5.5%	251.02	15.30	6.1%	6.1%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	88.60	(27.96)	0.0%	0.0%	88.60	(76.07)	0.0%	0.0%	(11.40)	(36.66)	321.6%	321.6%
F	<b>Other Investments</b>													
	Equity Shares (incl Co-op Societies)	OESH	174.10	(6.30)	-3.6%	-3.6%	149.54	10.89	7.3%	7.3%	30.92	(43.12)	-139.5%	-139.5%
	Debentures	OLDB	-	-	0.0%	0.0%	204.09	12.48	6.1%	6.1%	202.30	4.91	2.4%	2.4%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	50.69	0.48	0.9%	0.9%	84.42	3.14	3.7%	3.7%	58.55	2.26	3.9%	3.9%
<b>TOTAL</b>			22,503.20	-416.08	-1.85%	-1.85%	22,276.72	1,744.80	7.83%	7.83%	24,295.17	-250.74	-1.03%	-1.03%

**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 : 13th January 2017

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2016

Statement of Down Graded Investments

Name of Fund Life Fund

Periodicity of Submission: Quarterly

*(Rs in Lakhs)*

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></b> <sup>1</sup> 9% Steel Authority of India Ltd 14-Oct-2024	ECOS	1,199.39	29-Sep-16	CARE	AA+	AA	31-Dec-16	NA
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup> 9% Steel Authority of India Ltd 14-Oct-2024	ECOS	1,199.39	29-Sep-16	CARE	AA+	AA	31-Dec-16	NA

**CERTIFICATION**

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

**Date : 13th January 2017**

**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**

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2016

Statement of Down Graded Investments

Name of Fund Pension & General Annuity And Group Fund

Periodicity of Submission: Quarterly

*(Rs in Lakhs)*

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></b> <sup>1</sup> 9% Steel Authority of India Ltd 14-Oct-2024	ECOS	379.64	29-Sep-16	CARE	AA+	AA	31-Dec-16	NA
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup> 9% Steel Authority of India Ltd 14-Oct-2024	ECOS	379.64	29-Sep-16	CARE	AA+	AA	31-Dec-16	NA

**CERTIFICATION**

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

Date : 13th January 2017

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**

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2016

Statement of Down Graded Investments

Name of Fund Linked Fund

Periodicity of Submission: Quarterly

*(Rs in Lakhs)*

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

**CERTIFICATION**

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

Date : 13th January 2017

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-16

**Business Acquisition through different channels (Group)**

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q3 '2016-17			For the Qtr Q3 '2015-16			Upto the period '2016-17			Upto the Period '2015-16		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	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	-	-	-	-	27	0.08	-	-	-	1	1,672	5
4	Brokers	53	2,332,718	4,377	9	1,045,661	1,065	117	4,703,590	7,454	29	2,093,691	2,249
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	92	806,016	12,055	59	1,295,409	12,625	255	2,940,432	36,079	112	2,251,177	36,067
	<b>Total(A)</b>	<b>145</b>	<b>3,138,734</b>	<b>16,432</b>	<b>68</b>	<b>2,341,097</b>	<b>13,690</b>	<b>372</b>	<b>7,644,022</b>	<b>43,533</b>	<b>142</b>	<b>4,346,540</b>	<b>38,322</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>145</b>	<b>3,138,734</b>	<b>16,432</b>	<b>68</b>	<b>2,341,097</b>	<b>13,690</b>	<b>372</b>	<b>7,644,022</b>	<b>43,533</b>	<b>142</b>	<b>4,346,540</b>	<b>38,322</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-16

**Business Acquisition through different channels (Individuals)**

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q3'2016-17		For the Qtr Q3 '2015-16		Upto the period '2016-17		Upto the Period '2015-16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,098	2,548	4,026	1,400	12,245	5,360	10,529	3,710
2	Corporate Agents-Banks	67	30	-	0	114	42	7	2
3	Corporate Agents -Others	1,933	801	2,007	768	4,919	2,009	6,595	2,683
4	Brokers	(12)	(22)	1,425	385	125	(64)	4,855	1,089
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,172	2,557	6,220	1,739	24,534	6,353	16,319	4,343
	<b>Total (A)</b>	<b>15,258</b>	<b>5,914</b>	<b>13,678</b>	<b>4,291</b>	<b>41,937</b>	<b>13,701</b>	<b>38,305</b>	<b>11,826</b>
1	Referral (B)	398	81	248	33	1,517	243	628	86
	<b>Grand Total ( A + B )</b>	<b>15,656</b>	<b>5,995</b>	<b>13,926</b>	<b>4,324</b>	<b>43,454</b>	<b>13,944</b>	<b>38,933</b>	<b>11,912</b>

FORM L-39-Data on Settlement of Claims

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008

Upto The Quarter Ended December 2016

(Rs in Lakhs)

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	1	-	1	0
2	Survival Benefit	-	3,720	147	56	16	-	3,939	412
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	18,175	601	87	19	2,683	21,565	9,070
5	Other benefits	-							
	Individual Death Claims	-	268	19	5	-	-	292	907
	Group Death Claims	6	18,009	733	98	3	-	18,849	6,408

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

FOR L-40: Claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

Upto The Quarter Ended December 2016

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

S. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	61	3	460		463	-
2	Claims reported during the period	19464	0	3987	-	18857	-
3	Claims Settled during the period	19141	0	3939	-	18913	-
4	Claims Repudiated during the period	215	0	0	-	0	0
a	Less than 2years from the date of acceptance of risk	215	0	0	-	0	-
b	Grater than 2 year from the date of acceptance of risk	0	0	0	-	0	-
5	Claims Written Back	0	0	0	-	0	-
6	Claims O/S at End of the period	169	3	508	-	407	-
	Less than 3months	25	0	346	-	313	-
	3 months to 6 months	144	0	84	-	33	-
	6months to 1 year		3	73	-	15	-
	1year and above		0	5	-	46	-

## FORM L-41 : GREIVANCE DISPOSAL

Insurer: DHFL Pramerica Life Insurance Company Limited  
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008

Date: 31-Dec-16

## GRIEVANCE DISPOSAL

(Rs in Lakhs)

S.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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Death Claims	-	3	1	1	1	-	6
b)	Policy Servicing	1	20	6	6	8	4	50
c)	Proposal Processing	5	68	39	5	19	2	204
d)	Survival Claims	-	16	1	2	11	-	46
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	40	289	96	34	158	30	927
g)	Others	-	11	4	1	5	1	58
	<b>Total Number</b>	<b>46</b>	<b>407</b>	<b>147</b>	<b>49</b>	<b>202</b>	<b>37</b>	<b>1,291</b>

2	Total No. of policies during previous year:	56,250
3	Total No. of claims during previous year	16,020
4	Total No. of policies during current year	43,826
5	Total No. of claims during current year	19,465
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)	293
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	3

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	35	-	-
b)	7-15 Days	2	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total Number</b>	<b>37</b>	<b>-</b>	<b>-</b>

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

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

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

**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)**

Line of Business	Individual Business	Group business
	31st Dec, 2016	31st Dec, 2016
i) Life Participating Business	5.55%	Not Applicable
ii) Life- Non-participating Policies	5.70%	5.53%-6.1%
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	5.35%	Not Applicable
vii) Health Insurance	5.53%	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
		31st Dec, 2016	31st Dec, 2016
i) Life Participating Business	0	115% - 253%	Not Applicable
	1	103.50% -120.75%	Not Applicable
	2	103.50% -120.75%	Not Applicable
	3	103.50% -120.75%	Not Applicable
	4+	103.50% -120.75%	Not Applicable
ii) Life- Non-participating Policies	0	80.50%-414.00%	100.05%-207%*
	1	80.50%-414.00%	100.05%-207%*
	2	76.50%-414.00%	100.05%-207%*
	3	72.25%-414.00%	100.05%-207%*
	4+	72.25%-414.00%	100.05%-207%*
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	0	76.50%- 195.50%	Not Applicable
	1	76.50%- 195.50%	Not Applicable
	2	76.50%- 195.50%	Not Applicable
	3	76.50%- 195.50%	Not Applicable
	4+	76.50%- 195.50%	Not Applicable
vii) Health Insurance	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

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

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

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

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

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

\*Group Business is single premium and includes Group Credit Life. And Group Term Care only.

**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 Rate**

The future reversionary bonus rates assumed vary from 0.80% to 2.60% (31st Mar 2016, 0.95% to 2.85%) 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**

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.

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

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

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

**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:5.0%) for non-participating endowment business,5.0% (previous year:5.0%)for individual term business, 8.5%(previous year:8.5%) for participating business, 9.0%(previous year:9.0%) for unit-linked life , 4.0%(previous year:4.0%) for Group credit Life , 4.0% for Group Term Care and 4.0% for individual non-par health.

**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 life and health 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 and Group Term Care 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: 14<sup>th</sup> February 2017**

**Name and Signature of Appointed Actuary**

**(Ajay Chaturvedi)**